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MICHIGAN TRADESMAN

Twentieth Year

GRAND RAPIDS, WEDNESDAY, SEPTEMBER, 3, 1902.

Number 989

ELLIOT O. GROSVENOR

Late State Food Commissioner

Advisory Counsel to manufacturers and jobbers whose interests are affected by the Food Laws of any state. Correspondence invited.

1232 Majestic Building, Detroit, Mich.

**Kent County
Savings Bank Deposits
exceed \$2,300,000**

3½% interest paid on Savings certificates of deposit.

The banking business of Merchants, Salesmen and Individuals solicited.

Cor. Canal and Lyon Sts.
Grand Rapids, Michigan

Glover's Gem Mantles

For Gas or Gasoline. Write for catalogue

Glover's Wholesale Merchandise Co.
Manufacturers, Importers and Jobbers of Gas and Gasoline Sundries

Grand Rapids, Michigan

Commercial Credit Co., Ltd.

Widdicomb Building, Grand Rapids
Detroit Opera House Block, Detroit

We furnish protection against worthless accounts and collect all others.

William Connor Co.

Wholesale Ready-Made Clothing

Men's, Boys', Children's

We can stock your store completely, for we represent millions of dollars' worth of clothing and can show you the very cheapest as well as the very best.

28-30 South Ionia Street
Grand Rapids, Mich.

Collection Department

R. G. DUN & CO.
Mich. Trust Building, Grand Rapids

Collection delinquent accounts; cheap, efficient, responsible; direct demand system. Collections made everywhere—for every trader.

C. E. McCrone, Manager.

Tradesman Coupons

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LET US HAVE LESS NOISE.

A medical man has contributed a sensible paper to a magazine in which he says that the greatest foe of health is noise. This man deserves well of his fellows for making a valuable suggestion. Unfortunately, however, his advice will be disregarded and the majority of people will continue to contribute their share of the din that is so harassing to the nerves and so destructive to health.

The statement can not be denied that we are a noise-loving people. We never do things silently. Quietude is against our natures. The contemplative life of the ascetic is not in the blood of the American. He must be up and doing, and if he could by any possible means have a brass band accompany him in his duties he would not be displeased. This side of the American's character is a curious study. From what ancestry they have won their love for noise and bustle has never been accurately learned. Home life is not sought after by many Americans. The noise and hurry and scurry of a hotel are as a solace to our ever-wrought nerves. The curse of haste is in our blood, and whether the evil will ever be eradicated is not for a man of this generation to say.

We are suffering from this feverish anxiety. We are breeding up a race of dyspeptics, neurotics and, sad to say, an ill-tempered and a hasty people. No man nor woman can remedy a race, but there is not a man nor a woman who can not do his little toward effecting a reform in their households. If the heads of the house can not prevent the conductor from rattling his bells and a wagon from being driven at breakneck speed over an ill-paved street, a hawker from crying his wares in discordant notes, an itinerant baker from sounding a funeral bell and small boys from transforming a public street into a private playground, he and she can commence the work of reform at home.

The mother can, gently at first, chide the child for rushing into the house, banging doors behind him and bellowing his wants in tones that would drown the tuneful bellowings of a calf. If the mild reproof were not sufficient there are

other and sterner measures which are too painful to need recapitulation. Then, too, there is no necessity for the members of a household making their wants known in a roar. A mild tone will produce exactly the same request. A door shuts as easily if closed gently as if sent to the jamb with a vicious swing.

What is more irritating to the nerves and destructive to health than a man with a heavy pair of street boots who tramps through the house with a step that would do credit to a regiment of British grenadiers?

The good lady of the house should persuasively insist that light shoes within doors will bring no discredit to her liege lord. If he, as would be natural, replies with unusual acerbity that this idea is embroidered tomfoolery, she may artlessly hint that his feet, being small, require care and attention, and that light shoes, giving a change to the foot, assist in keeping his extremities healthy and therefore beautiful.

As for talking loudly, many homes would be delightful houses if the younger members of the charming family did not all endeavor to be heard at once. This is certainly a drawback to the promotion of genial conversation and also productive of irritation, especially to the man whose lungs decline the office of drowning the combined efforts of a dozen people.

One thing all should remember, and that is the art of being quiet. The future well-bred person will be emotionless. Perhaps when we shall have arrived at the perfect age of civilization our movements will be as quiet as those of the faithful Mohammedan when he enters his mosque to pray for the discomfiture of his enemies.

President Eliot, of Harvard University, in an address at a recent meeting of the American Park and Outdoor Association impressed upon his hearers the necessity of spreading abroad the wisdom of visiting our pleasure grounds. He said that the American people were not sufficiently educated up to the idea of seeking open spaces, "drinking in fresh air," as the Hindu says. He regretted the fact, and declared that the matter could not be too often made the subject of comment. Dr. Eliot went further and said that in Europe these places of recreation were more liberally patronized than they are in America, and the reason was because people had been educated up to the knowledge that an outdoor life was conducive to health and well-being.

It is announced that birds and feathers of every description will be used to a greater extent than ever before in decorating hats worn by women during the coming season. The Audubon societies are already preparing to make a vigorous crusade against the acceptance of this dictate of fashion. Birds, big birds, bigger every day, are coming to the front, and it is possible that before the season ends women will appear with nothing upon their heads but enormous birds.

GENERAL TRADE REVIEW.

Tremendous crops assured and the prospect of adjustment of the labor difficulties in Pennsylvania combine to give such certainty to the prospects of continued activity that the course of stocks could hardly be other than upward. Usually there is a tendency to quiet or reaction during holidays, but in this instance the resumption of business is with a still further upward movement. On account of the naturally increased risk of the highest shares meeting reaction there is a great call for lower priced issues, and if the present activity continues there can hardly fail to be a decided advance in many such properties. Money is more plentiful and the accumulation in the Treasury goes steadily on each day, making a new record until \$570,687,921 is reported.

Trade distribution continues satisfactory and collections are generally prompt. Bank clearings in the great centers are in excess of last year on account of the increased stock activity. Reports from all sections of the country tell the same story of tremendous preparation for fall trade. This demand is not confined to any one line, but staple products are moving freely; clothing, dry goods and all wearing apparel find ready purchasers, and in hardware and furniture there is exceptional activity. Agricultural implements and all products of iron and steel are in much greater demand than supply. Buyers are still numerous in all the primary markets, and jobbers receive urgent requests from retailers for delivery of seasonable goods.

Work is being resumed in the anthracite region, but it will take some time for it to assume a normal status. Many miners have sought employment elsewhere. However, the washeries are being put into full operation so that stocks on hand will soon come into the market. Scarcity of fuel is affecting the iron and steel trade seriously as the output of pig furnaces is steadily decreasing in the face of constantly increasing demand. The only prospect of help lies in importations, which are coming in freely. Contracts continue to be placed for railway and structural material, running far into next year, and producers could readily put much more business on their books if they felt more confidence regarding their ability to secure fuel and materials. Foreign orders for railway supplies have been offered here, but domestic needs make it impossible to bid for this business. Textile mills are well occupied, with business in sight running into the future. An advance in raw cotton brought out a lot of orders for cotton goods that had been held back in the hope of lower terms, and export trade in brown cottons has resumed. Eastern shoe shops advanced quotations, and more new price records were established for hides, but it is probable that the limit has now been reached.

An advertiser ought to have confidence in his advertising. Many an advertiser has ceased to advertise when just on the verge of success.

Getting the People

Prices as a Means of Securing Definiteness and Interest.

The greatest hindrance in the work of gaining the attention and interest of possible customers is too much generalization. This is an old topic, but it is always of such wide pertinence that too much can hardly be said upon it. When the call is made for something to fill the space it is much easier to talk about one's claims and standing in the trade than to bring before the reader such articles, with their attractions, as will gain and hold interest—"We are here to stay," "Our prices challenge competition," "The best is none too good," and the thousand and one other expressions which have no interest or significance to the general reader. Statements of truisms, however trite, carry no force, for the reader knew it all before. To gain interest it is necessary to say something that is not axiomatic—something that has meaning and conveys information.

What is there to be said? It may be contended that a dealer can not always have some startling attractions or novelties to present as leaders. This I am ready to admit, and, further, that a constant succession of advertising novelties as leaders is not the best for substantial trade. These may be made of use in gaining the ear occasionally, but that of more interest to the healthy trading public is the announcement of everyday necessities.

Nor need these be bargains. That is to say, there is no need that the articles described and listed shall be sold at less than their value. Of course, there will always be more or less of bargain or cut price advertising, and such must serve a purpose or it would not be used, but a better reliance is upon standard articles at standard prices. There is great difficulty in getting away from the idea that the publication of a price, to be of interest, must be a bargain.

High prices interest as well as low ones. Where it is possible to provide an article with some excellence susceptible to description it may often be made an effective leader in the best trade by giving it a higher price than the standard article. Something that has peculiar excellence—and excellence costs—is often more desired, and so of more advertising interest, than a bargain. Most dealers know from their daily experience that high prices are attractive, but when it comes to advertising they are slow to make use of the principle.

But it is not always desirable to have prices either high or low. The average purchaser is interested to find what he wants and to learn what it will cost. It is not necessary or desirable to publish an exhaustive list of all the goods in stock, but there are usually some seasonable articles which will interest most buyers. These may be selected by the dealer, given as attractive a description as possible, always remembering that the greatest attraction is a definite price.

The public knows all about the dealer, knows that he is striving in every way to merit patronage, that he will leave no stone unturned to please his customers, that he will endeavor to command confidence, that it is no trouble to show goods, that the stock is always fresh and complete, and so on, and so on; but it does not know just what you may have that is most desirable and at what price.

Walking on Velvet



"Oh!—That's delightful, so springy and nice."

Why should you

not derive from your carpet that delightful elasticity, or life, which the spring supplies to the mattress? There's no reason on earth why you shouldn't. 'Twould cost no more.

Your Carpet's right—maybe;
Your Lining's wrong—surely.

In all the times that you have bought carpets when have you ever given the slightest consideration to the character of lining to be used? Perhaps never. You've left that almost entirely to the carpet man.

You Need

a lining which will spring beneath the tread—one in which there are cells provided for the storage of dust and where the dust (having once fallen) cannot come in contact with, nor work back into the carpet—a lining through which a nail cannot well work its way and thus destroy a valuable carpet.

The Daylight Store.

Thos. A. Carten, One Same Low Price to All.

'Norwich Treadspring' Scientific Carpet Lining

is that lining. It is made upon scientific principles, with a 3-ply body of strong paper, covered with a highly finished manila paper, formed into a fluted pattern and so fastened underneath as to render it impossible for it to lose its shape. It is made like a spring—rebounds at the touch of the foot. In its grooves the dust falls and does not again touch the carpet. Nails don't wear through it. When house-cleaning, you can roll the lining up, turn it on end and the dust falls out.



"See—A tap of the hand sends the dust clean out."

It will wear three times as long as any other lining and costs little or no more at first—a great deal less in the end.

We Sold

over 2,000 yards of this carpet lining this season and have bought 5,000 yards for fall. Once seen, you will have no other. Come in and look at it, and at the same time inspect our entire Carpet and Rug Department. You may be surprised at its completeness.

SELL US YOUR SCHOOL BOOKS.....



We want them! We want them NOW and we will pay highest prices for them. In buying new or second hand books for next year remember that if you come early you get a better chance to select what you want.

This is Our
Special Line.

Somerville's Book Store

FARMERS

I wish to announce to you that I have purchased the entire stock and the building of L. VAN ALSTYNE, and am prepared to furnish you with anything in the Implement line, Buggies, Wagons, etc. Am adding a complete stock of Robes, etc. Store always open. Call and inspect. Will save you money.

L. H. RANDALL,
212 Mitchell St., PETOSKEY.

..NO ARGUMENT..

is needed to convince anyone who has once tried it of the merit of our

Creme-de-la-Creme

brand of Flour. It tells its own story of purity and good milling in its eloquent language of white loaves, delicious pastry and tempting cakes. It always gives satisfaction and brings the user back for more. Order of your grocer.

Hixson & Hixson

You Don't Have to Climb the Stairs Now

WHEN you want to get a pair of Shoes. The Shoe Department is now conveniently located on the main floor, and when we get the stocks all placed we will show you one of the neatest Shoe Stores you ever saw.

We received today thirty cases of new Shoes for fall wear and that is only a small part of what we have coming. The children's Shoes are all in and they are the best values for the money ever offered in the city. Just step over and see them when you are in the store.

The Boston Store

A model of good advertisement writing is that shown by Thos. A. Carten. The treatment of carpet linings as a specialty is enough of a novelty to engage the interest of carpet users and, while there may not be a fortune in selling linings, there is a decided advertising value in the specialty as affecting other goods. I think an additional interest would attend the use of prices, which would seem to be practicable. A noticeable feature is the generous space employed. The mistake is too often made of cramping the room for what seem comparatively unimportant specialties. Evidently the manager in this case has the correct theory that what is worth doing at all in advertising is worth doing thoroughly. The display, while rather heavy, is well relieved with white.

Somerville's Book Store is fortunate in having a writer who knows how to get to the point with the fewest words. He says just enough and gives a suitable space in which to display it. The printer has done well in preserving unity in type styles and in the use of white space. The border could be improved and the ornament at the left looks as though he had it in mind to build a thermometer. It would have looked better to omit the circle and put the parallel lines in the center of the space.

L. H. Randall has a well-written general announcement of his succession to the implement business and the printer handles the same neatly and artistically. I would display a line indicating the business to make it more effective.

I do not see the advertising value of giving display to "argument" in the milling advertisement of Hixson & Hixson. Had the space been given to the word "flour" the effect would have been greater. As it is there is too much generalization in the display.

The Boston Store shows a novelty in the rough representation of stairs which is calculated to gain attention. The writing is good, but I would cut out some of the wording, as for instance the last sentence, to secure more readers.

A merchant should advertise his wares rather than himself. The politician or the actor may reverse this advice, but not the seller of goods.

It Certainly Will

Be to your advantage to send for samples of our Over-gaiters, Jersey and Canvas Leggings. Qualities are A 1 and prices right. Send for Catalogue and deal at headquarters.

CHICAGO

Shoe Store Supply

COMPANY

154 Fifth av., Chicago

PROGRAMME ADVERTISING.

Necessity of Concerted Effort to Terminate It.

The other day I visited a town of about 5,000 people in Southern Pennsylvania. There were some sixteen grocers in the place, if I remember rightly, and one thing that attracted my particular attention was the following sign, which every man had tacked up in his store, in just as conspicuous a position as he could get:

The grocers of—beg leave to notify the public that they have been compelled to agree among themselves to patronize no more church advertising programmes or any advertising projects whatsoever that are gotten up in the interests of charity. Every one of the undersigned will be glad to contribute outright to any project which he considers worthy, as he may be able, but so many advertising schemes of no value to the advertiser have been brought to the grocers during the past year that the undersigned have felt compelled to take the above stand.

I stood in one of the sixteen stores reading this through with great interest. One of the most interesting features was that every grocer in the town had signed it.

Then I turned around to the proprietor.

"That's a rather decided stand," I observed.

"'Tis that," he said. "And it had to be."

"What was the trouble?"

"Well," he answered, "there has been an epidemic of church building here in the last two years. The Methodists built a new building and so did the Catholics. The Baptists built a new Sunday school room and the Presbyterians got a new organ. Not one of them had any money. They seemed to think that the town owed them their improvements, so they started to work everybody. You never saw such a lot of teas and suppers and strawberry festivals and such things. One way they had of raising money was to get up programmes and induce the local merchants to take advertisements in them. These got as thick as fleas. I do not mind giving to these things sometimes, but I hate to be buncoed into buying something that really is not anything at all.

"So we all got together," continued the grocer, "and signed this agreement. The minute we all posted her up there was an awful stew. One minister talked about it in his pulpit, but we all hung together, and it has saved us an awful lot of bother. You see, it was not like one man doing it. They could have got back at him, but when we all did it they could not boycott the whole caboodle of us."

There is not any greater fake on earth than these church advertising schemes. I call them hypocritical. Instead of coming right out and begging above board and honestly, they try to disguise it under a worthless advertising scheme.

Just as if a man who wants to beg a dollar offers you a bone button as consideration. Is it any less begging on that account?

This reminds me of a little incident along the church programme line that is jotted down inside my old skull.

A certain church I know of got up an excursion to the seashore. It was a moneymaking scheme—to supply money to refurbish the class rooms, I think.

Everybody on the inevitable committee had been working like thunder to make the thing a go, and they had sold tickets to everybody in the place except

a few old men, and babies under a year old.

One of their moneymaking schemes was a programme. They canvassed the whole town in very thorough fashion. The merchants were all told that this was entirely unlike the usual church advertising scheme, which they admitted was not much good. These programmes, however, were to be given out on the excursion train just after it started, and as there would be two good hours before it would get to its destination it would give the people a good chance to read the advertisements, which could not fail to do the advertisers good.

Well, it was a pretty good argument—had some logic in it. They got an awful stack of advertisements—enough to fill several pages.

By 7:30 on the morning of the excursion the committee had all wilted their collars down and were standing on their heads.

After the train had gotten well under way, I went to one of the lady members of the committee.

"Where are the advertising sheets?" I asked.

"Why, Mrs. Jones has charge of those," she answered. "I wish you would see her about them, won't you? They ought to be out by this time."

I saw Mrs. Jones, who was one of those fat, good-natured, motherly souls with about as much executive ability as a Plymouth Rock hen.

"Mrs. Jones," I said, "Mrs. Simpson asked me to mention the advertising sheets to you."

"Oh, deary me!" exclaimed Mrs. Jones, "I clean forgot to bring them!"

So that the "advertising" sheets that were to bring the merchants such good results, because the passengers could not help reading them, rested quietly at home while the excursion went off without them.

In my opinion, however, they did the advertisers as much good at home as they would have done on the train.

I don't remember to have heard any offer to refund the advertisers their money, however.—Stroller in Grocery World.

Hoggishness is nowhere a worthy quality, except in the pig-stye. The advertiser should be satisfied when he is treated as fairly as anybody else.

"Just as good and so much cheaper" fools some people sometimes, but the best flour will eventually get the best reputation and command the best prices.

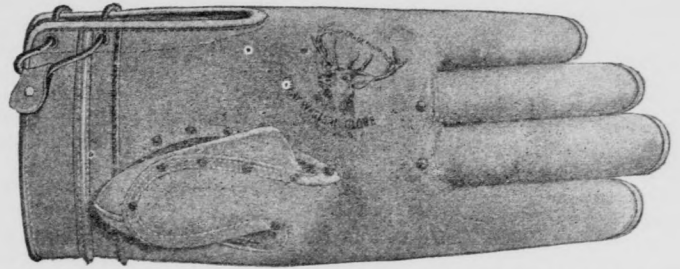
Housekeepers are willing to pay top price for CERESOTA, because they know it is top quality.

Northwestern Consolidated Milling Co.,
Minneapolis, Minn.

Olney & Judson Grocer Co.,
Distributors for
Western Michigan

Ellsworth & Thayer Mfg. Co.

MILWAUKEE, WIS., U. S. A.
Sole Manufacturers of the



Great Western Patent Double Thumbed Gloves and Mittens
UNION MADE

We have everything in gloves. Catalogue on application. We want an agency in each town.
B. B. DOWNARD, General Salesman.

Is it not better

to buy where you have an opportunity to compare different lines and select the class of goods best adapted to your trade?

You have this opportunity in our wholesale store, and the success of our business bears evidence of the satisfaction the merchants find in dealing with us.

WE PAY YOUR EXPENSES.

William Connor Co.
Wholesale Clothing

28-30 S. Ionia St., Grand Rapids, Mich.

THE FRANK B. TAYLOR COMPANY

IMPORTERS AND MANUFACTURERS' AGENTS

135 JEFFERSON AVENUE

DETROIT, Mich.,

September 3, 1902.

MR. MERCHANT,

Dear Sir:

Mr. McPherson and Mr. Richard Jackson will have our complete line of HOLIDAY GOODS at the

Livingston Hotel, Grand Rapids after September 8.

In addition to our line of Fancy China, Dolls, Cut Glass, Albums, Fancy Celluloid and Metal Cases, Perfumery, Lamps, Medallions, Terra Cotta, etc., they will show Macauley Bros.' complete line of Books, Games, Blocks, Xmas Cards, Calendars, etc.

Watch for further announcements. "We pay your expenses" and solicit your inspection. Yours truly,

THE FRANK B. TAYLOR COMPANY.

Around the State

Movements of Merchants.

Detroit—Weaver Bros. have sold their grocery stock to John F. Clark.

Charlotte—Ira Woodard has purchased the grocery stock of Job Wildern.

Petoskey—A. M. Gord, of Bellaire, has opened a meat market at this place.

Otsego—Conrad Bros. are succeeded by Mansfield Bros. in the drug business.

Six Lakes—Joseph Gray has sold his general merchandise stock to W. C. Wesley.

Saline—Wm. Judson has sold his hardware stock to Otto Bliss and George Hornung.

Galiem—Elmo Swen has sold his grocery stock and meat market to G. A. Jannasch.

Perrinton—D. H. Meeker has sold his drug and stationery stock to A. C. Arnold & Co.

Dowagiac—Oppenheim Bros. have added a shoe department to their general merchandise store.

Levering—Marion Palmer has taken a partner in the drug business under the style of Palmer & Nixon.

Zeeland—John Parmenter has purchased the restaurant and confectionery business of J. P. De Pree, Jr.

Ann Arbor—P. Purtle, who conducts a grocery store on Gott street, has opened another store on Fourth avenue.

Detroit—S. B. Smith & Co. are succeeded by the S. B. Smith Piano Co., Limited, in the piano and organ business.

Calumet—Abraham Neimark succeeds Bertha (Mrs. A.) Neimark in the clothing and men's furnishing goods business.

Port Huron—L. Higer & Son have added a ladies' shoe department on the second floor of their clothing and shoe store.

Hart—DeVoist & DeVries is the style of the new firm which succeeds Adrian DeVoist and S. D. Young in the grocery and crockery business.

Jackson—The warehouse on Liberty street occupied by the Jackson Grocery Co. has been deeded to the National Grocer Co. for \$20,000.

Fruitport—Charles Schoenberg has purchased the meat market of W. H. Stevens and placed Charles S. Matoon in charge of the business.

Detroit—Frank Clark continues the clothing and men's furnishing goods business formerly conducted under the style of the Knapp-Clark Co.

Painesdale—The South Range Mercantile Co. will establish a branch general store at the Baltic Mine as soon as a store building can be erected.

Omena—E. H. Salisbury will shortly engage in the drug business here. The store will be managed by E. H. Salisbury, who is a son of the owner.

Manton—Geo. M. Brooks has purchased the shoe stock of D. K. Bellis and removed it to his general store, where he will close it out at special sale.

Buchanan—J. Cobl & Co., dealers in clothing, dry goods, shoes and crockery at Baraga, have put in a fine of dry goods and men's furnishing goods at this place.

Ithaca—S. L. Miller, of Tupper Lake, N. Y., has purchased the Ithaca Bicycle Works of J. H. Markman and will devote his entire attention to the sale and repairing of bicycles.

Nashville—Fred G. Baker has merged his bazaar business into a stock company, with a capital stock of \$5,000.

The new institution is known as the Baker Mercantile Co.

Moseley—Ralph Ford has sold his interest in the firm of Condon & Ford, grocers and produce dealers, to his partner, who will continue the business under the style of Fred Condon.

Six Lakes—John B. King & Sons, of Howard City, have engaged in the dry goods and boot and shoe business. Bert C. King will have charge of the business and J. B. King will spend a portion of his time here.

Belding—Will S. Canfield has retired from the management of the grocery store of the W. S. Canfield Co. on account of ill health. He is succeeded by Homer R. Unger, of Charlotte, who has purchased an interest in the business.

Detroit—The W. J. Gould & Co. wholesale grocery stock has been purchased by C. F. Funke & Co., wholesale grocers at the Eastern market. The purchasers have removed the goods to their store and consolidated them with their stock.

Reed City—M. A. Richardson has sold his interest in the hardware, paint and wall paper business of the Callaghan & Richardson Co. to his partner, M. M. Callaghan, who will continue the business under the style of the M. M. Callaghan Co.

Jonesville—F. B. Gage, of the dry goods house of F. B. Gage & Co., has sold his interest in the business to A. W. Lewis, of Toledo, who has been a partner in the firm since its organization. The business will be continued at the same location.

Charlotte—W. N. McPherson will open a department store in the store now occupied by J. B. Hartell's grocery stock about the middle of this month. The new store will be known as the Charlotte Fair. J. A. Hageman will manage the business.

Ypsilanti—The annual outing of the Ypsilanti Business Men's Association takes place Thursday, Sept. 4. It contemplates a special excursion train to Detroit, thence a trip to Port Huron on the Tashmoo. Two hours will be given the excursionists at the Tunnel City.

Port Huron—The wholesale and retail dry goods and clothing establishment of the Ballentine Co. has merged its business into a corporation. The stock is held as follows: A. R. Ballentine, 924 shares; Sarah Ballentine, 230 shares; A. J. Gibson and E. A. Wilson, 173 shares each.

Detroit—L. F. Thompson, who was connected with the wholesale grocery house of W. J. Gould & Co. for about a quarter of a century, having been buyer, manager and treasurer of the corporation at the time of the failure, has become identified with the Elliott & Co. branch of the National Grocer Co.

Manton—Geo. F. Williams, Walter S. Williams, Martin J. Compton and Reynold Swanson have formed a stock company known as the Williams Mercantile Co. and purchased the general merchandise stocks of the Williams Brothers Co. and Compton & Swanson. The new house will be located in the Jenison block.

Manistee—James Anderson, who has had charge of the watch repairing department at C. D. Gardner's for the past fifteen years, has rented the east window and part of the Somerville book store, where he will do repairing and also keep a stock of watches, jewelry and silverware. He intends opening about September 15.

Howard City—Clyde A. Barber, who purchased a stock of furniture, wall paper, crockery and millinery from his aunt, Mrs. E. Barber, two years ago, has been obliged to make an assignment, Earl F. Phelps, attorney, being named as trustee. The indebtedness is supposed to be about \$3,600 and the assets are estimated at \$3,000.

Saginaw—The Saginaw Dry Goods Co. has closed its doors to the public, pending extensive improvements to the building. The stock of goods has been removed to the Jerome building and the store will be thoroughly refitted—new floors, new ceiling, new paint and paper, full plate glass windows for the rear and new fixtures throughout.

Manufacturing Matters.

Clio—The Clio Creamery Co. has been organized with a capital stock of \$4,000.

Olivet—J. M. Moore has purchased the flouring mill of the Olivet Milling Co.

Manistique—The Peninsular Cedar Co. is succeeded by the Cedar River Land Co.

Flint—The Kearsley Lumber Co. succeeds Peter Hearsch in the lumber business.

Saginaw—R. A. McDowell, cigar manufacturer, has sold out to F. W. Compton.

Holly—Chas. H. S. Poole continues the flouring mill business of the Holly Milling Co.

Freesoil—The Star Canning Co. has filed articles of incorporation with a capital stock of \$7,300.

Hemlock—Crowley & Son, elevator operators and grain dealers, have sold out to Charles Wolohan.

Gaylord—Huff & Mitchell, carriage manufacturers, have merged their business into a corporation. The capital stock is \$10,000.

Spaulding—Ross Bros. & Co. are succeeded by the Cedar River Land Co. in the saw and shingle and general merchandise business.

Hart—The canning factory was enlarged this spring before the large acreage of peas was cared for. Now the manager declares that he proposes to make it the largest canning factory in the world. Plenty of money is backing the enterprise.

Capac—The three-story building of the American Peat & Fuel Co. is nearing completion. The structure is 90x128 feet in dimensions and is made entirely of stone and steel. It has also the foundations laid for the erection of three other large buildings and is contemplating another building 800 feet long.

Recent Changes Among Indiana Merchants.

Bedford—L. A. Morgan has purchased the grocery stock of Morgan & Bond.

Birdseye—J. E. Glenn has sold his general merchandise stock to J. E. Enlow & Co.

Eckerty—J. F. Brown & Son continue the drug business of James F. Brown.

Elwood (near)—The Frazier Packing Co. has merged its business into a corporation under the same style.

Elwood—C. M. Wilson has taken a partner in the boot and shoe business under the style of Wilson & Parsons.

Fort Branch—Daniel Staninger has engaged in the grocery business, having purchased the stock of M. E. Sutherland.

Fort Wayne—The Live Stock Proprietary Remedy Co. has filed articles of incorporation, with a capital stock of \$24,000.

Fountain City—Wooters & Clements,

hardware dealers, have dissolved partnership. The business is continued under the style of Wooters & Clapp.

Geneva—Minch & Co., general dealers, have dissolved partnership, J. M. Minch, Jr., retiring from the business.

Hammond—F. K. Warne & Co. have purchased the grocery stock of John H. Prohl.

Indianapolis—Braden, Rogers & Co. succeed Braden & Rogers in the merchant tailoring business.

Indianapolis—Mrs. Effie Creemer has sold her drug stock to Avery & Navis.

Indianapolis—Chas. McArthur has sold his grocery stock to Wm. M. Wilcox.

Martinsville—Beggeman & Cure, dealers in furniture, have dissolved partnership. The business is continued by Cure & Cure.

Mishawaka—May C. Burton succeeds B. F. Neese in the millinery business.

Monrovia—Clark & Henley, dry goods dealers, have dissolved partnership, J. P. Henley & Son succeeding.

New Harmony—Mott Bros. have sold their grocery and shoe stock to Burnett Bros.

Oaktown—W. A. Polk & Son, dealers in hardware and stoves, have dissolved partnership. The business is continued by Polk & Schultz.

Paxton—W. J. Ladous has purchased the general merchandise stock of J. A. Watson.

Pikesville—Baker & Jones, grocers, have dissolved partnership, L. Jones & Co. succeeding.

Proctor—Elliott & Harding have purchased the grocery stock of Wm. Sutton.

Richmond—The Richmond Shirt & Overall Co. succeeds the Rosser & Colvin Manufacturing Co.

Rockport—Sindamore Bros. have purchased the general merchandise stock of J. R. Kitchen.

Terre Haute—G. McKee has retired from the grocery business. His stock was purchased by W. C. Wiltse.

Terre Haute—C. A. Poths continues the grocery business of Shoptaugh & Co.

Vincennes—A. M. Balue has purchased the interest of his partner in the grocery stock of Colenbaugh & Balue.

Dreams.

Bits of song unheard before,
A glint of light through a hidden door;
A path that leads to an unseen land,
A surf that beats on an unseen strand;
Voices of dear ones gone from sight,
Echoes heard in the hush of night;
The pressure of a blood-warm hand,
An endless waste of sea-washed sand;
An odor of forgotten flowers,
With whispers of love in fragrant bowers;
A sunset glory in the sky,
A ghostly shadow passing by;
A message-chill from a death-cold heart
In passionate cry the echoes start;
Dead things waken again to pain,
Sweet old visions return again;
And so we dream and wake and pray—
God keep us from dreaming life away!

For Gillies' N. Y. tea, all kinds, grades and prices, call Visner, both phones.

Grain Must Be Threshed

And you ought to prepare for the threshing season by annexing a stock of our supplies. We are jobbers in Tank Pumps, Suction Hose, Endless Thresher Belts, Automatic Injectors, Engine Trimmings, Etc. Send for our new catalogue and be in touch with what we carry.

Grand Rapids Supply Co.
20 Pearl St., Grand Rapids, Mich.

Grand Rapids Gossip

The Grain Market.

Wheat has been rather steady during the week. Cash, as well as futures, have not attracted attention, as the range of prices was very small. Receipts are still under what they were a year ago. Exports are fair. The stocks are not increasing, as the bear element predicted, consequently they are rather timid in selling large lines short. This being the first of the month, there were no deliveries of September wheat, which is very unusual, but it goes to show that speculation in the wheat market is very congested. We look for a very steady market.

Corn, likewise, is very steady. There is no change in price, due to the very fine weather in the corn belt. If it keeps up with no frost, new corn will soon be on the market. The new corn has made such good progress in ripening that farmers are selling off the small stock of old corn, which will be enough to keep the market down to present prices. Futures seem to be high, with the prospect of a large crop. December corn will probably sell lower.

Oats are firm and higher, owing to the great damage done by wet weather. Many fields were so badly damaged that the oats were left in the field and considerable was found ruined when threshed, and worthless for feeding horses, or to be used in oatmeal mills, consequently prices have advanced about 3c per bushel. Good oats will bring fair prices and will be in good demand.

Nothing new in rye. It moves slowly. Exporters are not bidding up and distillers are out of the market yet. Prices look high.

Beans are hardly as strong as they were last week. The new crop, however, is not encouraging for much lower prices. They seem rather high—so much so that beans can not be imported at a profit, which may have a tendency to lower prices. That is the way it looks at present.

Flour remains steady, with rather an upward tendency. As mill feed seems to be getting lower, flour may have to advance more. Both local and domestic demand are good.

Millfeed is about \$1 per ton lower for bran and middlings.

Receipts during the month were as follows: wheat, 219 cars; corn, 16 cars; oats, 43 cars; rye, 2 cars; flour, 18 cars; malt, 3 cars; hay, 16 cars; straw, 3 cars.

Receipts during the week were as follows: wheat, 77 cars; corn, 2 cars; oats, 12 cars; flour, 8 cars; malt, 2 cars; hay, 6 cars; straw, 1 car.

Mills are paying 66c for No. 2 red wheat.
C. G. A. Voigt.

The Produce Market.

Apples—Duchess, \$2@2.75 per bbl.; Pound Royal, \$2.50; other harvest varieties, \$1.75; Sour Boughs (cooking), \$1.50.

Bananas—Prices range from \$1.25@1.75 per bunch, according to size. Jumbos, \$2.25 per bunch.

Beeswax—Dealers pay 25c for prime yellow stock.

Beets—60c per bu.

Blackberries—\$1@1.25 per 16 qts.

Butter—Fancy creamery is steady at 21c for fancy and 20c for choice. Dairy grades are about the same, commanding 16@17c for fancy, 14@15c for choice and 10@12c for packing stock.

Cabbage—Home grown command 4c per doz.

Carrots—60c per bu.

Cauliflower—\$1.25 per doz.

Celery—Home grown is in ample supply at 16c per doz.

Cucumbers—15c per doz. for hot house; 75c per bu. for garden grown.

Eggs—Receipts are liberal, considering the season of the year. Local dealers pay 14½@15½c for case count and 16@17c for candled.

Egg Plant—\$1.25 per doz.

Green Onions—10c for Silver Skins.

Green Corn—10c per doz.

Honey—White stock is in ample supply at 15@16c. Amber is in active demand at 13@14c and dark is in moderate demand at 10@11c.

Lemons—Californias, \$3.50; Messinas, \$4@4.25; Maortias and Verdellis, \$4.50.

Lettuce—Head commands 70c per bu.

Leaf fetches 50c per bu.

Maple Sugar—10½c per lb.

Maple Syrup—\$1 per gal. for fancy.

Musk Melons—Gems, 50c per basket;

Benton Harbor Rockyfords and Michigan Osage, \$1 per crate.

Onions—Home grown stock is in ample supply at 80@90c.

Oranges—California Valencias fetch \$5.50.

Parsley—20c per doz.

Peaches—Tuesday was a record breaker, fully 50,000 bushels having been marketed on the local market. This is the big week and the market is a sight to behold. The fruit is in fine condition and stands shipment well. Prices range about as follows: Early Crawfords, 90c for choice and \$1.10 for fancy; Barnards, 75@85c; Red Crawfords, 75@90c; yellows, 65c for choice and 75c for fancy; white varieties, 65c for choice and 75c for fancy.

Pears—Sugar, \$1 per bu.; Flemish Beauties, \$1.10 per bu.

Peppers—75c per bu. for green.

Pieplant—2c per lb.

Plums—Bradshaws and Blue Damsons, \$1.75 per bu.; Lombards, \$1.25 per bu.

Potatoes—New stock is in ample supply at 40c per bu.

Poultry—Prices are firm, owing to small receipts. Live pigeons are in moderate demand at 50@55c and squabs at \$1.20@1.25. Spring broilers, 10@11c; chickens, 8@9c; small hens, 7@8c; large hens, 6@7c; turkey hens, 10½@11½c; gobblers, 9@10c; white spring ducks, 8@9c.

Radishes—10c per doz.

Squash—Summer fetches 40c per basket.

Tomatoes—\$1 per bu. and going lower. Turnips—60c per bu.

Watermelons—Receipts of Indiana Sweethearts are large and quality is fine. Price ranges from 16@18c.

Wax Beans—65c per bu.

Whortleberries—\$1.25 per 16 qts.

The Tradesman is in receipt of information from Toledo this morning to the effect that two suits were started to-day against the Union Dairy Co.—one for the recovery of \$392.92 for butter shipped by the Elkhorn Creamery Co., and another for \$12.10 for wages claimed by Bert H. Bridgeville. The latter complainant makes Edward J. Moore, trading as the Union Dairy Co., nominal defendant. It begins to look as though the warning the Tradesman issued about four weeks ago was fully justified.

Wm. A. McLaren has engaged in general trade at Muir. The Worden Grocer Co. furnished the grocery stock. The dry goods were supplied by Edson, Moore & Co.

Wm. Parker has engaged in general trade at Langston. P. Steketee & Sons furnished the dry goods and the Musselman Grocer Co. supplied the groceries.

S. J. Doty & Son, hardware dealers at Harrietta, have added a line of groceries. The stock was furnished by the Worden Grocer Co.

Smoking is undoubtedly injurious—to the tobacco.

The Grocery Market.

Sugars—The raw sugar market continue steady, without change. Refiners are ready buyers at quoted prices, but offerings are very light and, consequently, few sales are made. List prices for refined are firm and unchanged. Trade is good, with indications pointing to a steadily increasing demand from now on. At present there are no indications of an immediate change in price.

Canned Goods—Very few changes are quoted in the canned goods market. Trade is of moderate volume, but as this is just at the beginning of the packing season for a number of staple lines and the majority of buyers have made their future purchases, no very large business is expected. Trade in tomatoes continues good, with no important changes in the situation. A few days of warm weather will materially change the outlook for the crop and probably make a difference in prices. Corn is very firmly held, with good demand. The outlook for the new crop is more favorable in some sections, but it is now estimated that New York State and Maine will put out but about 60 per cent. of a pack. There is more disposition on the part of holders to sell peas and standard grades are being offered quite freely at unchanged prices. Fancy grades are very difficult to obtain and this will probably be the case for some time to come. The peach market is firm, with the outlook for the new pack very bright. Gallon apples are rather dull, with only a small demand for futures and practically no spot stock being offered. The situation on spot salmon continues very firm, with stocks considerably reduced. Sardines are somewhat more firmly held for both oils and mustards.

Dried Fruits—The dried fruit market continues unchanged with fair demand. In prunes the situation is strong, with stocks moderate. Slight premiums are obtained for some of the large sizes, which are scarce. The situation in raisins remains unchanged, although the tendency is toward higher prices on both seeded and loose. Coast holdings are reported as diminishing rapidly, with supplies on spot very light. Offerings of new crop are not yet made. The ripening of grapes has been delayed by adverse weather conditions and this has a strengthening influence on spot holdings. The Association will control the California product from present indications. About 4,500 carloads is the estimate of the crop, which will be about two weeks later than usual. The market on apricots rules somewhat easier and but little buying is noted. Peaches are quiet and unchanged. The market on new crop figs is firm, with large sales reported. The report of damage to the drying crop of currants has not affected the cleaned article any as yet, but the market is steady with a fair movement. Unless further loss is sustained during the drying period the available export supply will not be materially lessened. In evaporated apples there is a very good demand, although a great many enquiries are for winter fruit, which it is too early yet to expect. Stock is being offered very freely now and a somewhat easier market is looked for.

Rice—The rice market presents a steady appearance, but trade in general is rather light and most sales are of small lots to complete broken assortments. Advices from producing sections on the whole are favorable. The

quality of rice in some sections is reported as being fully up to the high standard of previous years.

Molasses—As is usual at this time of the year, buyers are now beginning to pay more attention to the molasses market. Trading, however, is still of a very conservative character and holders, having but moderate supplies which will be nearly depleted before the arrival of new crop, are not anxious to sell.

Fish—Trade in fish is quite active. Mackerel, owing to light catches, again shows slightly higher prices. Codfish shows no change in price but is in good demand.

Nuts—Nuts continue active and prices on some descriptions have been advanced. The tendency in Tarragona almonds is upward and stocks are light and very firmly held. Brazil nuts are very strong and show an advance of ¼c. Pecans also are very firm, but with no change in price. Filberts, walnuts and peanuts all show considerable strength. Prices are unchanged.

Rolled Oats—The rolled oats market is very strong indeed and prices have advanced 40c per barrel, with only a limited quantity offered at any price.

The Boys Behind the Counter.

Alpena—Will Johnston, manager of the dry goods department at Greenbaum Bros., has resigned to take a similar position with E. Wilhelm, at Traverse City. A substantial increase in salary goes with the change. Mr. Johnston will be missed by his many friends in the city, as he was quite a lodge man and a Spanish war veteran.

Alpena—J. K. Healy has resigned as manager of the Churchill grocery store. Mr. Healy has interests in the West and it is supposed those will take all his time. Will Bute, from the Wilcox grocery, will take his place. It is an enviable position, from a grocery clerk's standpoint, because it is the only store in the city closing at 6 p. m. every night in the year.

Alpena—I. Nathan, President of the Alpena Retail Clerks' Association, was elected President of the State Association at the recent convention in Ionia.

Albion—Hugh Walker, for the past three years employed in the drug store of H. C. Blair, at Albion, has gone to the Ferris Industrial School, at Big Rapids, to take a course in pharmacy.

Kalamazoo—D. Kreulen, formerly with J. R. Jones, Sons & Co., has taken a position as salesman with the Speyer cloak, suit and fur establishment. Mr. Kreulen has an experience of more than fifteen years, of which five were spent in Europe. Entering the employ of Mr. Speyer in 1892, he remained until the firm changed, and goes back to his former employer.

Houghton—Al. Jacobs, who has been employed in Ed. Lieblein's wholesale grocery, at Hancock, for the past three years, doing general office work, has resigned to take a position with the Peninsula Wholesale Grocery Co. here.

Lowell—A. L. Weyrick has a new meat cutter in the person of John Kress, of Grand Rapids.

Men determine a tree by its fruit and they judge a business house by its advertisements. If the latter are clean and neat, attractive and pleasing, the readers of them conclude that the advertiser has what is nice and proper to offer. They judge him individually by his advertisements.

Myron Osborne, grocer at Leroy, has added a line of dry goods. The Grand Rapids Dry Goods Co. furnished the stock.

AS OLD AS THE HILLS.

The Theory and Practice of Co-operative Merchandising.*

The subject of Co-operative Merchandising is broad enough to admit of my saying almost anything about business without departing from my text. The smallest kind of a merchandising business, one which requires but a single assistant, is co-operative. The moment that any one finds it necessary to employ any one else to help him, that moment the principle of co-operation—the law of associated effort—begins to apply to what those two persons are engaged in doing.

The growth and expansion of any business beyond individual effort marks the point where its further evolution, its further success, depends absolutely upon the law of co-operation, and the further success of any business beyond the point which marks the limit of the ability of two individuals to attend to it also depends absolutely upon the co-operation of a third person and so on.

In a last analysis there are but two kinds of co-operation—voluntary and enforced. A business partnership is one form of voluntary co-operation. Three hundred years ago partnerships in business were exceptional. Each man made things and sold them on his own account. In Holland in 1640 four printers formed a partnership and pooled their efforts. Although they did this to meet competition, their co-partnership was denounced as being both wicked and illegal and a law was enacted in Amsterdam about that time forbidding all business partnerships that were not licensed by the State.

The principle of co-operation—the law of associated effort—seems always to be the open door to further progress and the key to the mystery of evolution. It will be noted that not until competition has been pushed to a point that threatens many with destruction; not until men have sought in every other way to avert ruin, do they seem able to recognize that all of them, by co-operating, may not only meet the competition that has been too strong for any one of them, but that through co-operation they may even compel their strongest competitor to make terms with them.

The four Holland printers referred to did not voluntarily agree to co-operate until they were sure there was no other way of successfully meeting the competition they were up against.

I wonder how many of the merchants who are gathered here to-day can tell me, correctly, the name of the largest merchandising business in the world? I wish there might be some way of having each of you write on a card the name of the concern which you think does the largest merchandising business in the world. It would take too much time to have the question answered that way, by each of you so I will tell you that the Rochdale Co-operative Wholesale Association, of Great Britain, does the largest merchandising business in the world.

The Scottish Co-operative Wholesale Association did the second largest wholesale merchandising business in the world last year, but its total turnover was fully \$50,000,000 less than that of the English Co-operative Wholesale Association.

How many of you ever heard of either the English or the Scottish co-operative wholesale associations? Those two great wholesale co-operative associations are owned by several thousand co-operative retail stores. The Rochdale Co-operative Retail Association in England and Scotland have about 2,000,000 members. Estimating that each member represents a family of five, it will be seen that the retail stores supply about 10,000,000 souls.

Last year the turnover of goods at all of the co-operative retail stores of Great Britain aggregated more than 410,000,000 pounds sterling, and the profits on that vast turnover, amounting to more than 45,000,000 pounds sterling, were divided among the members in proportion

as each had bought goods and helped by his purchases to create said profits.

The co-operative retail stores own the co-operative wholesale stores, therefore in buying at wholesale they buy from themselves at their own wholesale store. Goods are billed at regular wholesale prices and the difference between what the retail stores pay and what the goods cost their wholesale store is placed to the credit of each retail store and all of that difference comes to them later on as a dividend on their purchases, less their share of the expense of doing business, which includes interest on capital stock, less, also, certain per cents. deducted which go into a building fund and an educational fund.

These English co-operative stores own eight ocean steamers. They grow their own teas. They do all of their own importing. They have several of the largest factories in the world, making goods which are sold in their own stores. They have many flour mills. They have some of the largest bakeries in the world. They have established their own banks. They have several large hospitals and sanitariums on the sea coast, where employes and members may at small cost rest and recuperate when necessary. An Annual International Co-operative Congress was held at Manchester, England, July 22 to 26, being the fifth annual meeting of this organization. The history of English co-operation dates from 1844 so that all of the vast co-operative industries of Great Britain have been developed and brought to present perfection in fifty-eight years. Men are still living who helped to start the first co-operative retail store in Rochdale, England, in 1844.

I have so many matters to tell you about that I will not try to cover all of the early history of English co-operation, but I will tell you how you may get some of the facts:

Read the "History of Rochdale Pioneers," by John Jacob Holyoke, an English book. It will be found in all good public libraries. You can buy the book in Chicago or New York for about \$1. The English co-operators have decreased the expense of passing goods from producer to consumer from 33½ per cent. in 1844 to 6½ per cent. in 1902.

The men and women who helped to start the first co-operative store in Rochdale were poor cotton weavers. Their wages were so low that it was only by sacrifice and self-denial that they were able to clothe and feed themselves and those dependent upon them.

After studying for months to see how they could better their condition they formulated what has become historic as the "Rochdale Plan of Co-operation." They went into the storekeeping business, not for the purpose of making money nor to earn their livings, both of which motives are proper and right. Their motive, as will be seen by reading the history of their undertaking, was that they might, by uniting their purchases with those of their fellow laborers, be able to make their scanty wages go a little farther toward supplying their needs.

Like the four Holland printers before referred to they were up against conditions which were too grievous to be borne and which, single handed, none of them could hope to overcome. Co-operation seemed to be their only hope—their only way out—hence they agreed to co-operate. Their plan was that each should furnish what capital he could. The money would be invested in merchandise, which each would then buy according to his needs and according to his ability to pay cash therefor.

Selling prices were to be the same as the selling prices of neighboring stores and the profits were to be divided as follows: First, interest was to be paid on the capital; then, after setting aside a fixed per cent. for a building fund, also for an educational fund and an emergency fund—the remainder was to be divided back to members in proportion as each had made purchases.

What is there in that plan that seems remarkable?

What can we find to-day in that plan which will explain why the co-opera-

Three Prizes Offered

We are about to put a new gas burner upon the market which possesses many advantages over burners now in use. Before selling we are anxious

For a Name

That Has a Selling Value

To secure this we offer to the girl or lady suggesting the name most suitable, a choice of three splendid prizes:

A Lady's Clipper Wheel

An Elegant Gas Table Lamp

or for those not wanting the wheel, who live outside the gas district,

A Gasoline Vapor Gas Lamp

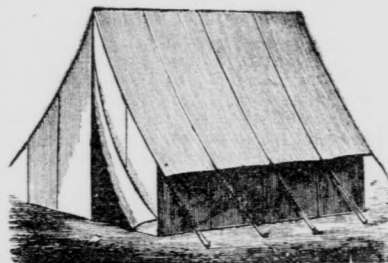
which gives a soft, bright light nearly equal to daylight. This lamp generates and burns its own gas. No chimneys to clean, no wicks to trim, odorless, smokeless and non-explosive. A perfect light with a running expense scarcely noticeable. A perfect light with a gas burner will be explained, or send us your address and we will forward an accurate description of burner. Distance is no barrier in this contest. No limit to the number of names each person may send in. Contest closes Saturday night, September 13. Any girl or woman may compete for prize. Winner's name will appear in the Michigan Tradesman of September 17.

See the burner in our windows. Don't be content with a passing glance. Come in and see the manager.

PERFECTION LIGHTING CO., Grand Rapids, Mich.

Both Phones 2090.

17 So. Division St.

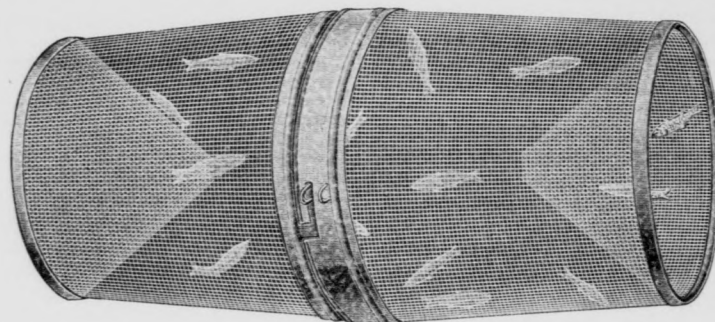


Tents Awnings

Wagon and Stack Covers,
Flags, Hammocks,
Lawn Swings,
Seat Shades and Wagon
Umbrellas.

Chas. A. Coye, 11 and 9 Pearl St., Grand Rapids, Michigan

"Sure Catch" Minnow Trap



Length, 19½ inches. Diameter, 9½ inches.

Made from heavy, galvanized wire cloth, with all edges well protected. Can be taken apart at the middle in a moment and nested for convenience in carrying. Packed one-quarter dozen in a case.

Retails at \$1.25 each. Liberal discount to the trade.

Our line of Fishing Tackle is complete in every particular.

Mail orders solicited and satisfaction guaranteed.

MILES HARDWARE CO.

113-115 MONROE ST.

GRAND RAPIDS, MICH.

ROOFING

H. M. R. brand Asphalt Torpedo Gravel Ready Roofing is in demand. It insures the best to be had. Write for samples and prices.

H. M. REYNOLDS ROOFING CO.

GRAND RAPIDS, MICH.

*Paper read at eighth meeting of the Michigan Retail Grocers' Association by E. T. Keyes, of Chicago.

tive business which those poor cotton mill workers started has grown to be the foremost business in the world?

Perhaps if we study the Rochdale plan—which, by the way, is neither copyrighted nor patented—we may discover some good things which each of us may sometime wish to put into practice.

The essential features of the Rochdale plan, briefly stated are as follows:

Money hired has no vote. Money receives interest and the interest so paid is treated as expense.

Members vote. Each member has one, and only one, vote. There can be no voting by proxy.

Profits are divided quarterly among those only who purchased the profits.

Compare that with the corporation merger plan of co-operating, which America's most noted financial giants are now using so successfully to centralize wealth and power in the hands of themselves and their friends and adherents. The merger plan provides that money shall be the whole thing. So much money is made the voting unit. Money is paid on interest; money does the voting, money takes the profits from those who produce the profits and divides it as a per cent. upon itself.

Under the merger plan of co-operating the men who own the money or who represent those who own 51 per cent. of the money, have all of the authority, all of the power and privilege. The men who own the other 49 per cent. are nothing but counters, figure heads, ciphers. They are necessary only as 49 per centers. The plan of hiring money and making each man associated equal in voting power to each other man with whom he is co operating will certainly emphasize manhood, while the plan of dividing the profits justly must commend itself to the majority of those who are intelligently capable of appreciating the difference between greed and justice.

The Rochdale plan of dividing the profits is what men mean the world over when they speak of "true" co-operation—the "real" thing—and to-day fully one-seventh of the inhabitants of Great Britain practice that kind of co-operation and the number of co-operators is increasing and multiplying from year to year.

To give you some idea of the size of a single English co-operative retail society, also to show you that they sometimes meet with great opposition, I will mention the Co-operative Society of St. Helens, England. This society has a membership of 9,000. The town of St. Helens is credited with having a population of 90,000. If each of those 9,000 members is the head of a family and if the families average five members, about one-half of the population have become co-operators. The annual turnover of the St. Helens co-operative retail stores—they have several stores—is more than \$1,000,000. In July the quarterly dividend paid by this society to its members on their purchases was 8,525 pounds sterling—about \$41,762 in our money. Multiplying that by four would show their annual dividends on purchases to be \$167,048.

After the payment of the July quarterly dividend the Co-operative News, published at Manchester, England, states that the private owners of shops and stores in St. Helens banded themselves together in an offensive and defensive alliance and are preparing to make co-operative warfare against the St. Helens Co-operative Society.

Again, let me call your attention to the very interesting fact that, like the four Holland printers and like the founders of the first Rochdale co-operative society, these private store owners of St. Helens, when conditions were such as threatened them with ruin and when they discovered that they could not overcome those conditions single handed, then, and not until then, did they see that co-operation was the way out.

The practice of true co-operation is spreading rapidly in Germany and France, Norway, Sweden and Denmark. It would take a day or two to tell you

of the wonderful growth of co-operation in the last named country.

The largest retail stores in Belgium are owned co-operatively.

You will be surprised, I am sure, when you learn to what an extent true co-operation is being practiced in the United States and how rapidly the idea is spreading.

California has already more than sixty co-operative retail stores and I am informed, most reliably, that they are organizing new co-operative stores in California at the average rate of one per week.

The California retail co-operative stores also own their own wholesale co-operative store, which is located in San Francisco. The California co-operators were represented by their own delegate at the International Co-operative Congress, which met at Manchester, England, in July.

In Kansas there are now more than thirty co-operative retail stores. One of these the Johnson County Co-operative Association, which has its headquarters at Olathe, has a paid-up capital of \$100,000 and a surplus capital of \$28,000. Its annual sales aggregated \$240,000 last year. Between July, 1876, and July, 1900 (twenty-four years), it has returned to its members, as interest on their shares, \$125,908.13; and during the same time its members have received as dividends on their purchases the additional sum of \$219,795.83.

There are more than fifty co-operative retail stores in Iowa. The most successful association in that State is at Rockwell, Cerro Gordo county. It is thirteen years old. The first year, with 100 members, its business was more than \$100,000. The eleventh year, with 545 members, its business was more than one-half million dollars. The twelfth year its business was nearly \$700,000.

Michigan has quite a number of co-operative stores, some of which, notably those at Calumet and Ishpeming, distribute a large volume of goods. At Eaton Rapids there is a co-operative store which is only sixteen months old, yet it already has 135 members and is growing rapidly. The Eaton Rapids co-operative store is organized on the Right Relationship League plan of one man or one woman, one share, one vote and no proxy. This plan differs from the Rochdale plan in but one essential. The Rochdale plan permits unequal ownership, but concedes equal voting power by law. The Right Relationship League plan provides for equal ownership of shares and the equal vote then follows as both a natural and legal right.

The Right Relationship League is a National organization which proposes to show everybody everywhere why the people should organize to do their own storekeeping. The League helped to organize the Eaton Rapids co-operative store.

If wholesalers from whom Michigan retailers must buy are finding it both wise and profitable to practice the corporation merger plan of co-operation, may not Michigan retailers soon discover that they are up against conditions which, like the conditions which the four Holland printers discovered, could not be met single handed and may not Michigan retailers finally conclude to try their hand at co-operation? They might adopt the corporative merger plan and then organize to own their own wholesale stores, or they might go even farther and, with more wisdom and foresight, adopt the Rochdale plan and organize to do their own wholesale business on that plan. The fact that 315 retail merchants have already done that identical thing I have reserved as a bit of choice information with which to conclude my paper on Co-operative Merchandising.

How many of you know of the Co-operative Merchants' Co., of Toledo and Chicago? This association admits only retail stores to membership and no member may buy less than ten shares, \$100 worth, nor more than twenty shares, \$200. Its by-laws provide for one member, one vote. Its members pay the regular wholesale price for all they buy from their own wholesale store and the

profits, after paying all expenses, including interest on money invested in shares, are divided among the members in proportion as each member—each store—has by its purchases helped to create the said profits.

Is this association successful? Yes, gratifyingly successful. It owns a wholesale business in both Toledo and Chicago. It has a resident representative in Grand Rapids and in Jackson. Many of the most progressive retail merchants in Michigan are members of the Co-operative Merchants' Co. Two of the directors of the association are successful, well-known and well-liked Michigan merchants. This association in 1900 paid 10 per cent. interest on its share capital, also large dividends on purchases and added a nice snug sum to surplus. In 1901 it paid 6 per cent. on its share capital on eight months' business—a rate of 9 per cent. per annum. It paid large dividends on purchases and added \$10,000 to its surplus. Its net earnings this year are larger than ever.

It is now arranging to co-operate with the California Co-operative Wholesale Store in the purchase of California

dried and canned fruits in carload lots direct from the producers.

The Co-operative Merchants' Co. is growing rapidly and retail merchants in all parts of the country, recognizing the wisdom of becoming part owners of their own wholesale business are applying for membership because of its large surplus capital. Its shares are worth considerably more than par.

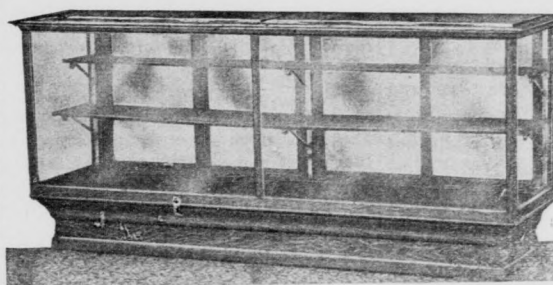
Oyster Crop Is a Heavy One.

According to reports from Eastern sources the oyster crop the coming season will be one of the largest in recent years and an examination of the beds show that the bivalves are rolling in fat and will be very appetizing to the average citizen.

The fact that the new oysters which will soon come forward will be of high quality is taken to mean that there will be a wide consumption. The cool weather will also be quite a factor in inaugurating an active season, while the high price of all kinds of fresh meats is taken as an indication that people generally will give the preference to oysters, and the demand will be heavier than it has been in recent years.

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E. A. STOWE, EDITOR.

WEDNESDAY • • SEPTEMBER 3, 1902.

STATE OF MICHIGAN)
County of Kent) ss.

John DeBoer, being duly sworn, deposes and says as follows:

I am pressman in the office of the Tradesman Company and have charge of the presses and folding machine in that establishment. I printed and folded 7,000 copies of the issue of August 27, 1902, and saw the edition mailed in the usual manner. And further depone saith not. John DeBoer.

Sworn and subscribed before me, a notary public in and for said county, this thirtieth day of August, 1902.

Henry B. Fairchild,
Notary Public in and for Kent county,
Mich.

THE TWENTIETH YEAR.

The issue of last week completed the nineteenth publication year of the Michigan Tradesman and the issue of this week, therefore, marks the beginning of the twentieth year of successful publication.

The fact that, during the nineteen years the Tradesman has been published, without change of management, editorship or general policy, seven trade papers at Detroit and three trade papers at Saginaw have been launched and shipwrecked naturally gives ground for the belief that the Tradesman must be built on altogether different lines than its short-lived competitors and that it possesses inherent elements of strength and longevity which were lacking in the ten crafts which failed to reach the haven of success.

The Tradesman was no suddenly conceived venture, born one day and launched the next. On the contrary, it was planned several years in advance of its appearance and those years were faithfully devoted to the work of properly preparing the editor for the responsible duties connected with the publication of a journal which should be in every way worthy of the field it proposed to occupy and the future which had been mapped out for it. Started under such circumstances, with a clear understanding of the necessities of the mercantile fraternity, it is not to be wondered at that the venture was a success from the beginning and that its career has demonstrated, beyond the question of a doubt, that success can only be achieved through the medium of experience, integrity and energy. Pretense and bluff and claptrap may attract attention for a time, but the rank

and file of the mercantile class possess the happy faculty of detecting the sham from the real and can always be depended upon to place the seal of disapproval on the pretender who undertakes to gain a temporary footing by the use of unfair methods.

The best way to judge the future is by the past and the Tradesman is content to rest its success, and the methods employed to achieve it, with its readers, believing that they can read the future in the light of the past. Suffice to say that the same steadfast policy of adherence to right methods which has made the Tradesman a power in the past will be pursued with equal vigor in the future; that fraud and deception, no matter where found or by whom practiced, will be exposed and denounced; that the candor and fairness which have given the Tradesman a high standing wherever it is known will be observed with continued carefulness.

To those stalwart friends who have steadfastly supported and encouraged the Tradesman since the initial issue, as well as to the army of subscribers who have assembled during more recent years, the Tradesman extends its most heartfelt thanks. Their co-operation and support, given ungrudgingly and unsparingly, have enabled the editor to make the Tradesman what it is and encourage him to adopt further improvements and enlargements which will be presented from time to time.

Just as we are getting a taste of pleasant weather the prognosticators come on the scene with forebodings of a dreadful winter. They base their dire predictions upon the conduct of the bears that are in custody in various zoos. These bears, we are told, are eating enormous quantities of food. No matter how much is given them they howl for more. It is asserted that they are warned by instinct of the approach of a longer season than is usual in which they will be unable to secure food if in their native condition, and that they are now making provision for the long winter which they "feel in their bones" is in store for humans and animals. Keepers who have made a study of the habits of the bear declare that this is an unfailing sign and assert their belief that the winter will break records.

President Roosevelt's speeches excite almost as much attention in Europe as they do at home. Whatever Americans propose to do now concerns every nation in the world. It is interesting to note that England regards the President's utterances respecting the Monroe doctrine as aimed for German ears, while Germany regards them as intended for the English. The world will find out that the Americans play no favorites, and that, whatever attitude, their Government is not determined by fear or friendship for any other nation.

Despite discriminating duties, American machinery finds increasing favor in Russia. Russian dealers declare that American machinery is still preferred notwithstanding all attempts to discourage its use. It is really remarkable how the prestige of American appliances is upheld in the face of all prejudices and obstacles.

INTERNATIONAL HUMBLE PIE.

Europe and Asia are both at work upon the same stupendous task. They are both deeply engaged in trying to overcome their prejudices. China, from her summit of centuries from which she has looked down with disdain upon the rest of the barbarous world, is beginning to wonder if, after all, the Celestial Kingdom can not find in the terrestrial on the outer side of her mighty walls something that will restore the prestige she has lost, and down into that barbarous country she has sent her emissaries very reluctantly to seek there the elixir which the dead past can no longer furnish. Commercial Europe, surprised at a radiance not her own, has at last become convinced of the underlying reason and just as reluctantly has sent her keenest observers to discover for her the means of removing the hidden cause. They have journeyed east and west, these agents of the continents, and here in the United States they are comparing notes in regard to the wonderful things they have seen.

It is easy to understand the consternation produced by the reports to their home continents. "Is the nation a century old to be the teacher of the kingdom of Confucius!" exclaims Asia, made venerable by her two thousand years. "Has it come to this," asks Europe with a sneer, "that the Western upstart who for a hundred years has been the butt of ridicule and contempt is to crowd us from our places and, wresting from us both crown and scepter to proclaim them hers and challenge us to disprove it if we can?" The upstart has been too busy to reply. She had a continent of her own and was making it a fit place to live in. Tired of Old World government, she created another peculiarly her own. Weary of the ways of life the ages have planned, she fashioned new ones for herself. She plowed and planted her new soil with new implements. She shortened distances by marvelous machines. She moulded metal like wax, spinning it into threads of steel and bridging tremendous distances with the gigantic strands. In a word, she turned to account the unnumbered resources of Nature which until then had remained unknown, made them hers and so, by her wit, her determination and her industry, placed herself first in whatever had been considered best.

The result was inevitable: The prejudices of the ages had to come down. American enterprise had won and the old civilizations, seated at the new one's table, have been hearing and asking questions and in the meantime have been disposing, as best they might, of the humble pie which has been placed before them. It has been done with no relish and little enthusiasm. It has not been pleasant for Europe to admit without a struggle that American energy has qualities differing materially from the Old World article, but a shoe firm in Breslau, finishing its pie with the last mouthful swallowed, at the same time its pride, decided to test the foreign quality in its home shops. It was the largest shoe factory in Germany and employed 450 hands, who produced 142 pairs of shoes a day. Believing the output warranted better results, they engaged an American and his wife to take charge of the factory. Eleven days later it was turning out 462 pairs a day, using the same machinery and the same number of hands; and that firm to-day thoroughly believe that what Europe needs is a more general

distribution of that same American pastry which the rest of the world approaches with reluctance and swallows with difficulty.

A cursory glance at this country's foreign trade is enough to show what the rest of the commercial world is thinking about. Zanzibar is buying kerosene oil at the rate of \$100,000 a year, with the Russian oil fields much nearer to her. Are the oil wells in the neighborhood of the Caspian Sea suffering for the need of American organization? Can England read with composure the fact that even before the war American locomotives were going to Africa in such numbers as seriously to interfere with the prosperity of the British workshops and that since the end of the struggle the American manufacturers are overwhelmed with orders from South Africa for agricultural implements? Is she, too, suffering on account of lack of the American know-how?

There is but one conclusion to the whole matter: The rest of the earth has got to come to school to the United States. For supplying the needs of the greater civilizations this country alone has the best of the wherewith and only she thoroughly knows how. It is only the great mind that can grasp the great situation and only the great genius that can continue means to meet it. This country has both. She alone has shown herself equal to the expanding emergencies. She alone to-day is supplying the earth's greatest needs and here, if anywhere, must the Old World come to learn, if she hopes in the slightest degree to do the share of the world's work belonging to her. There is no choice of school house or teacher. The task at best is little to her liking and at the knee of youthful experience must the instruction come. The Old World is in truth confronted with a stupendous piece of humble pie and there is not the slightest danger of her biting off a bigger piece than she can chew.

The West is waxing humorous over the greatness of its crops. The editors have revived the old story of the boy who was caught on a growing cornstalk and carried up so high that he could not be rescued, nor could the stalk be cut down, because it grew so fast that every blow of the ax fell in a different spot. One Nebraska newspaper discusses the feasibility of utilizing the stalks to replace the rotting poles of the local telephone company. Another insists that the corncocks will go to waste this year because they are too big to use in the ordinary furnaces and the small number of sawmills in the State prevents any other use of them, unless railroad companies will employ them for ties.

The development of the manufacture of typewriters is shown by a recent census bulletin. There are now forty-seven factories in the United States, with a capital behind them of \$8,400,000. The number of wage earners employed in 1900 was 2,709 and the wages paid them amounted to \$2,403,604. The value of the products was \$6,932,029 and the profits about \$2,000,000. Before 1890 no statistics bearing on the typewriter industry were collected by the Census Bureau, although the industry was established before 1880. It is in the last ten or twelve years, then, that the machine has developed from what seemed at first a plaything and a luxury into a necessary article.

A politician will shake your hand one minute and pull your leg the next.

EIGHTH MEETING.

Special Session of the Michigan Retail Grocers' Association.

The eighth meeting of the Michigan Retail Grocers' Association was held at the Board of Trade rooms in this city Thursday, Aug. 28. President Hopkins called the meeting to order and read the following address:

It is with pleasure that we meet to-day so many members and friends of this Association. Perhaps the time chosen for our meeting is a little unfortunate, in that it is the season when so many of the merchants and clerks are taking vacations. However, we think there are very good reasons why this is a fortunate time, as it gives us an opportunity to visit this busy city when it is not snow-clad and frozen, as has been the case at other conventions, but rather when the "green grocer" is flourishing and the green goods which form so large a part of our business are to be seen on every hand. The peach crop is one in itself which interests every one of us and here we are in the largest peach market in the State.

But we are business men here for business purposes. Our meetings have been crowded into one brief day, so that we may all get the greatest benefit and our Association may be given a wholesome support and a new impetus in its work. We must enter into this, as we do in our everyday business, with love, interest and earnestness. The discussions are the sources of our greatest good—they are the means of grace the Association offers us. Through them we get the experiences and testimonials which lift us out of the ruts into which we are prone to fall. We have some subjects before us which have never been before this Association and we are sure much can be done to improve the grocery business throughout the State if we can carry home these lessons and put them into operation in our own stores or communities.

The co-operative general delivery system is an innovation in the grocery business and you will learn to-day that it is a great success.

Mr. Keyes' paper on "Co-operative Ownership" is in line with—in fact, is a part of—his life work and sooner or later we will have to adopt his plan or conduct the grocery business on a syndicate plan.

I hope the day will come when Mr. Pickett's paper or that of any other man who has ever written a paper on the subject of "Eggs by Weight Instead of Count" will have no place on our programme. Eggs by weight seems the only fair way of handling them.

The old law is still in force regulating peddlers. Mr. Cook will give us his views upon the desirability of regulating the business through the State or the county or township.

Mr. Mansfield will tell us about "Achieving Success." His paper will be well listened to and long remembered.

The paper on "Practical Suggestions to Country Shippers of Butter and Eggs" will be of great interest, for these two commodities form perhaps 10 per cent. of a city grocer's business, while in a country store they may reach a very high percentage of his business.

The new oleo law has not been in force long enough for us all to be familiar with its operations, so Mr. Dudley's paper will give us information that we need.

Mr. Stevenson's paper on "More Care in Handling Credits and Accounts" will be appreciated, as it is impossible to be too well informed in this part of our business.

Aside from the strictly business feature, I believe our Association may be made a benefit to us socially. Here we meet one another, become acquainted and learn that this or that man whom we suspected capable of doing us an injury is not a bad fellow at all. Petty jealousies are put aside, suspicion is disarmed and gradually we find ourselves on a higher level, enjoying the confidence, rather than the suspicion of our fellow grocers. Is not this a worthy

object and a worthy work for the Association?

In closing, I wish to thank each of you for coming to the convention and, on the part of the Association, to thank the gentlemen who will favor us with papers and also to extend our thanks to our able Secretary, Mr. Stowe, who has brought us together in what I am sure will be a very pleasant and profitable meeting.

Secretary Stowe read the following report:

When the seventh annual convention of this Association adjourned, it was decided to hold the next meeting in Bay City, but as the dates selected by the convention happened to fall in the same month as the second annual meeting of the National Retail Grocers' Association at Detroit, and as some of the members of that organization were so unkind as to insinuate that the meeting was called at Bay City for the express purpose of conflicting with, and lessening the attendance at, the National meeting at Detroit, your Executive Committee decided that it would be a generous thing to postpone the Bay City meeting until the summer months. In the meantime, President Walker retired from the retail grocery business and interest in the proposed meeting at Bay City decreased to that extent that it was not deemed wise to insist on carrying out the vote of the convention. The matter has, therefore, been held in abeyance until the announcement of reduced rates to Grand Rapids this week afforded an opportunity to hold the meeting under favorable circumstances, so far as rates of fare are concerned, and this has impelled your Executive Committee to issue the call for this meeting, especially as it was thought desirable to hold a general meeting of this kind in advance of the legislative elections this fall, to the end that the matter of salutary and remedial legislation may be discussed and possibly acted upon.

Although no class of merchants need the benefits of organization more than they do, grocers appear to be about as difficult a class to hold in line and keep together as any class of men engaged in mercantile pursuits. The principal reason for this is probably the long hours they are compelled to devote to the business and the strenuous competition which is a common characteristic of the business, both in city and country.

While much progress has been made in the grocery business in the way of shortening the hours of labor and increasing the number of holidays and in the almost universal adoption of packages and cartons, the underlying feature of all successful business has not been improved—the ratio of profits. Nothing, in my opinion, has tended to lessen the profits of the retail grocery business more than the substitution of packages for bulk goods. Under present conditions, the average grocer is little more than an automaton—a mechanism with arms, which hands packages from the shelf to the counter and makes change. So small have the profits become on some lines of package goods that it suggests the idea that the grocer, instead of being an independent individual, with a thinking apparatus of his own, is simply the hired man of the manufacturer and the jobber, working on a salary, which is frequently too meagre to properly maintain him and his family. This condition naturally suggests the idea that one of two things is to happen in the grocery business—either the grocer will turn his business over to a little coterie of co-operators, who will thus be tied to him and his store as effectually as he is tied to the manufacturer and jobber, or he will be succeeded by the syndicate store and thus become a cog-wheel in the large machine.

We have with us to-day a friend from Chicago, who will graphically describe the advantages of co-operative ownership, and we have before us many instances of the successful operation of the syndicate store. Probably the best example of this class is Thomas Lipton, of England, who has succeeded in demonstrating, beyond the question of a doubt, that where a man has ample

brains and ample capital he can build up a business of this character which apparently has no limitations.

Regarding the future of the Association, I have but one suggestion to make, and that is that the conventions be held hereafter with the regularity of clock-work and that no regular meeting be sidetracked for any one or anything. In making this observation, I am criticizing myself quite as much as the other members of the Association, because I am frank to admit that I advised the postponement of the Bay City meeting, rather than be placed in an unfriendly attitude toward another organization which held a convention in this State about the same time.

The career of the Michigan Business Men's Association from 1885 to 1890, remarkable as it was in many respects, demonstrated that a general mercantile organization is necessarily short lived, because of the numerous conflicting interests which assert themselves. The associations which have lived the longest and accomplished the most are class organizations in which the membership is confined to those pursuing one line of business. The reason for this is sufficiently obvious to require no lengthy explanation. Suffice to say, a class organization which confines itself to the topics peculiar to that class can do the members ten times as much good as an organization composed of men engaged in ten different lines of business which must necessarily cover the whole group and undertake to serve each interest with some degree of faithfulness.

This Association was organized at Clare June 13, 1894. Subsequent conventions have been held at Mt. Pleasant, Reed City, Big Rapids and Grand Rapids, this being the fourth convention held in the Valley City. All of the meetings have been well attended and have marked genuine progress in the work undertaken by the organization.

Experience has demonstrated that there is a place for an organization of this character and that the sooner this organization occupies the field fully and completely the better it will be for all concerned.

The following letter from J. J. Larmour, Postoffice Inspector, was read:

I have the honor to acknowledge the receipt of yours of Aug. 14, relative to my preparing a paper or address for the eighth meeting of the Retail Grocers' Association, to be held in your city on Aug. 28, and thank you for the courtesy of an invitation to address so representative a body of men as a convention of the members of your Association must contain. I regret that my time is so limited and taken up with matters of an official nature that it would be impossible for me to, at this time, prepare a paper that would do justice to myself or the subject. The subject is a far-reaching one and the schemes and devices concocted by these commission sharks are legion. The Postoffice Department has closed up many of them. I have had to do personally with many of their schemes in Chicago, Detroit and other cities, and now have awaiting trial at Detroit cases against Bush Bros., Crawford & Co., Tucker Produce Co., et al. It is not always the party who offers the cent or two above the market price that is the safe man to deal with, nor does it follow, as I have in a number of cases found, that the shark offers anything above the market price, but, by the use of alluring stationery, big sounding titles, stolen references, the use of the name of banks, and without the knowledge of the banks quoted, and promises of quick returns, he induces the shipments to be made to him, and when once the goods are started his way, the dexterity with which he brings the telegraph and the mails into use to get more goods to him before the day of settlement comes is a marvel to behold. It is a good thing to know the man you are to ship to before any shipment is made. Men of their stripe can say much and mean little, and the elasticity of their conscience is something wonderful, when displayed through the medium of printer's ink.

B. W. Ferguson, of Ypsilanti, read

the following paper on "Co-operative Delivery:"

Our President, realizing that the grocerymen of Ypsilanti have something that is, or at least ought to be, of interest to nearly every retail grocer, has asked me to tell you about it. It is a Co-operative Delivery Association, a company incorporated under the laws of the State of Michigan. The stock is owned and the company operated by the members of the Association themselves. It is on the principle of true co-operation—the "real thing," as Mr. Keyes, the editor of Mixed Stocks, would probably put it.

I am aware that there are a few cities where they have general deliveries, but I believe that our Association is the only one of its kind in the State and, so far as I have been able to find out, there is only one similar organization in the United States and that is at Wabash, Indiana.

About two years ago, at a meeting of the Grocers' Association of Ypsilanti, Mr. Davis, of the firm of Davis & Co., brought to our attention the idea of forming a general delivery. Of course, we were all ready with our doubts and objections and, in fact, I think Mr. Davis himself had a few of both; but we were all aware that the expense of delivering our goods was cutting quite a hole in our profits each year and were, therefore, glad to welcome any plan that would lessen that part of the expense of doing business and still give us the required service.

After numberless meetings, nearly every day, extending over a period of about two months, the Ypsilanti Merchants and Traders' Association was organized. It is incorporated under the laws of the State with a capital of \$1,500 divided into shares of \$1 each. Its purpose is to systematize, control, cheapen the delivery of merchandise to its patrons. It started out with five members using the wagons, but two more firms soon joined the Association and another wagon was needed. We have lately taken in a butcher and we find that we can deliver meats just as well as we can groceries. Each member, with the exception of one, took 125 shares of the capital stock, the one member taking 100 shares only. I will state here that interest at the rate of 10 per cent. per annum is paid upon the stock. This is done so that the members furnishing the most money toward forming the Association would receive the most benefit from it. The money derived from the sale of stock was used to purchase our equipment. We found that we could use to advantage about \$500 worth of the horses and wagons that had previously belonged to some of us. The balance was bought new. There still remain in the treasury to be sold 650 shares of stock. Through co-operation four men with four wagons and eight horses do the work that formerly required eight men with thirteen wagons and thirteen horses to accomplish. Thus it will be seen that we are getting our delivering done for about half what it cost us by the old method.

This item of expense is not the only advantage to be taken into consideration, for by the present arrangement we can give much better service than could possibly be given in the old way. The city is divided into four districts and each man has his particular district in which to deliver goods. Thus each man has only a small territory to cover and consequently can deliver a load of goods in about half the time it would take did he have the entire city to go over. Again, we are delivering goods in all parts of the city at the same time, thus giving equal service to all our patrons. The wagons run by a schedule and our customers soon learn the time for the departure of the wagons and get their orders in accordingly. We all feel more than pleased with the system. I have here a photo of one of our outfits. The wagon has three decks with a floor surface of ninety-six square feet. Each store has nineteen wagons leave it each day, so you see we are in shape to deliver quite an amount of goods.

Still another advantage, and one that will surely be taken into consideration

by the already overworked groceryman, is the fact that the work of delivering is practically done away with so far as we are concerned, for we have one man whose duty it is to see that the horses are properly cared for and the wagons and harness kept in good repair. One of our local feed store men has the buying of all hay and grain, charging us a commission of 1 1/2 cents per bushel on grain and 25 cents per ton on hay. Of course, he is in a better position to buy at the lowest market price than we are and I believe he saves us more than the commission he charges.

Each member pays for service in proportion to the amount of business he does and so far we have had no trouble to agree upon what each store should pay. Weekly payments are made to the Treasurer. The assessments vary from \$5.80, which is the smallest amount paid by any store, to \$11.78, which is the largest amount. These payments have been large enough to pay our running expenses and still have about \$35 each week to be placed in a fund for the purpose of purchasing new horses and wagon, when needed. No officer of the Association receives anything for his services.

At the time of adopting the system there were a number of small matters that we could not settle to our satisfaction, but we all adapted ourselves to the new order of things and these little matters soon disappeared.

One of the pleasantest features of the whole thing lies in the elimination, to a great extent, of that feeling of jealousy which too often exists between merchants engaged in the same line of business.

In conclusion I will say that I have endeavored to give you in as few words as possible an outline of our system and I believe that any one giving the matter a little thought can see how it will be of benefit to himself. If at any time any one wishes to write us, asking questions, we will be only too glad to answer them as best we can.

E. T. Keyes, of Chicago, then read a paper on Co-operative Ownership, which will be found elsewhere in this week's paper.

Dell Mansfield then read a paper on How to Achieve Success as a Grocer, which is published in full elsewhere in this week's paper.

C. D. Crittenden enquired why the merchants at Remus and vicinity make a practice of paying up to the full market price for butter and eggs.

Mr. Mansfield replied that his locality is so pestered with peddlers that the merchants felt it incumbent upon themselves to pay a cent a pound more than they would ordinarily do in order to overcome that kind of competition. The merchants at Remus work as neighbors and do not try to knife each other. They pool their purchases and bunch their shipments, thus getting fully a cent a dozen for eggs and a cent a pound for butter more than they would if they were to pursue the contrary course. Such matters are placed in the hands of one merchant and all agree to abide by his action, so far as a uniform price and the selection of a place of shipment are concerned.

President Hopkins stated that he was glad to hear of the efforts toward co-operation in Mecosta county.

Geo. F. Cook said that in Newaygo county it was a question with the merchants whether they were paying away above the market price or whether they were not getting enough for their shipments.

Mr. Mansfield, in reply to an enquiry as to how he treated his credit customers, stated that he classified them according to their ability to pay. Having lived in that locality since he was 18 years old, he knows every man within his jurisdiction and is thus able to form

an opinion as to the limit he should have and holds him within that limit. During the eleven years he has been engaged in general trade for himself, he has accumulated only \$500 in bad accounts on his books.

Mr. Cook asked if he sent out statements every month.

Mr. Mansfield replied that he sent statements monthly to railroad men and those who get their pay at regular stated intervals.

Mr. Cook said there was a time when he purchased everything that was brought to his store, but that system has long been abandoned. He now candles every egg which comes to his store, paying for the good eggs tendered him and putting the poor eggs back in the basket. So far as he can judge, his customers think more of him than when he took in everything. He had some fault to find with the shortages insisted on by the commission merchants, having recently sent two barrels of butter weighing 700 pounds to a house which deducted 20 pounds for shortage. After looking the figures over carefully, he concluded that the other fellow used a different kind of scales than he did.

Mr. Crittenden stated that butter would shrink from 5 to 15 pounds per barrel, by reason of the separation of the whey and buttermilk at the bottom of the barrel, as well as the evaporation from above and the absorption into the wood. He received three casks a short time ago weighing 1,200 pounds, on which there was a shortage of 40 pounds.

Mr. Mansfield stated he had never been able to take in jar butter and save himself, owing to the large collection of cracked jars which accumulated on his hands. He now takes it out of the jars and puts it in the cooler, preparatory to packing it in barrels. When he first started in business he had plenty of time to grade butter, but he has never found a clerk who would grade it as satisfactorily as he could. In consequence of this condition he has lately gotten more slack and has now reached a point where he takes practically everything that is offered at some price.

Mr. Hopkins stated that, in his opinion, too many storekeepers put up with the nuisance of poor butter, which they can not sell to advantage. He saw no reason why they should continue to hand out their good money for inferior goods.

Mr. Cook said he felt different at some times than he did at others, and sometimes when he was in a bad mood he read his customers the riot act on the subject of poor butter. He seldom lost any customers from this cause, because he never made a statement that he was not prepared to prove on the spot.

E. N. Bates said that he knew a merchant who put the name of every butter-maker on a slip of paper, which accompanied the shipment to market, with the understanding that every crock of butter which pleased the customer would receive a cent above market price. There is little trouble from poor butter at Moline now, on account of the cheese factory taking most of the milk.

Mr. Hopkins stated that in Ypsilanti creamery butter has practically superseded dairy butter. In his opinion, creamery butter is cheaper at 25 cents a pound than dairy butter at 22 or 23 cents, because it spreads better and gives better satisfaction to the user.

C. D. Crittenden then read a paper on Practical Suggestions to Country Shippers of Butter and Eggs, which will

be found in full elsewhere in this week's paper.

E. F. Dudley, of Owosso, was unable to attend the meeting, and his paper on the Effect of the New Oleo and Process Butter Law on Dairy Butter, which was read by the Secretary, will be found in full in this week's paper.

Mr. Bates stated that, in his opinion, an injustice had been done Mr. Dudley by reason of the enactment of the new law. He considered process butter a legitimate article, which should be encouraged, instead of killed.

B. S. Harris called attention to the fact that it is claimed that process butter has injured our export trade in butter.

Mr. Bates stated that he did not think this was true. He believed in selling everything for what it is, properly branded and stamped, and this the process butter manufacturers are prepared to do if given an opportunity. The butter business generally is getting on a better basis than it was a few years ago, because the merchant, as a rule, discriminates between the different grades and pays according to grade. The farm separator has proved to be a great help in the improvement of country butter.

Mr. Hopkins said he knew of many farmers in the vicinity of Hopkins who made no butter, feeding their milk to the calves. He spoke encouragingly of the local organization of grocers in his city, stating that it has not only made a more kindly feeling among the members, but has resulted in the organization of the co-operative delivery system and will soon culminate in the organization of a co-operative bakery as well.

In the evening the members of the


Association and representatives of the wholesale grocery trade partook of a complimentary spread at the Livingston Hotel, tendered by the Michigan Tradesman, after which the following programme was carried out under the direction of G. H. De Graaf as toastmaster:

1. Our Association, J. H. Hopkins, Ypsilanti.
2. The Michigan Wholesale Grocers' Association, O. A. Ball, Grand Rapids.
3. The Traveling Man, J. P. McCaughey, Minneapolis.
4. Mandolin Solo, Frank B. Marrin, Grand Rapids.
5. Peculiarities of the City Customer, E. J. Herrick, Grand Rapids.
6. Peculiarities of the Country Customer, Dell Mansfield, Remus.
7. More Care in Handling Credits and Accounts, L. J. Stevenson, Grand Rapids.
8. Mutual Relation of the Wholesale and Retail Grocer, A. J. Daniels, Grand Rapids.

Usually the more advertising a person does the more he can afford to do.

Cheaper Than a Candle

and many 100 times more light from
Brilliant and Halo Gasoline Gas Lamps
 Guaranteed good for any place. One agent in a town wanted. Big profits.
Brilliant Gas Lamp Co.
 42 State Street, Chicago Ill

Circle Indi-cates  on Rice pkgs the CHOICEST THE WORLD PRODUCES.

Every Cake

of FLEISCHMANN & CO.'S
 YELLOW LABEL COMPRESSED
 YEAST you sell not only increases
 your profits, but also gives complete
 satisfaction to your patrons.

Fleischmann & Co.,
 Detroit Office, 111 W. Larned St.
 Grand Rapids Office, 29 Crescent Ave.

The Favorite Chips

There are lots of Chocolate Chips on the market, but the Favorite Chocolate Chips lead them all. We put them up in 5 lb. boxes, 20 lb. and 30 lb. pails and in our new 10c packages. S. B. & A. on every piece. Made only by

The Favorite Chips

Straub Bros. & Amiotte, Traverse City, Mich.

Dry Goods

Weekly Market Review of the Principal Staples.

Staple Cottons—Coarse colored cottons are in moderate demand in small quantities, covering a wider range than before, but without change in prices. Bleached muslins are receiving a fair number of small orders which sellers accept easily at the present prices. Bleached cambrics are steady and wide sheetings are quiet.

Linings—The linings market has shown a considerably better business in the aggregate than we have been able to report for some time, although it is rather irregularly distributed. The tone of this division of the market has assumed a steadier appearance, due principally to the dry goods trade which has bought more liberally for filling in requirements. The other users have not increased their purchase to any appreciable extent. Kid finished cambrics have shown no more activity than for several weeks past, such orders as are coming to hand being generally quite small orders, and prices were not changed. Business in silesias has shown an improvement in both low and medium grades although prices have not become entirely steady. Percalines have received a moderate business and fully mercerized lines and similar finishes have shown a fair demand and prices are steady for all good qualities. Here and there are to be found lines that may be purchased "at a price," but there is always a reason to be found for this if the goods are examined. The clothing trade has bought moderately of cotton Italians, twills, Alberts, etc., cotton warp Italians, mohairs, alpacas and similar goods. The tone of the market for both mohairs and alpacas is firm. Printed sleeve linings, canvases and paddings remain the same as last reported.

Wool Dress Goods—The week under review has not afforded any material relief from the very quiet conditions that have enveloped the initial women's wear wool and worsted market. The current demand at best is of modest proportions and in some directions it is reported as practically nil. The attention of the dress goods agent and manufacturer is directed to the developments in jobbing circles and also to the garment market. The facts that there are a good many retail buyers in the market looking over the lines of the jobber and cutter-up, and that through the medium of roadmen also the retail buyer is being approached in the campaign for fall business, explain the interest

shown by the dress goods agent in the developments in the secondary market. Relief from existing quiet conditions in the initial market depends on the orders that the retail buyer places with second hands. Despite the fact that fair business is reported as having been done during the week by jobbers, and also on certain of the lines of the cutter-up, there has been little reflection of that fact in the volume of business done at first hands. It is considered only a question of time when the initial market must take a more active turn as regards fall goods, but some concern is shown by certain sellers lest that time be so long delayed as to preclude the mills from getting anything like a full portion of the benefit that they have been hoping and looking for.

Underwear—In spite of the comparatively cool summer all over the country lightweight underwear has been remarkably well clean up, which, of course, leaves room for practically entirely complete lines. The way some of the goods were sold this season has been a decided surprise for all who had any interest in them when weather conditions were actually considered. Buyers have expressed surprise at the independent attitude assumed by the sellers this season. It was thought that probably more or less the same method of doing business would prevail this season as in the past, but somehow this did not materialize to any great extent. Lines were opened early, to be sure, far earlier than it would seem that there was any reason for. Nevertheless, the agents made a firmer stand in regard to prices, and although they are not considered to be as high as cost of production and the demand would warrant, still there has not been the keen price competition as heretofore. Balbriggans still remain the most important lines as far as sales go, but an excellent trading has also been done in men's ribbed goods. Knee length underwear has been taken up rapidly and another season will see the retailers well supplied with this newly popular style. Duplicate orders for heavyweights are still in evidence, although late delivery is usually promised. Ribbed goods, while selling well, have been widely scattered and individually purchases have been rather below the average.

Hosiery—Spring buying of hosiery is generally considered as finished, although scattering orders of rather small value are received from day to day. There are very few buyers in town but the orders are coming to hand by way of the mails. Prices are considered as rather low when the cost of material and

making are taken into consideration. Some quotations are below those made for the same season a year ago, but the sellers are firm on whatever basis they have adopted. Heavyweight hosiery for fall and winter has shown an improved demand within the last week or two and this has been in the way of a surprise to the trade.

Carpets—Weavers of carpets continue extremely busy on old business, which will keep them well employed for many weeks to come. The mills are behind-hand in filling orders, owing to the scarcity of experienced help. In a number of instances manufacturers have been compelled to keep idle a number of looms, through not having enough weavers. Small help is also very much needed. Prices show no change over a week ago, but still continue strong. No doubt better rates could be obtained if weavers were in a position to take immediate business, but they are not and consumers are obliged to wait their turn in the delivery of goods. The market has seldom experienced a more pronounced demand than is in evidence at the present time. Jobbers are hungry for goods to supply their trade. As their season progresses their uneasiness becomes more acute. The supply of goods for the season now promises to be much less than the demand will call for, and carpet men feel well assured that there will be little left-over stock in the jobbers' hands at the end of the season. In view of the recent labor troubles in a number of the three-quarter goods mills, together with the present scarcity of help, there is little likelihood of the season's production equaling that of a year ago. Comparing the demand with a year ago, the aggregate business is larger at this time than then. The

three-quarter goods manufacturers are well sold up for the balance of the season and what machinery can be run is worked to its utmost capacity. All grades and lines of carpets are in demand from the fine Wiltons and Brussels to the cheap tapestries. Brussels of the various kinds are among the leaders, while Axminsters find ready sales. Tapestries are showing a little falling off, but still makers of the same continue very busy. Prices of three-quarter goods have not changed since the advance some five weeks ago, but yarns are getting stronger each week and it looks as though another advance would be established. In the raw material market reports are heard of higher prices for the future on all good combing wools, owing to the great demand for them abroad. It is known that good desirable wools here are taken up as fast as landed. The ingrains are enjoying a large business. Manufacturers are working all the available help procurable and are still looking for more. The Philadelphia carpet weavers find a ready demand for all grades and lines from the very cheapest to the good, all-worsted ingrain. The medium priced lines selling from 40 cents to a half dollar are the leaders. Prices hold firm on ingrains. Yarns continue high with spinners in a position where regular deliveries are impossible.

Rugs—Rug weavers are getting down to business now that the labor troubles have been settled. Orders are being filled with some regularity, but still there is much to be done. Business promises to be good for many months to come. Smyrna rugs in the small sizes are the sellers. Brussels and Wiltons, both large and small, sell well. Art square makers are running full and report a good business.

P. Steketee & Sons

Importers and Jobbers of

DRY GOODS, NOTIONS

and Men's Furnishings

Grand Rapids, Mich.

GRAND RAPIDS DRY GOODS CO.

FORMERLY VOIGT, HERPOLSHEIMER & CO.

EXCLUSIVELY WHOLESALE

Your orders will be promptly filled at BOTTOM PRICES and will be appreciated

Shoes and Rubbers

The Cost of Changing Styles in Shoes.

A retailer of shoes may have had many years' experience in disposing of footwear, and during that time he may have handled varieties almost innumerable, but with all the knowledge he possesses it is confined strictly to the selling of shoes. He may not have the faintest idea of the trials and troubles the manufacturers have to pass through in order to produce such style and fit as are demanded nowadays. It is a well-known fact that the retailer hardly ever picks up a shoe from his shelves that he does not criticize and find fault with, provided no one is around to hear him. While doing this he does not realize the amount of thought, study and care that has been expended by the manufacturer and his assistants in order to produce good fitting and satisfactory results. Without a doubt days and perhaps weeks have been passed in testing various lasts, in their own peculiar ways, so that the shoes are not only certain to fit well, but that they have at the same time a catchy appearance that is pleasing to the eye of the customer.

The selection of one or more new styles of lasts each season has become almost as indispensable as any other new feature, although the last used the last season may have proved satisfactory in every particular. This is another senseless fad that time will serve in great part at least to eliminate from the manufacturer's trials. The retailer complains if the manufacturer does not show some one or two new styles each season. And when a decision has been arrived at on lasts there comes the more trying question of upper patterns.

The finer the grade of shoes made, especially of women's, the more exacting are the requirements. If the lasts and patterns were to be but one width it would not be so expensive, nor would it be attended with so much minor detail, but when lasts must be had from AA to EE, and both sole and upper patterns must be made, it means more than a clerk in a retail store could imagine. For each half size on each width there are required, if button, a pattern for outside quarter, one for inside quarter, a vamp pattern; if foxed, a foxing pattern, a fly and fly lining pattern, a large side cloth lining pattern and a small side ditto, a vamp interlining pattern, two pieces of top facing patterns, a back outside strap pattern, a tip pattern and a pattern for a duck button stay.

Now, a little figuring as to sizes and widths will convince Mr. Retailer that there are reasons why manufacturers complain of no profit in shoemaking. If lace shoes are to be made on the new lasts, as well as button, there is another large bill incurred for patterns. There are the heavy iron inner and outer sole patterns for each half size also to be considered. And when these patterns and lasts are all done and ready to use, the entire expense must be charged to expense account, as there is no use in adding them to inventory. A few years' use serves to retire them to the scrap heap, and if the factory ceases to make shoes there would be just about no value placed upon them. A set of woman's patterns that run from sizes 1 to 8 will probably have 150 pieces to each width. From AA to EE is seven widths. Multiply.

It is no uncommon thing for a pattern

room to contain several hundred sets of upper patterns. These are increasing in number as the additions of new ones are made each year, until the amount of money that becomes tied up in patterns and lasts is enormous, and it must all be charged up to expense. Machinery has a tangible value although even that decreases rapidly each year.

If retailers and wholesale purchasers from manufacturers became better acquainted with such facts it would seem as if they might be somewhat more moderate in their expectations, and that manufacturers might receive more consideration at their hands. Any one can see that, of the three out of the combination, the manufacturers hold the poorest position. The agitation of a certain line of standard shoes to be closely held to by manufacturers of finer grades would greatly assist in overcoming present useless expense, as most of the too frequent changing of styles really is.—Boat and Shoe Recorder.

Advantages of Price Cards.

It was formerly a moot question whether or not to place price tickets on shoes shown in the display window. The problem has evidently been solved in the affirmative, as far, at least, as the large cities are concerned. Nine out of every ten stores now price every shoe shown in the window.

If a dealer handles only high-priced shoes he can probably safely dispense with the price ticket. The customers of such a store do not care for the price. If they see in the window a style they like they will go in and buy it, irrespective of cost. To the average dealer this does not apply. If the shoes are not marked many people will think that the goods are beyond their reach and will pass on. Few men care to make a practical admission that they "haven't the price" by declining to buy a shoe they have enquired about. Occasionally it may be true, as claimed by the few advocates of "no price cards," that a man will be induced to enter the store to enquire the price of a shoe, when, if it was given in the window, he would pass on. Of course, the argument is that it is a winning point to get a person in the store. On the other hand, we believe, and it is the experience of many dealers with whom we have talked, that many more people are "frightened" away by the lack of price cards than are drawn into the store by the excitement of their curiosity.

Most metropolitan dealers now give a number on each price card by which the shoe may be identified. The boxes in the store bear corresponding numbers. "Ask for number—" is a legend now common to gazers into shoe windows, and it is of great convenience to the person who has seen a shoe which he likes in the window, and effects great saving of both his and the clerk's time.

A Chicago shoe store decorates the boys' shoes shown in its windows with price cards bearing small photographs of actresses in decolette costume—very much indeed on the cigarette picture order. As a large proportion of boys' shoes are bought by women, the idea can hardly be considered a good one.—Apparel Gazette.

The Best or Nothing.

"Of course," said the printer, "you'll want this booklet about your new place embellished with half-tone pictures."

"Not much," replied Nuritch, with some heat, "I'm rich enough to have full-tones; no halfways with me!"

We would be pleased to have every shoe merchant in the State carefully inspect and compare our

"Custom Made Shoes"

with any they may be handling. The season is fast approaching when such a line as ours will meet the demands of those who are looking for a

FIRST CLASS WORKING SHOE

Waldron, Alderton & Melze,

A postal card to us will bring the line to you.

Saginaw, Michigan

If You Want the Best Buy Hoods

No better rubbers made. No better fitting rubbers sold. No better money makers to be had. Mail us your orders or drop us a card and our salesman will call. We have a big stock and are headquarters for Michigan, Ohio and Indiana.

The L. A. Dudley Rubber Co.

Battle Creek, Mich.

When you see a tough old customer come into your store for a pair of shoes, one that you know to be particularly hard on shoes, just put a pair of

Our Hard Pan

shoes on him. He won't come back kicking, for there are no shoes made that will come up to Our Hard Pan for wear. Made by

Herold-Bertsch Shoe Co.

Makers of Shoes

Grand Rapids, Mich.

Men's Work Shoes



Snedicor & Hathaway Line

No. 743. Kangaroo Calf.
Bal. Bellow's Tongue. ½ D.
S. Standard Screw. \$1.75.
Carried in sizes 6 to 12.

Geo. H. Reeder & Co.

Grand Rapids

SUCCESS AS A GROCER.

Cardinal Rules Followed By a Michigan Dealer.*

The subject which I am about to discuss is a very broad subject and covers a vast field of thought, but I will endeavor to follow it closely, yet briefly, touching only on those points which I consider the stepping stones to success as a grocer.

In this business, as in any other, it is necessary in order to be successful that the person should have had some experience and also that his inclinations should be along this line. New and startling difficulties will beset him on all sides unless he has by actual experience learned how to turn aside these obstacles or else by careful management surmount them.

If his training has been in the country town, he should by all means locate there; if in the city, there he should begin his business, for the differences in conducting business in the country and in the city would be so great that he could scarcely hope to succeed should he move from one to the other.

One of the greatest difficulties which a grocer may meet is in avoiding an accumulation of stale goods to collect in the store, causing a "dead weight" on his hands. This difficulty can only be overcome by great care in buying and selecting your stock. Watch your stock carefully. Keep a good assortment on hand and yet be slow in buying more than your trade demands of perishable commodities.

Be friendly with your neighbors. Be united in your labors and, above all else, do not be duped into a price cutting contest, which will surely result in injury to yourself.

Strive to keep your store popular and yet get good living prices. Often stores with the best patronage are receiving the best prices.

Now comes the question which confronts all business men and which must be answered by each and every merchant individually, and that is the question, "Shall it be cash or credit?" I have been in business eleven years and have spent much thought and effort on this subject. In my business I am unable to follow a cash system on account of the farmers' inability to meet their obligations through the months in which they have small returns from their farms. I, therefore, give a limited credit and make a study of the ability of each individual. I learn his circumstances thoroughly and know just how much credit I can safely give him. In many instances I feel safe in saying that I know their circumstances better than they know them themselves. Care must also be taken in collection. Always choose an opportune time for pressing them to meet their obligations. Never ask a man to pay you when you know he hasn't a cent to pay with. Watch him closely and seize the first opportunity when he has the cash. In most cases, unless very hard pressed, he will meet his obligations like a man. I have always attended to this department personally and can safely recommend this method to others as I have had good results.

Keep your business full of life. Be enthusiastic in your work. Enthusiasm is catching. Your clerks will get your spirit and hustle, too, without being driven. Say to them, "Come on with me," and let them feel that you are not afraid to trust them, but let them bear responsibility and, above all, do not shirk responsibility yourself.

Never waver when it is necessary to say "no." Do not send your clerk, but step up and tell the customer yourself. He will have greater respect for you and it will avoid embarrassment for the clerk.

Never advertise what you can not do and do not intend to do. This disappointment among your trade will cause them to lose confidence in you and in your business.

Be prompt in replying to your correspondents. This may seem but a small matter, but it means volumes. No

*Paper read at eighth meeting of the Michigan Retail Grocers' Association by Dell Mausfield, of Remus.

matter how little you are concerned with the matter in hand, reply promptly, showing at least this courtesy to the correspondent. That very letter may open the way to a friendship which in later years may not only be very pleasant but very profitable.

Keep your credit good that you can buy as low as possible and therefore be able to meet all competition and retain a legitimate profit.

Lastly, avoid buying from too many firms. Select good houses and stay by them. Be prompt in meeting your obligations and let them feel that they can depend upon you for prompt payment. Then should you meet with misfortune and be obliged to ask for suspension of payment for a short time you may expect it to be granted freely, as they can put confidence in your integrity and will also feel under obligations to you for the confidence you have placed in their business and the patronage you have given them. Some merchants reason that there is no friendship in the business world, but I differ with them, as I am buying now from the houses I commenced dealing with, and during the years of our business associations I have found no truer friends. So I believe that in order to make a thorough success of the grocery business you should win the confidence of all with whom you have business relations.

The Change of Styles.

"Why do styles of shoes change?" A question put to a retailer by the observer last week.

"Because manufacturers are so keen to bring out new things," was his reply. "With competition so aggressive and every manufacturer striving to do the best it makes the life of a retailer a burden. We take a certain style and make a hit with it. Our trade warms up to it and we find it a splendid seller for a season. People come back and ask for more of them. We can not furnish them because they have been replaced by 'something new.' Manufacturers make a mistake in thinking the people of this country are fickle and always looking for some new thing or some freakish style. When a man finds a shoe that suits him he will stick to it—if he can.

"The modified bull dog toe and the freak last are good fitters. They suit more men than any shoe we have carried for years. Now we hear reports of narrow toes and that sort of rubbish. Well, we may have to come to it, but we have a lot of customers who will be howling for the comfort of the broad toe and the swing last. I know one old fellow who will wear nothing but the old-time French toe, congress vici at \$4 a pair. You'll never get his feet into a picadilly or any other narrow shoe."

Other dealers interviewed on the subject express about the same opinions. Well, if they don't want narrow toes they can refuse to buy them. Concerted action will hold the manufacturer down.

Rubber Sponges.

It was long ago discovered that rubber gum could be mixed with other substances which would form bubbles in it as gas does in dough. At first there seemed to be little need for any such commodity. Besides, at first, it was difficult to make a sponge which would remain pliable for a long time and also be odorless. Some promising specimens deteriorated rapidly if kept in stock, but at last a method of manufacture has been found which gives good results.

Among the ingredients which have been tried at various times are whiting, litharge, sulphur, palm oil, licorice, molasses, sawdust, asbestos, borax, camphor, alum, arsenic, tungstate of soda, and carbonate or chloride of ammonium. The formula for the better grades of sponge are kept secret, but a great deal of experiment is now in progress with a view to imitate these products. Rubber sponge is now used for the bath and for cleaning windows. It is also employed as filling in horse collars, harness pads, semi-solid tires, artificial feet, balls for play and other purposes.



VELOUR

We are Proud of our Work and we Want you to see it


We say this of our entire line; but we wish this week to draw your attention to our Goodyear Welt Shoes, made from standard leathers over new lasts. Compare favorably with all lines built to retail for \$3.00 or \$3.50. Let us send or bring you samples.

Rindge, Kalmbach, Logie & Co., Ltd.
Grand Rapids, Michigan



Mayer's

Shoes



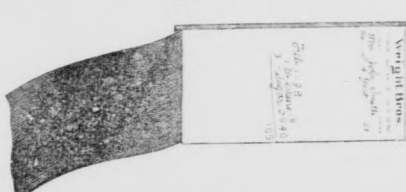
Mayer's Shoes for the

FARMER, MINER, LABORER, etc., are made of strong and tough leather. They are reliable in every respect and are guaranteed to give satisfactory wear.

Dealers who want to sell shoes that give the best satisfaction and bring new trade want our line. Write for particulars.

F. MAYER BOOT & SHOE CO., Milwaukee, Wis.

Duplicating Order Pads



Counter Check Books

Simplify your work. Avoid mistakes. Please your customers. Samples and prices gladly submitted.

The Simple Account File Co.
500 Whittlesey St., Fremont, Ohio

THE NEW LAW.

Its Effect on Oleomargarine and Process Butter.*

Answering your enquiry of August 18, "What is the effect of the new oleo and process law on dairy butter?" I would say that, up to the present time, the effect of this so-called law has been most disastrous to the wholesale butter interests; to the general country merchant somewhat, through a continually declining market, and, worst of all, directly to the farmer, making a wild, buoyant, speculative feeling all through the month of June and causing dealers to pay absurdly wild prices in order to get butter to put in storage.

This, in itself, would be bad enough to commence on for the present year; but what makes it much worse is that storers and handlers of creamery and dairy butter have just passed through two years of no profits, and a great many of them with considerable losses, and had it not been for the excessive shortage last March and April, caused by the heavy summer drought, butter men generally would have commenced this year with their books showing heavy losses for the previous season. Owing to the spring shortage, many were lifted out entirely, and many more came out with a light loss; but the two previous seasons, taken as a whole, with the butter men, have been very poor ones.

With the wild prices of 21, 21½ and 22c for creamery, and the still wilder and crazier prices of 17@18c for packing stock, established in Chicago for the month of June, speculators went at the load, buying fiercer than ever, all on the foolish supposition that there was never going to be any more margarine sold, simply because Congress had just passed a new and untried law. This high range was kept up all through June and a large part of July until the cold storages and freezers were themselves scared at the heavy load. But, with a most beautifully cool, moist summer and the finest pasturage ever known, the old dairy cow has got in her work, with the result that Chicago has an enormous stock, Boston is so full she can not take more, New York, instead of going up, drops 3½c from the high point, up to the present date of writing, with a very dull and unsatisfactory market and heavy receipts; and the poor old farmer—the one who expected to be helped the most of all—his butter has dropped exactly 6c per pound. If this state of things is to continue, I am afraid there will be less butter men in the business another season; and yet, one can see no good reason why it should not continue, especially as far as the farmers' dairy butter is concerned.

They say the people will not eat white oleo, and to a certain extent that may be true; but raise your wholesale price for butter in New York City to 27 to 30c per pound, and just notice how quickly the consumer leaves it and tries the substitute. As an actual fact, the new law is a case of "Might makes right," nothing else. You or I should have a perfect right to buy our oleo, colored any color the public taste demands, provided we buy it for oleo and not for butter. Does any sane man believe that oleo would be sold for butter if our United States Government passed a law making the selling of oleomargarine, under any other name, a crime, with a penalty of five years in states prison for every proven offense? No three offenses a year could you find—we all know Uncle Sam. But our politicians do not want that kind of a law; they want something where there are just enough allurements in the business, and with penalty in dollars and cents, to make otherwise honorable men strive to be dishonest—more than half of them almost unintentionally. There is no question, I think, but that, with the price of butter 25c and above at wholesale, the people are going to eat quite a quantity of white oleo, especially with the nominal tax of ¼c per pound, allowing the manufacturer to get it up cheaply.

*Paper by E. F. Dudley, of Owosso, read at eighth meeting Michigan Retail Grocers' Association.

As regards the so-called amendment, in the first place, it is not an amendment, but, being passed by Congress and now having been tested, it is a law, taxing the manufacturer of the ordinary fresh receipts of farmers' butter, bought from the stores, ¼c per pound, which, of course, comes out of the farmer. The manufacturer is also obliged to paste a large conspicuous stamp on the side of each package, to drive five tacks into this stamp, to stamp five parallel lines across the face of it to cancel it, to put a label on top of the tub and to stamp the words "Renovated Butter" into the butter. This, taken all together, costs about ¼c per pound extra in labor, which eventually comes out of the farmer.

If this were all the farmer had to stand it would do very well, but the men who got up this amendment have done everything possible to hinder, hurt and destroy the trade in process butter; through gross ignorance of what the goods really are, I will admit, but at the same time there has been a maliciousness in the whole law entirely un-called for. The result, for the time, will be a decreased trade in process butter and low prices for the farmers' stock; but it is their own law passed to tax themselves, so why should they complain?

Eight years ago the farmers of Michigan who made a strictly choice butter the year around sold it about as they do to-day, to certain good trade at good prices, but the great majority could not make a strictly choice article and this the stores bought and re-worked as best they could or sold to ladders, who in turn worked it over and put it on the market as ladle butter. It never was good for anything but cooking and never pretended to be; but it was the only thing you could do and you all know you did it. Our June price at that time used to be 8c per pound and our winter price 12c, and every spring thousands of tubs of this ladle butter, having lain around all winter, were generally sold for export at about 3 to 3½c per pound, and so much of this ladle butter was there and so poor had it become that one of the largest firms, in a letter to me at that time, wrote, "If some one would only invent something to make over this enormous surplus of butter now going into ladders, and make it up into eatable shape, what a blessing he would be to this United States and what millions of loss he would save the farmers." This was written by Steve Underhill & Co., of New York.

At this time began the manufacture of process butter, poor at first, not a great deal better than ladders, only in this way, we used the absolutely pure oil to make goods with and fresh milk, where the ladders worked up the original stock. Soon, however, we began to improve, learning that we could not make a "silk purse out of a sow's ear," being careful to keep out any butter that had anything about it that would affect the oil and improving our methods of handling the milk and cream, until pretty soon reports began to come back from our Eastern representatives—this same Steve Underhill among others—saying, "You have 'got there,' the goods are fine, clean tasting, high flavored, with quick aroma, equal to anything in creamery but a strictly extra." This was too good to keep, so, Yankee fashion, everybody else tried to get it away from us; and they did, I guess, some.

Well, gentlemen, the orders became very heavy—for four years much heavier than we could fill—the competition was greater than the orders, and we gradually raised our price from 8c in June to 14@15c last year, and from 12c in the winter to 21@23c last winter, with an annual output ourselves of 4,500,000 pounds and an annual output of the various process factories of 50,000,000 pounds.

Here is a manufacturer who has raised the price of the farmers' product more than \$2,000,000 a year, who has made a cash market for a product that was always all trade and a drug on the market, who has taken the surplus so quickly and closely that in all my buy-

ing last year I did not get 2,000 pounds of strong butter, yet this manufacturer is just what the farmers have voted to try and destroy by taxing and passing obnoxious laws. Yet the butter took the place of a butter which nothing else can fill, and for that one reason alone it will have a sale of its own to a reasonable extent; but with such laws can the farmers expect otherwise than low prices for their butter?

Even were the oleo laws to prove as big a boon to the dairy industry as the very dreamiest could imagine, this one so-called amendment tacked on the bill has done more to make low prices for the farmers' butter than all the good to

be derived from the rest of the bill. As to the future, it looks like quite a long one for the June buyer, somewhat like some pictures on the wall—good to look at but hard to sell.

Advertising is the most valuable assistant a business man can employ.

You ought to sell

LILY WHITE

"The flour the best cooks use"

VALLEY CITY MILLING CO.,
GRAND RAPIDS, MICH.



Leggins and Over-Gaiters

We make them. Get your order in now so as to have them when cold weather sets in.

Lamb's Wool Soles

Write for prices.

Hirth, Krause & Co.,
Grand Rapids, Mich.

Wagemaker Letter Filing System Free to You for a Trial

a complete outfit for vertically filing correspondence, invoices, orders, etc.

Capacity 5,000 Letters

The outfit consists of a tray and cover, with strong lock and key and arranged inside with two sets of 40 division alphabetical, vertical file guides and folders for filing papers by the Vertical Filing System.

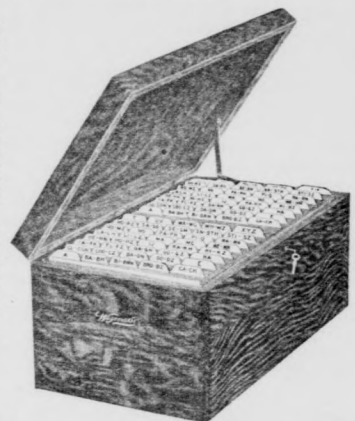
This arrangement is designed for different purposes, one of which is to file letters in one set of the vertical indexes and invoices in the other.

This tray has a capacity of 5,000 letters, or equivalent to about ten of the ordinary flat letter file drawers, and may be used to excellent advantage by small firms or offices having a small business to care for. Larger firms desiring to know something about this new and coming system of vertically filing should take advantage of these Trial Offers.

You need not send us any money—simply pay the freight charges—and at the end of thirty days' trial, if you are perfectly satisfied with the sample tray, send us only \$7.90 and keep it. If you are not satisfied with the tray for any reason, simply return it to us and we will charge you nothing. If you send us \$7.90 with the order we will prepay the freight charges to your city.

Write for our complete Booklet F, giving full descriptions and information.

The Wagemaker Furniture Co.,
6, 8 and 10 Erie St., Grand Rapids, Mich., U. S. A.



Perfectly grown, perfectly cleaned, perfectly roasted and packed, consequently a perfect coffee at a reasonable price.

OLNEY & JUDSON GROCER CO., Grand Rapids

Not the Circumstances But the Man Behind Them.
Written for the Tradesman.

When somebody named the place Despair he did it to a dot. It was a flag station on the Union Pacific on the Nebraska prairies, ten weary miles from another dot that was putting on airs because it had a grain elevator and something which could be called a street. Despair had none. All it could boast of was a platform in the hot, burning sun, beaded with pitch that the August heat had forced from the unwilling planks. A few feet from the platform stood a discouraged seven by fifteen by twelve pine box, roofed, with one end to the rails that stretched east and west to the horizon. The long dry summer had burned the grass into square miles of brown that, treeless and hopeless and helpless, endured the hot winds which came blustering and blistering from the overheated prairie-ovens of Kansas. It was, as the fireman of No. 3 said, "The hottest hole this side of Hades;" and here was where 19-year-old Spencer Harris with his invalid mother had come to live.

Live! The word was a pitiless sarcasm; and, as the train left him and his feeble mother in the center of that circle of loneliness, at the end of a long and comfortless journey, without a word he helped her to the door of the big box whose hot sides and shingles were hardly hotter than the air they shut in. Hot, hungry and tired, the boy's face showed what, for his mother's sake, he hoped to hide and she, womanlike and motherlike, forgetting her own weariness, began to lighten the heavy burden that her discouraged son was bearing.

"How good it seems to breathe this dry air! Of course it is hot, but there is health in it and once the sun is down we shall feel the delicious coolness of the Rockies even if they are three hundred miles away. Go in and open the windows, Spence, and by sundown we can stay in there without melting. Bring the basket into the strip of shade this side the house, and we will eat and plan what we must do first. There is the tank and here is the tinpail. Didn't I tell you we should need it? Now for some of that blessed water—hear it trickle!—and we shall soon be as clean and refreshed as water and rest can make us. How sorry we ought to feel for those who have no watertank on these hot plains!"

Spencer looked at his mother amazed. From the heat that was burning them to death she was already drawing life and out of the big ugly tank by the hot rails came refreshment as sweet as that which flowed from the rock of Horeb. If she could find manna in the wilderness with all her weakness, he ought to do it with his great strength; so, with his liveliest whistle, he was soon over and back again with the "dripping coolness." The wash and the luncheon that followed strengthened the hope that his mother's words had awakened in him and by the time the sunset had brightened the windows of the west his wits were at work devising ways and means of bettering the cheerless condition of things about them. In a few days he had improvised some awnings for the windows and doors. He found the sunflower persistently blooming in the grasp of the hot atmosphere, dusty and stunted though it was, and the rill from the tank, before it was lost in the thirsty earth, told him, in the enormous weeds it fed, what he could do to make the desert blossom like the rose.

The evening of that first dreary day the abated heat found him ready and eager for his work and the twilight, before it faded, saw the few household goods under cover and the home in the loneliness begun. The next day witnessed the locating of the telegraph lines and apparatus and the "All right," when the job was finished, proclaimed to the world that the office at Despair was ready for business.

It was expected that little would be done for a long time at the newly-opened station and the operator might, if he so desired, sell such goods as the wants of the faraway neighbors called for. A wooden partition was run up in the box they called home and in due time the goods came and the half-filled shelves and unpainted counter were waiting for the first customer.

Those were the days that tried that young man's soul. For weeks before he had been dreaming and the utter wretchedness of the place and all its discomforts were counterbalanced by a soon-coming trade all the pleasanter from its springing from nothing. A waste, a platform, a watertank, and lo! with the waving of the wand—his wand—a trading post, a village, a hustling Western town, and by and by, a city, with Spencer Harris, wise and well-to-do, its honored Mayor! He had got as far as the trading post and then the dream seemed to be turning into a nightmare.

Just one fact comforted him: In spite of the utter loneliness and the phenomenal heat and the lack of trade and the almost hopeless waiting, the climate was working wonders with his mother's health and this finally set him to thinking whether this was not the one good thing that was coming to him from his otherwise undesirable surroundings. Convinced of this, he determined to stay while that condition lasted and then he vowed, trade or no trade, to make that station the one spot, if there were no other, that was "touched by the Jordan."


Then the fun began. The unsufferable heat and the burnt grass sneeringly asked what he was going to do about it and after a term of suffering he told them. The answer came with a goodly number of feet of hose, which, when properly attached to the overflowing tank, soon, even in September, produced an oasis of green that began to be the talk of the engineers and the train hands as they daily rode by. The little house and the platform and the ground around the tank, so offensive with the rankest of weeds when they came there, were surrounded by grass plots and the sunflowers, which the heat and drought had stunted, took a new lease of life where the hoe had spared them and, reaching high into the air, did much with their large leaves and blossoms to shelter the little house that had stood with shingles warping in the sun.

These changes, slight as they were, could not go on unnoticed even in that sparsely-settled part of the country. A descendant of faroff New England, who had brought with him his transmitted birthright, came to "guess" that, in carrying out his ideal, the newcomer had "bitten off a good deal more than he could chew," and the Yankee in the newcomer, shrewdly agreeing with him, made him his first customer and as shrewdly secured a dozen others by giving him a bargain worth talking about for a month to come. The single setback to the transaction was the "cash down" the youthful trader insisted upon, a condition reluctantly conceded by the purchaser although admitting the excellence of the goods and the low prices charged for them.

Four weeks from the date of his first sale found the flagging station the center of a widening circle of trade. The next spring a longheaded blacksmith opened a shop a few rods away. Then the neighborhood insisted on locating there a long-talked-of school house and when the following autumn the frequenters of the store began to discuss the advisability of a church it was surprising to see how soon the matter was settled and the building built. In the meantime the little front room where the operator had set up business widened and crowded the little home in the rear into the needful addition. The grove of sunflowers gave way that very fall to

some enterprising elms. Knotgrass and sandbars, under the aggressive attacks of the operator and the hoe, finally succumbed to a lawn that had no superior in the State. Best of all the changes, the disease that baffled the doctors found its encroachments checked by the climate. In a word, victory had been wrung from defeat and hope from despair—with or without a capital—and Spencer Harris, at the end of the first decade of his life in the wilderness, was forced to admit that circumstances are only so many pieces on life's chess-board to be moved and controlled by the indomitable man behind them.

Richard Malcolm Strong.



The Perfection Lighting Co.

UP TO DATE LIGHTING.
GASOLINE-GASELECTRIC.

GRAND RAPIDS, MICH.

CHARLES C. WILMOT, GEN'L MGR. BOTH PHONES 2090.

Possibly you would like to hear from others. This time we'll let them do the talking. Listen to their various opinions of

The Safety Gas Light Machine

Maple Rapids Has a Pleased Merchant
Dear Sir—The Safety Gas Light is all that has been claimed. The lights are all one could possibly ask for.
Respectfully yours,
Maple Rapids, Mich. A. M. Redfern & Co.

This Comes From One Who Knows
Dear Sir—Since purchasing the Safety Gas Light Machine I have been convinced that it is the best lighting machine on the market to-day. You may use my name if you so choose.
Very respectfully,
Kinderhook, Mich. Ira S. Havens.

A Successful Jeweler Has a Word of Praise
Gentlemen—The Safety Gas Light plant I bought from you on July 30th has been installed and is the finest lighting plant in the town. Makes a light as bright as day. Can easily see to do the finest kind of watch repairing with it. Shows up my stock in first class condition and is far ahead of electric lights.
Yours truly,
Sanilac Center, Mich. N. T. Van Hiltmayer.

What a Prominent Hardware Dealer Says
Dear Sir—The Safety Gas Light Machine I installed some five months ago is giving perfect satisfaction in every respect and I consider it the finest light I have ever seen. It has never given a bit of trouble.
Respectfully,
Manistee, Mich. F. W. Field.

This From a Progressive Merchant in Rapid River
Gentlemen—The Safety Gas Light is second to none and certainly the finest, cheapest and simplest lighting system that has ever come to my notice.
Very respectfully yours,
Rapid River, Mich. D. C. Dilloboough.

Such letters (unsolicited) are but ordinary. Many coming every mail. Are you not convinced that it is just the light you need?

Do not delay, but send for Catalogue and Price List. We guarantee satisfaction or No Pay. Isn't that fair?

**Perfection Lighting Co., 17 South Division Street
Grand Rapids, Michigan**

The Putnam Candy Co.

Manufacturers of the



Chocolates and Candies

for the finest retail trade

Grand Rapids, Michigan

Hardware

Some Benefits to Be Derived From Organization.*

We live in an age of organization, of concentration of power, of energy, of thought and of action. We are surrounded by societies of every class and purpose. Indeed, the man who is not a member of some kind of society in these days is virtually isolated from his fellow men, he is dependent upon himself alone and lives a solitary life both in business and in pleasure. Labor has organized, capital has combined, almost every trade, profession and mercantile branch has its society. The Retail Hardware Dealers' Association is the outgrowth of these times. Seven years have passed since its organization and the history of its experience is the best testimony of the value of its existence. There is a fellow feeling among retail hardware men of to-day that is strengthening with years and did not seem possible before. In 1895 when the hardware dealers of the State were asked to assemble at the Hotel Cadillac in Detroit for the purpose of forming this Association, there were few who had a personal acquaintance with each other. Friendships between rival dealers were practically unknown. We had heard about one another and we knew the firm name, but we did not know one another as men. It is needless to remark how all this has changed, how well we know each other now and what a jolly lot of fellows we are when we get together. We have not only become acquaintances, but friends. Not only do we visit each other at our stores and help each other in business transactions, but our homes are thrown open to welcome our business competitors with the best of good feeling. We have become accustomed to look forward to these annual gatherings with pleasurable anticipations, because we have met at them in the past broad-minded, intelligent, honest men and good fellows, whose acquaintance and company are an educational treat, and we are always anxious to meet with them soon again.

While touching upon the difference of feeling existing between hardware men before and after the advent of this association, I can not refrain from illustrating the point by an incident which, while I told it at a banquet at Grand Rapids, is so apt and striking that it will bear repeating here.

It occurred at a meeting called for the purpose of organizing a dealers' association. Among those present were two men who had been business competitors for twenty-five years. So bitter was this rivalry that it developed almost into a feud and they passed each other as strangers on the street. This state of things existed not only between them, but also between their respective fathers who had preceded them in the same business. It was not at all an uncommon thing in the old days for men to regard each other as enemies because fate made them business competitors. It so happened that at this meeting these two men were appointed a committee of two to escort the newly elected President to the chair. Up to that time they had never exchanged a word or a greeting. The President elect, knowing of this, and evidently being a man of tact, took advantage of the situation after being escorted to the chair, and remarked: "What this Association has brought to-

gether let no man put asunder." The two rivals shook hands amid the applause of the gathering, and from that hour they have been warm friends. They have since found that business competition is not inconsistent with personal friendship among the competitors, but rather that such friendship and fellow feeling promote the business of all.

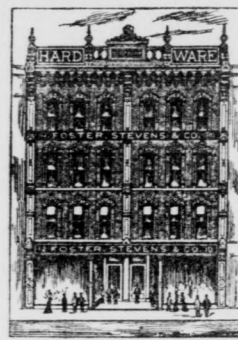
The social results among hardware men effected by this Association are many, and they alone furnish reasons enough for its existence. The practical benefits to be derived from it, however, are of the utmost importance, not only to the dealer himself, but to the customer and to the community at large.

Retail hardware men are interested in the just enactment of laws on the subjects of trusts, bankruptcy, tariffs, interstate commerce, garnishment and the like. As an individual they can accomplish nothing, but in union there is strength, and so as an organization they are a power. Not only should we be organized to fight with unanimity of action any threatened obnoxious or unjust legislation, but we should be active to procure the enactment and amendment of laws affecting our business conformable with justice and the changing conditions of the times. Without thorough organization on the part of those immediately concerned, it is often difficult to secure the passage of palpably wise and just legislation. The recent amendment to the garnishment law of Michigan was obtained only after a long and persistent campaign by the Retail Dealers' Association, without which the law would never have been passed. It required a concerted effort that demonstrated the necessity of organization among the retail dealers.

We are all interested in the question of freights, in the reduction and unjust discrimination of rates. Can one dealer alone have any weight with the powerful railway and transit companies? He would appear as a pigmy attempting to conquer the giant. The Association, however, is a power of influence, and again it performs a good office that is a benefit to each individual member by obtaining concessions which no one dealer could hope to get by his own unaided efforts.

The manufacturers and jobbers are organized. Their interests are ours, but their interests and those of our customers are in many respects diverse. Trusts among manufacturers have come into being. The effect of these has been to raise prices to the consumer and at the same time to cut down the profits of the retailer. Under these circumstances should not the retailer be organized for the protection of himself and his customers? If these conditions are not oppressively true in our trade at the present, is it not a wise precaution to maintain an effective organization to ward off or to anticipate such conditions in the future? We have a recent example of the wisdom of organization among the retailers for the purpose of self-protection against the trusts. We know how oppressive the meat trust has been both to the consumer and to the butcher. The one pays double prices on every pound of meat he sells. The increase goes into the maw of the combine. The federal courts and authorities have thus far been unable to suppress the evil. The retail butchers, however, are well organized, and at a national meeting held during this month it was determined as a matter of self protection that all members of the Association unite in withdrawing their patronage from the slaughtering concerns forming the trust, and slaughter their own live stock purchased directly from the farmer. What the effect of this upon the trust will be is yet to be known; but it can readily be seen that only united action of this kind on the part of a great many could ever be hopeful of any success.

Speaking of the moral good of the organization of retail dealers, I want to say to you, gentlemen, that the Hard-



Sporting Goods, Ammunition, Stoves, Window Glass, Bar Iron, Shelf Hardware, etc., etc.

Foster, Stevens & Co.,

31, 33, 35, 37, 39 Louis St.

10 & 12 Monroe St.

Grand Rapids, Mich.

TENTS



All sizes and kinds for all purposes for sale or rent. Prices, rates and terms on application. Camp furniture and canvas covers. Send for catalogue.

THE M. I. WILCOX CO.
210 TO 216 WATER ST., TOLEDO, OHIO



Leslie, Mich., June 30, 1902.

To whom it may concern: We have been using the Little Giant Gas Machine, manufactured by the Allen Gas Light Co. nearly two years and find it satisfactory in every way. We are using twelve lights at an expense of twenty-four dollars a year. Have had no trouble whatever. There are seven of the Allen plants in town at the present time. Whoever wants a nice, bright, cheap light put in the Allen gas light. Beats them all. J. J. MURPHY.

Responsible agents wanted in every town to install and sell Allen Light.

Buckeye Paint & Varnish Co.

PAINT, COLOR AND VARNISH MAKERS

Mixed Paint, White Lead, Shingle Stains, Wood Fillers

Sole Manufacturers CRYSTAL ROCK FINISH for Interior and Exterior-Use.

Corner 15th and Lucas Streets, Toledo, Ohio.

*Paper read at annual convention of the Michigan Retail Hardware Dealers' Association by H. W. Weber, of Detroit.

ware Men's Association has raised the standard of the hardware business. Imbued with the spirit of expansion that has taken hold of the people of our country, it has aroused in hardware men a purpose to expand their ideas of life, of business and of methods. Each dealer has learned from his fellow members something that has made him conduct his business on better lines. It has taken him from his own rut and carried him into broader channels. It has made the unenterprising more aggressive, and the imprudently venturesome more conservative. It has fostered in its members a high regard for the interests of the customer and has helped them to study his wants. It has taught not only as a sound principle of morality, but as an essential to honest success, that it is of the utmost importance for the dealer always to bear in mind the customer's side of the transaction. It has educated the hardware man to displace cheap and trashy goods entirely by higher quality and standard of manufacture; to leave low and condemned grades to be handled only by peddlers and cheap department stores, and to appeal for the highest ideas of economy and merit rather than to quantity and cheapness.

The papers read at the annual meetings by various members have been the source of no little benefit. I can say for myself that I have profited much by them. The paper read at our first meeting on "Keeping Accounts," the one on "Credits" at our last meeting and several on "Window Dressing" have given me many new ideas which I put to practical use in my own business.

Another great and valuable advantage to be derived through a State association of this kind, and to which I can give personal testimony, is the means established for interchanging information about buyers. In these days of frequent travel when a great network of railroads and of electric systems has bound communities together in as close communication as if all were inhabitants of one great city, changes of residence are frequent. Strangers come to a city to live for a longer or shorter period. They, of course, become customers in the stores of that city in which they temporarily reside. Some are honest, responsible and entitled to credit; others are not. The dealer does not know this. In denying or giving credit he may be doing an injustice either to himself or to them. He may lose a good sale if he refuses in the one case and he may lose his goods if he yields in the other. How is he to know? The hardware association, however, has furnished him the means. He can write to his fellow members at the customer's last place of residence and in most cases he will obtain the information desired. To this one benefit derived through my connection with the Hardware Dealers' Association I attribute the saving of many dollars which I might otherwise have been compelled to charge to my profit and loss account in no sale, or as bad credits.

The permanence of such an organization as ours, however, depends a great deal upon keeping it within its proper limits. With its first blush of success there come all sorts of wild propositions and fanciful theories as to its sphere of usefulness. One of these is to add a mutual fire insurance feature to the national and state organization. This subject was thoroughly discussed last March at the meeting of the National body, which I had the privilege to attend and I am pleased to hear it was tabled. To my mind the addition of a fire insurance feature to our organization would be violence to its fundamental principles. Fire insurance is a business by itself that has been reduced almost to a science and requires the knowledge and study of experts. We know nothing about the subject and in our attempt to handle it would be in the same predicament as the blind man and a blind horse who rode in the middle of a dark night, and the more he tried to keep out of the ditches the more he fell in. We have no capital invested and could not invest any. You know how short-lived are assessment organiza-

tions. Many of you, perhaps, have had experience of not a pleasant kind with the mutual fire companies. Could we expect any better fate than the average of these, and would it not be worse? Our Association, now prosperous, and a great power for good, would end in bankruptcy, contention and disruption, and defeat the very purposes for which we originally organized. I say to you in all candor that the old adage, "Let the shoemaker stick to his last," is well for us to follow. A good thing is not good out of its place. We must use each thing according to common sense. We don't put round pegs into square holes. We don't milk horses nor ride cows, and by the same rule we must use everything for what it is meant. Everything has its use, but no one thing is good for all purposes. The Hardware Dealers' Association has a great purpose for its existence. Its scope is wide; its aims are high; its accomplishments are for the good of all; but fire insurance is not and should not be within its field. This subject, however, has been ably discussed by Mr. John Popp, of Saginaw, and I will drop it by a hearty indorsement of his views.

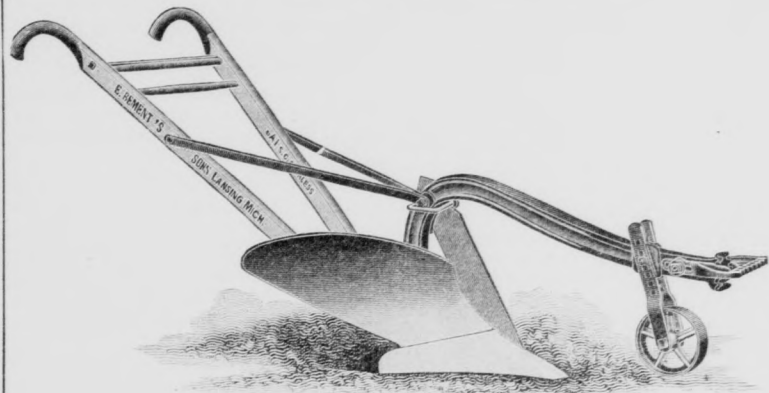
Let us attend well to keeping our local association in a healthy and harmonious activity. Because of local jealousies they are more difficult to keep alive than a state organization, but as time and labor conquer all things, there should be no discouragement about ultimate success. Saginaw, I understand has the banner local society of the State. It has taken years of resolution thwarted by petty squabbles and occasional dissolution but the success which crowns that organization now is deeply cherished by every one of Saginaw's hardware dealers. Grand Rapids has also sowed on good ground and, when there last March at its banquet, I could see the good results ripening into a happy fruition. Flint has only a few hardware stores, but harmony and confidence among the members of their Association are apparent in their success. Detroit has had its society in the past but it has been wrecked on the shoal of petty jealousies and bickerings. The necessity of self-preservation from the combinations of jobbers and manufacturers will soon inspire its old members to clamor for its revival. I take pleasure in stating that from my talks with the hardware dealers in Detroit I look for an early reorganization.

The harmonious action of the local dealers in their society of the local societies combined into a State Association and of the states again united into a national organization with the objects and aims as I have related, is a great good not only to the individual dealer but to the community at large and to all business; because business without profit means labor without pay. Enormous profits to few means a demoralization of the business as a whole. Competition is the life of trade; but unwholesome competition is its poison. Unreasonable profits to the few makes palaces for the few and desolation for many. Legitimate business gives abundance to the multitude; illegitimate business ruins the community. One gives comfort to all, the other destroys the same. One leads to an ever-increasing prosperity, moral and material, the other to decay and ultimately to ruin. We must meet power with power. We must meet organized trust among the manufacturers with united societies among the retailers. The public is the consumer. There can be no practicable organization among consumers to repel the encroachments of trusts and manufacturers. The retailer represents the consumer and thus our organization becomes a public good.

I congratulate you, my fellow members, upon our Association, with its worthy mission, with its accumulative power and tradition for good, with its membership of just such broad-minded, estimable men as are gathered here at this hour, and with its promises of a greater strength and enlarged usefulness in a bright and lasting future.

A theatrical manager is always known by the company he keeps.

E. Bement's Sons Lansing Michigan.



Bement Peerless Plow

When you sell a Peerless Plow it seems to be a sale amounting to about fifteen dollars; but consider that purchaser must come back to your store several times a year for several years to get new shares, landsides, mouldboards, clevises, jointer points and other parts that must sooner or later wear out. During this time he will pay you another fifteen dollars, and you will sell him other goods.

Bement Plows
TURN THE EARTH.

We make it our business to see that our agents have the exclusive sale of Peerless Plow Repairs.

E. Bement's Sons
Lansing Michigan.

ALL GENUINE BEMENT PEERLESS REPAIRS!
BEAR THIS LABEL!

BEWARE OF IMITATIONS!

Our Legal Rights as Original Manufacturers will be protected by Law.

Clothing

Fads and Fashions Which Prevail in New York.

That men, not only men of means and leisure, but men in general, are taking better care of themselves in matters sartorial goes without argument. It is easier to dress well to-day than ever before. The inducement to seek becoming and stylish attire is stronger. It costs less to make a seemly presentation. Where expense is not a subject of economic consideration, there are many opportunities to use money advantageously, through the advice of high grade tailors, so that the man of moderate means and the man with plenty of this world's gains have an equal chance to make a satisfactory appearance, if they proceed in the right direction.

Good dressing calls for an exercise of good judgment. It is a mistake for the man who must economize to patronize the tailor who advertises to make suits at \$12 and \$15. He will find it far more satisfactory to give his funds to the ready-made clothier. I have seen recently many favorable instances of the very excellent ready-to-wear garments that may be purchased for comparatively little. They convey not only the idea of service, but of style as well. They really look tailored, while the cheap custom work strikes me as being merely pressed into shape and not worthy of the consideration of anyone, no matter how limited his means.

Can the retail clothier be any too persistent in making this a point in his advertising or talks with his customers? It is certainly a fact, beyond all doubt, that a ready-made suit of clothes, costing from \$15 to \$20, is far better than the so-called custom-made suit at the same price.

We have been getting an awful monotony of solid colors in neckwear lately. It strikes the observer and calls his attention to the fact that the great majority of men are afraid to risk their taste on anything showing individuality of selection. There is an overplus of plain black, plain blue and plain green, with nothing showing judgment or selection. We certainly must look for a reaction against this condition. So far as the actual wearers are concerned, it has been a mighty plain season and the indications are that the fall will usher in a change, for there are not lacking signs that bolder fancies and more varied things will be the go later on. We look to the smart set of "dressers" for a change. They set the pace. I am far from willing to admit that the present mode of plain, solid colors may be accepted as a criterion for fall preferences. From what I have seen in the way of advance styles I feel safe in saying that the man who dresses well will aim hereafter at variety in effects. He will not be marked a solid color man, that is, one who wears the same shade all the time.

The white waistcoat has established itself this summer as an all-day favorite. There never was a season, as before mentioned in these notes, when vests were so conspicuous. This fact is to a large extent accounted for on the ground that the summer has been too cool to promote the negligee idea. This is especially true of ordinary dress in the evening on the streets, about the lobbies of the hotels, roof gardens, at the seaside and elsewhere where men did not consider that the occasions called for evening clothes or the dinner jacket. They have found a dressy

motif, for instance, in a white waistcoat, black serge suit, patent leather low-cuts, sennit straw in yacht shape, with a wide brim, low or medium fold collar, derby scarf and white pleated shirt.

Somewhat significant in the dress scheme this summer is the fashion of making radical departures in suits from blue serge to gray homespun, and from that to black thin cloths. Flannels have not been so much in evidence. It seems to me that homespuns have had the lead. A combination of a black coat and light trousers has obtained at the resorts, but not much of it is seen about town.

There is no mistaking the reaction against vivid fancies in half-hose. They are clean out of the race for distinguished favor. The great mass of folks who will take up with anything because it is new and striking will have none of the big round stripes and glaring plaids that not so long ago were regarded with eyes of favor. Whether the reaction against the pronounced was occasioned by the cheapening process, which threw \$1 effects into quarter sox, is a question. The fact is that they were getting too loud for good taste and naturally fashion took to the quieter things. Thus we are getting glimpses of dainty lisses in blacks with jacquard effects in brilliant colors. I have seen nothing so far this summer of the promised white half-hose rage. They seem to have found their territory at the seaside or yacht deck, where white serge, duck and other recreation clothes are the order.

Just how far crack furnishers will go in their efforts to outdo each other in the matter of pajamas would be hard to say. Recent innovations in cut, style, material and novelty of pattern are really very striking. The range of materials considered desirable extends from mercerized cotton to the coolest of cool things in silk, and silk and linen mixtures. The cadet or military cut for the blouse is au fait. Gentlemen who do not like the rather effeminate blues in mercerized madras will welcome the solid grays and reds in oxford. A good deal of embroidery is seen on some of the novelties.

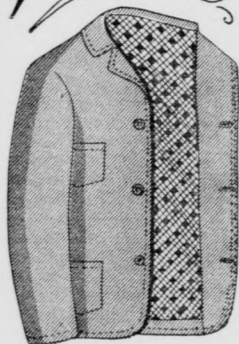
I see no reason to revise my previous statement about stocks and Norfolk jackets. They have not, all reports to the contrary notwithstanding, been accepted for town wear.

Some one asks whether it is good form to wear a white waistcoat with a dinner jacket in the summertime. The vest to wear with a jacket is a black one and the tie should be black, with all due respect to the fact that a certain fashion writer avows that he has seen the combination—the white waistcoat and dinner jacket—at Newport. He must have been at some other Newport than the famous watering place.

The fashionable shoemakers inform customers that the ungraceful bulldog styles are no longer favored by the dressy. Observation confirms this statement. The proper shoe is now made on a straight last, with a wide London toe, very close stitching and a small tip. The favored leathers are box calf, for ordinary wear, and French patent leather for dress. This fall, it is predicted, will usher in button calf shoes with less extension sole than was worn last year. The button shoe is, strictly speaking, for dress, and I doubt if it will ever go for regular business wear. As to oxfords for fall wear, it is likely that they will be worn hereabouts, that is, a few

LOOK TO VALUES

WHEN YOU BUY COVERT COATS



LOOK at the best coats made and you will find them in our line.

LOOK at the material; the best No. 1 Palmer coverts. We use them for their wearing qualities.

LOOK at the linings and workmanship

LOOK at the fit every time.

LOOK at our sizes and see if they are not full and true to size.

LOOK to the interest of your customer, and see that he gets good values so that he will come to you again.

We make these goods in our factories and will be pleased to receive a sample order and test the truth of our statements.

THE IDEAL CLOTHING CO.
61-63 MARKET ST. 38 & 40 LOUIS ST.
GRAND RAPIDS, MICH.

"Correct Clothes" In Detroit

Just as a reminder to you when you visit the City of the Straits we'd like to have you bear in mind that the COMPLETE LINE of H. Bros.' "Correct Clothes" is carried at our salesroom

131 Jefferson Avenue

just a few doors from our old location, and where we'll be very glad to see you and "show you 'round."

We honestly believe we are to-day turning out the best made, best fitting, best appearing clothes for men on the market—that we can give you better sellers and better money-makers than any manufacturers in the business. Come and see.

Heavenrich Bros.

Corner Van Buren and Franklin Streets,

Chicago

Detroit Office, 131 Jefferson Avenue

enamel and calfskins made with heavy soles to wear with spats.

There is an abundance of very pronounced color effects in the handkerchiefs shown in the leading shops. The less pronounced border patterns in modest tints of blue, helio and red are admired, but the ones most frequently seen in use are the plain white with moderate hemstitched borders.

An English publication, devoted to the subject of fashions for men, has been roasting American dandies in London. It says that they simply do not know how to dress themselves, that is, when they wear American-made clothes. They are charged with wearing lounge coats which seem to have been cut with the special object of giving the wearer very round and uncommonly fat shoulders. Fault is found with the American's fondness for straw hats which in shape and texture suggest a carving from corncob, and which give a dumpiness to the figure which is "still further accentuated by the close fit of the trousers." This captious English critic continues thusly: "There is thus an appearance of heaviness about his body which is in striking contrast to the alertness of his face, and, so far as tailoring is concerned, the effect is exactly the reverse to that aimed at and generally produced in the much more graceful lines of the dress of the English gentleman."

All of which is just so much rot. American tailors will compare with London tailors, and American gentlemen dressed by American tailors do not have their coats built at the shoulders in the manner described by the English papers, and their trousers have not been cut tight for many a day. There is a fit and a grace to the American garments which English tailors do not pretend to give. The typical London "dresser" wears loose, rather heavy, clumsy looking clothing. However serviceable and durable English clothing neither sets nor fits like the garment produced by such tailors as we have on Manhattan Island. Many society men have their clothes made abroad, but the number is growing less and less and is quite insignificant compared with former years. J. Pierpont Morgan returned not long ago from London with a lot of English clothes and had to pay something like a thousand dollars custom house fees, the law not allowing him to bring in more than one hundred dollars' worth. But this is no criterion, for Mr. Morgan is jollying the Old World, including the tailors of Bond street.

The remark which was made by our English contemporary about the hat is likewise absurd. The straw which looks like a corncob has been out of fashion for some time and the proper hat is split or sennit straw, with a generous brim. Surely this is a far more sensible hat to wear than the tall silk hat which London business men affect, even in the hottest weather.

The dress of the New York business man is far more comfortable and becoming than that of the Londoner, young or old. The typical British outfit, as described by a recent authority, consisted of black tailed coat and waistcoat to match, with an allowance for a gray linen waistcoat, "if the weather were very hot," starched shirt, wing collar and knot scarf, dark striped cassimere trousers, laced-up calf boots and silk hat, and a watch chain going across from one pocket to the other. Why, this get-up would make an American perspire to think of it! Older men in Lon-

don wear to business such things as black frock coats, dark trousers, linen slips inside the linen waistcoat, a poke collar and black ascot scarf. An English fashion critic condemns the use of double-fold collars in hot weather, but he permits those whom he addresses to wear silk hats and dark spats. All of this has not very much to do with New York fashions, but I have digressed a little in order to answer the comments of our English cousins.

Tabs on shirts are not used any more, the makers having stopped putting them on because they were useless, except for the wearer's initials. The monogram on the sleeve is now taking the place of the initials. Now, won't the shoemakers kindly follow suit in the matter of useless things and drop the back straps on lace shoes. They are absolutely useless, except for the manufacturer to print his name on.

New Yorkers, who follow London fashions, will be wearing pure white ascots shortly, fastened with turquoise pins. I saw an Englishman the other day with this combination and the effect was not bad. The collar was a poke. I think that we have seen the last of the mean and miserable characterless, narrow black scarfs. Even white, non-committal although it be, is a relief.

Some of the prospective fashions for fall, which merchant tailors are expecting to follow, are rather odd. For instance, there is a three-button sack coat in striped goods with vertical pockets, the breast pocket being on a slant the reverse of the pockets lower down. There is a Norfolk jacket in a herring-bone scheme, supposed to be worn in unison with kid gloves and a whanghee cane. I can not imagine the merchant tailors advising Norfolks, when the ready-made trade failed to exploit them, for town wear. Other oddities are a double-breasted fancy silk vest with a dinner jacket, and elaborately pleated shirts, in combination with evening clothes. According to the fall fashion plates the Inverness coat will be the proper overcoat to wear with evening dress.—Vincent Varley in Apparel Gazette.

Your advertisements ought to possess a distinct character. They ought to differ in some respects from the advertisements of all other advertisers.

The Peerless Manufacturing Company

Men's Furnishers

Solicit your order on their justly celebrated
Pants, Shirts, Corduroy and Mackinaw Coats.

Also

Dealers in Underwear, Sweaters, Hosiery, Gloves
and Mitts.

31 and 33 Larned Street East, Detroit, Mich.

Sample Room 28 South Ionia Street, Grand Rapids, Mich.

A Fortune in a Pocket

The Vineberg's Patent Pocket Pants Co. are actually making a fortune out of their Patent Pocket, which was invented and patented by Mr. L. Vineberg. It is the only practical pocket from which no valuables can fall out and is proof against pickpockets.

They have started a large factory and are manufacturing pants fitted with these pockets and are selling them in every city in the State. If their representative does not call upon you write for samples.

Vineberg's Patent Pocket Pants Co.

Detroit, Mich.

All Kinds
of
Sold

PAPER BOXES

All Kinds
of
Folding

Do you wish to put your goods up in neat, attractive packages? Then write us for estimates and samples.

GRAND RAPIDS PAPER BOX CO.

GRAND RAPIDS, MICHIGAN

Box Makers

Die Cutters

Printers

PAN-AMERICAN GUARANTEED CLOTHING

Is something more than a label and a name—it's a brand of popular priced clothing with capital, advertising, brains, push, reputation and success behind it—a brand with unlimited possibilities and profits in front of it. The profits can be yours.

Our \$5.50, \$7.00 and \$8.50 lines have been "class leaders" for years. Progressive methods and success have enabled us to add QUALITY to our whole line.

\$3.75 to \$15.00—Men's Suits and Overcoats—a range which includes everything in popular priced clothing.

Boys' and Children's Clothing, too—just as good values as the men's.

Looks well—wears well—pleases the customer—pays the dealer—and you want it.

"A new suit for every unsatisfactory one."



Detroit Office
Room 19,
Kanter
Building.
M. J. Rogan
in charge.

WILE BROS. & WEILL BUFFALO, N.Y.

Woman's World

The Kind of Beauty Which Men Admire Most.

One of the things that is amusing or pitiful, according to the way you look at it, is the amount of space that is given up in the public prints to the beauty cult. Unreflecting people presume, of course, that this is due to an idiosyncrasy of the editors. Not at all. The papers in every community are merely the mirrors in which the public may see their wants and desires and interests reflected, and there would be no more columns devoted to exploiting the theory of how to be beautiful although ugly if it were not a matter of vital importance to the majority of women. Personally, it is not a subject of interest to the editor. He is not being massaged or physical cultured for embonpoint, nor is he racked with anxiety over his waist line, or losing sleep over the appearance of his first gray hair; but there is no denying that the one thing on earth women long for most is beauty, or that the one thing they dread most—the specter that dogs their footsteps—is the fear of growing old, and if we told the truth most of us would admit that we never skipped a line that held out even an illusive hope of improving our looks or staving off the catastrophe of old age.

This is what, in newspaper parlance, makes the "beauty column" "good stuff," and in a way it justifies itself, for it is the most humorous thing that is being published. It is written with a sublime disregard to circumstances and conditions, and that women should take its advice seriously is sufficient proof that the fair sex do not recognize a joke when they meet one. To follow the "beauty doctor's" advice—and what the good of a doctor unless one does?—would require an extension to be put upon time. Nobody could possibly get through all the bathing—hot baths and cold baths, baths with benzoin in the water, and baths with violet tablets—and the massaging for flesh and the exercising for developing the neck and arms and for reducing the hips and enlarging the limbs and the shampooing and manicuring, and so on, in twenty-four short hours, and then it would have to be all started over again, for the price of beauty is eternal vigilance.

Now, as a matter of fact, the beauty doctor is merely the chief fakir of a people who love to be humbugged. The only way to be beautiful is to be born beautiful. To achieve beauty most of us would have to have a miracle performed and be born again. Unhappily, the miracle days are past, although a good many women, in this respect at least, do not seem to realize it, and it is nothing short of pathetic to see the vast army of females who martyrize themselves in the vain effort to achieve the impossible.

The hundreds of women who go about gasping for breath in stays six inches too small for them; the thousands who endure the tortures of the inferno perched up on high heels in No. 3 slippers when they ought to have on No. 6; the millions who mess themselves up in lotions and creams and go stickily to bed every night—just to think of the amount of daily and hourly agony women offer up in the effort to make themselves attractive is simply appalling and heartrending.

For the pity of it is that their sacrifice is usually in vain. The fat woman would look better in comfortable clothes;

nobody notices the girl's feet except to wonder how anybody could be such a fool as to wear tight shoes, and the only person the cold cream fetish benefits is the drug store man. Then the tragedy of the thing comes home to one—that so much effort should be wasted, and that women should so strenuously pursue the ideal along a pathway that never reaches it, while there is a road that will lead them to the goal of their desires.

Every rightly-constituted woman desires to be attractive to her fellow-creatures. She wants to be admired, to see people's faces brighten at her approach and to know that when she goes she leaves regret behind her, and her efforts to be beautiful are not because of vanity, but the result of having been taught that nothing but good looks count in a woman.

There never was a greater fallacy than this and there is no other thing in the world more over-rated than the power of beauty. Poets and romancers, and even public opinion, have united to glorify it, and yet our common daily experience gives the lie to the halo we weave about it. Who is the most admired woman in a community? Never the arrogant beauty. Who has the most friends? Some woman without a good feature in her face. Whose society do we enjoy most? Like as not the homeliest woman in town. What girl has the most beaux? Not the howling beauty. Who makes the best marriages? Not beautiful Guinevere, but plain little Mary Jane, whose fortune was not her face, but her disposition.

I am one of those who believe that it is just as much a woman's business to be attractive as it is a flower's to have perfume. I believe it is her religious duty to look as well as she can and to dress just as becomingly, but I do believe that if women would give up the beauty cult and put in as much time and thought and good hard effort in trying to make themselves attractive in other ways than curling their hair and massaging their double chins they would get better results.

If a girl is ugly she can not make herself pretty, but she can make herself so agreeable that people will forget all about her plainness. In the first place, she can cultivate a beautiful speaking-voice, that Shakespeare declared to be the greatest charm in woman, and that is an opinion that nobody feels called upon to dispute. A good deal is being said now about a school in New York that has been started by a fine contralto singer simply to cultivate the speaking voice, and such an institution certainly fills a long-felt want. Nothing is so repulsive as the high, harsh, loud, parrot-like voices with which so many women speak. I once knew a beautiful young girl who had such a voice—a voice like a file, that set your nerves on edge—and I heard a man say of her: "Good heavens! think of having a voice like that discuss the bills with you over the breakfast table or remind you of the things you forgot." No girl can change her nose if nature gave her a tip-tilted one, but she can moderate and modulate her voice, and all the world is captive to a sweet, low voice in woman.

Then she can cultivate that power of expression that is far and away the most subtle beauty in the world. The woman who has no soul in her face; who has nothing but regularity of features and perfection of coloring, is nothing more than a chromo, of which, in time, we will tire when its colors fade and its

All Visitors

to our city during the Elks' Carnival, Sept 1, 2, 3, 4, 5 and 6, are cordially invited to make our store their headquarters and inspect our different lines that are brought from all parts of the country and absolutely controlled by us. Some of our travelers will be in to take care of you. This will be a gala week in South Bend.

Geo H. Wheelock & Co.

Queensware, Glassware,
Crockery, Brass Goods and Lamps

113 and 115 W. Washington St., South Bend, Ind.

A Business Hint

A suggested need often repeated creates the want that sends the purchaser to the store.

Every dealer should have his share of the profit that reverts from the enormous amount of money expended by the National Biscuit Company in keeping their products constantly before the eyes of the public.

These goods become the actual needs that send a steady stream of trade to the stores that sell them.

People have become educated to buying biscuit and crackers in the In-er-seal Package—and one success has followed the other from the famous Uneda Biscuit to the latest widely advertised specialty.

Each new product as it is announced to the public serves as a stimulant to business and acts as a drawing card that brings more customers to the store than any plan you could devise.

A well stocked line of National Biscuit goods is a business policy that it is not well to overlook.

The Good Food

Cera Nut Flakes

Is not recommended to CURE consumption, rheumatism, toothache, etc., but the people who use it soon recover from all their ailments. Made from nuts and wheat—Nature's true food.

National Pure Food Co., Ltd.

Grand Rapids, Mich.

subject becomes hackneyed, but the woman whose beauty is made up of flashing expression, of sympathy and of intelligence is a living picture of which we can never weary.

I never felt that I had grasped all the possibilities of the beauty of expression until I saw the great English actress, Mrs. Patrick Campbell, last winter. When she came upon the stage I felt a terrible thrill of disappointment. I saw a woman well past her first youth, with a face cavernous in its hollows almost; the face of a woman who looked ill and worn and weary and almost haggard beside the splendid big English beauties beside her. In a moment Mrs. Campbell began speaking, however, and her voice thrilled the house like music. The great eyes flashed and shone like diamonds or mellowed into melting tenderness, and the face was irradiated, glorified simply by the power of expression, until she made the beautiful women about her look pale and commonplace and uninteresting.

It is intelligence, heart-sympathy, understanding that makes a woman's face like that, and any woman may have it for the cultivating. Not long ago some interviewer asked Rejane what she did to preserve her beauty. Rejane threw out her hands in a gesture of disdain. "Nothing," she cried. "Beauty and youth, they will go; when they will go I do not care. Beautiful or ugly, young or old, I shall always be a charming woman." It is true, for she has that charm that age can not wither nor custom stale, and that is above and beyond all mere physical beauty.

Another attraction that every girl may have is that of being an agreeable companion. There is no excuse for any woman not being a good conversational-

ist. This does not mean being a continuous conversationalist, which is the greatest affliction on earth. To be entertaining means to be a good listener as well as a good talker. Every human being has some topic upon which he or she can expatiate endlessly, and the woman who has the wit to find out our hobbies and the unselfishness to lead us to speak of them; who will listen with an expression of rapt delight while we talk about our babies, or our business, or our ambitions, or our triumphs, or our troubles, has that charm that will enable her to snap her fingers at beauty.

Sympathy and tact—these are two other substitutes for beauty that not only take its place but far outdistance mere good looks in their ability to charm. They have also those other advantages over beauty, that while beauty may not be cultivated, they can. Blundering women often excuse their clumsiness by saying that they were born that way, but that is nonsense. All children are little brutes that say and do things that hurt people, but as they grow older they learn to think before they speak, and to have a humane consideration for the feelings of others. It is a mere matter of cultivating a virtue instead of a vice.

To my mind the most charming quality that a woman can possess is sympathy—that exquisite sense that enables one to enter into the joys and sorrows of others and to literally fulfill the Scriptural injunction to rejoice with those who rejoice and weep with those who weep. Beside such a woman, whose face glows with interest as you talk to her; whose eyes grow humid as you describe the grief that has torn your own heart, or whose lips curl into laughter as you tell her a funny story, how poor and insignificant the faultless

beauty of a cold, self-centered woman, who listens to you with a bored air, and when you pause to take breath begins to relate the sensation she created at such and such a ball.

We do not ask if the woman of gracious manners and tact and gentleness has features of classic perfection or coloring that an artist would like to paint. We only know that her face is the face that we like to see best about our hearthstone; that we look toward when we are glad or sad, sure that we shall always see in the eyes the love-light that makes them beacons of hope and cheer and happiness to us, and that her face is the one that we hope to see bending over us when we look our last on earth.

That is the kind of attractiveness that every girl may have, and, little as she may think it, it is the beauty which men admire most and oftenest marry.

Dorothy Dix.

Boyle's Town.

A cross old woman of long ago
Declared that she hated noise;
"The town would be so pleasant, you know,
If only there were no boys."
She scolded and fretted about it 'till
Her eyes grew heavy as lead,
And then, of a sudden, the town grew still;
For all the boys had fled.

And all through the long and dusty street
There wasn't a boy in view;
The base ball lot where they used to meet
Was a sight to make one blue.

The grass was growing on every base
And the path that the runners made;
For there wasn't a soul in all the place
Who knew how the game was played.

The cherries rotted and went to waste—
There was no one to climb the trees;
And nobody had a single taste,
Save only the birds and bees.
There wasn't a messenger boy—not one—
To speed as such messengers can;
If people wanted their errands done
They sent for a messenger man.

There was little, I ween, of frolic and noise;
There was less of cheer and mirth;
The sad old town, since it lacked its boys,
Was the dreariest place on earth.
The poor old woman began to weep,
Then woke with a sudden scream:
"Dear me!" she cried, "I have been asleep,
And O, what a horrid dream!"

Have You Been Considering The Advisability of Purchasing A Typewriter?

You ought to give it some thought. Pen written business letters are really not "business" any more.



Fox Typewriters

are simple and durable. They stand unequalled in point of desirable features. Let us mail you a catalogue and acquaint you with our

FREE TRIAL PLAN.

Fox Typewriter Co., Ltd.

350 North Front St. Grand Rapids, Mich.

Rugs from Old Carpets

Retailer of Fine Rugs and Carpets.

Absolute cleanliness is our hobby as well as our endeavor to make rugs better, closer woven, more durable than others. We enter to first class trade and if you write for our 16 page illustrated booklet it will make you better acquainted with our methods and new process. We have no agents. We pay the freight. Largest looms in United States.

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GRAND RAPIDS PUBLIC LIBRARY.

Stock It Promptly!

You will have enquiries for

HAND
SAPOLIO

Do not let your neighbors get ahead of you. It will sell because we are now determined to push it. Perhaps your first customer will take a dollar's worth. You will have no trouble in disposing of a box. Same cost as Sapolio.

ENOCH MORGAN'S SONS CO.

Butter and Eggs

Practical Suggestions to Country Shippers of Butter and Eggs.*

The selling price of any article of merchandise is largely determined by its appearance. A favorable first impression renders a profitable sale comparatively easy. An article of merit in an unattractive package generally fails to gain much attention, while an inferior article in an attractive package will be noticed and often purchased because of its appearance. Two things are necessary to success in selling—appearance and quality—and every country merchant and every shipper of butter and eggs ought always to keep these two points in mind whenever preparing shipments for market.

For our consideration this subject is naturally divided into two parts:

1. Suggestions for shipping butter.
2. Suggestions for shipping eggs.

In considering the subject of butter shipments, suggestions would naturally be made for: 1. The cold weather or roll butter season. 2. The warm weather or jar butter season.

In cold weather, nearly all the dairy butter is shipped in rolls. Judging from experience I believe that many country merchants do not realize how easily butter will become tainted by the packages in which it is shipped. They use pine boxes, which under no consideration should be used. They go still farther and select boxes that have contained tobacco, rubbers and other goods with a strong odor. Occasionally these boxes are lined with dark brown straw paper and often they are not lined at all. In such boxes some shippers pack their roll butter, which is often not even wrapped in cloth or paper. Several days elapse before these shipments reach the wholesaler. When he opens these boxes he can offer to his customers such a variety of taste and flavor as will satisfy one and all of his most fastidious purchasers. He can supply them with smoked ham butter, rubber boot butter, camphor ball clothing butter, briar pipe butter, Bull Durham butter, buttermilk butter, strong butter, variegated butter—every kind of butter but good butter. When he tries to separate a properly colored roll from a roll of white butter next to it, he is pleased to see a part of the white roll adhere to the other. His customer is in a hurry and enjoys waiting for him to scrape off the adhering part. Several other customers are impatiently waiting and making the air blue with tobacco smoke and language suitable to the occasion. After this roll has been scraped and wrapped in parchment paper, it looks fairly well and the customer says that he will take it, but that he wants the privilege of returning it if he fails to "work it off," as he thinks he detects a peculiar and slightly disagreeable taste and flavor. The next day he returns it mused and ruined for future sales. The results are a dissatisfied customer, a dissatisfied wholesaler, a dissatisfied shipper. This is a sample of only one of many similar experiences of wholesale butter dealers and prompts the formulation of the following rules:

1. Never use pine boxes or other packages that have contained articles with a strong or unpleasant odor.
2. Never use brown paper. It becomes soaked and imparts its odor.
3. Never use oiled paper. When it

*Paper read at eighth meeting Michigan Retail Grocers' Association by C. D. Crittenden, of Grand Rapids.

becomes moist it adheres so closely to the butter that it is almost impossible to remove it.

4. It is better not to use cheese or butter cloth to wrap roll butter. It does not add to the appearance of the package.

5. Always use sugar, cracker or salt barrels for shipping roll butter.

6. Line them carefully with good parchment paper. Then weigh the barrel and mark its weight on the outside.

7. Wrap each roll in parchment paper and lay it carefully in the barrel.

8. Make at least two grades of the roll butter—table and cooking—or better three grades—table, cooking and strong.

Put these grades into different packages, if the shipment is large enough; if not put the poor butter in the bottom, cover it with several thicknesses of paper and put the good on top. If shipping in separate packages mark each package, as A, B, C or 1, 2, 3, according to quality. Then weigh the barrel, marking gross on the outside. When goods thus packed reach the wholesaler, they are attractive and graded as to quality and can be offered to his customers with confidence, pleasure, satisfaction and profit to all concerned. It always pays to exercise such care in preparing roll butter for shipment. The wholesaler can secure regular customers for such stock and in the long run can net his shippers more money:

In preparing jar butter for shipment the difficulties are not so great. A few simple rules cover the ground.

1. Always use barrels, never boxes. Barrels can be handled more easily, the jars can be packed in them more securely, the breakage of the jars and the danger of tainting the butter will be less.

2. Cover each jar with parchment paper and then tie securely over the top light brown paper.

3. Put some excelsior or papers in the bottom of the barrel, set in one layer of jars and put papers between. Then lay boards or heavy paper on the tops and set in another layer of jars, being careful not to set a jar of small diameter on one of greater, as the soft butter in the larger jar is often forced out and smeared all over the inside of the barrel by the setting of the smaller into the larger. Continue in this manner until the butter is all packed.

If the shipment is large, it is better to put the best grade by itself and the other grades in another barrel. Shippers should always put on the outside of each package the gross, tare and net weights of its contents. Merchants can generally realize more by sending their butter to the wholesaler in jars until about July 10. After that time the quality deteriorates and as much can usually be paid for butter solid packed in syrup or molasses barrels or sugar barrels well soaked as for butter in jars. Shippers of solid packed butter must expect quite a shrinkage in hot weather. The heat separates the buttermilk and brine from the butter. When the butter is removed from the barrel for iadling and other purposes, the brine and buttermilk are left in the barrel and weighed back as tare. This is the cause of more misunderstanding and dissatisfaction between shippers and wholesalers than any other one thing, but wholesalers as a general thing object to paying for this kind of shrinkage.

In considering the proper preparation of eggs for shipment so many difficulties do not confront us. The egg season usually opens about March 20. Several

JOHN H. HOLSTEN, Commission Merchant

75 Warren Street,

New York City

Specialties: EGGS AND BUTTER.

Special attention given to small shipments of eggs. Quick sales. Prompt returns. Consignments solicited. Stencils furnished on application.

References: N. Y. National Ex. Bank, Irving National Bank, N. Y., N. Y. Produce Review and American Creamery.

Butter

I always
want it.

E. F. Dudley
Owosso, Mich.

SEND YOUR

BUTTER AND EGGS TO GRAND RAPIDS

And receive highest prices and quick returns.

C. D. CRITTENDEN, 98 South Division Street
Successor to C. H. Libby
Both Phones 1300

SEEDS

Clover and Timothy—all kinds of Grass Seeds.

MOSELEY BROS., GRAND RAPIDS, MICH.
26-28-30-32 OTTAWA ST.

NEW CROP TIMOTHY

We are direct receivers and recleaners of choice Western grown Timothy Seed. We buy and sell

Clover, Alsylke, Beans, Pop Corn

ALFRED J. BROWN SEED CO., GRAND RAPIDS, MICH.

SEND YOUR

POULTRY, BUTTER AND EGGS

to Year-Around Dealer and get Top Market and Prompt Returns.

GEO. N. HUFF & CO.
55 CADILLAC SQUARE
DETROIT, MICHIGAN

weeks prior to that time every shipper should supply himself with two or three times as many substantial shipping cases as he expects to ship weekly. If he wishes to economize he can make some heavy cases during his spare moments in January and February out of the dry goods, boot and shoe boxes, etc., that accumulate. In this way his time will be well spent, providing he insists on the return of his own cases. Dealers who sell their eggs, cases included, had better order early from their nearest wholesale egg dealer or manufacturer as many cases in the knock-down as they think will carry them through the storage season. Sawed whitewood cases and No. 2 or medium strawboard fillers are generally considered the best for cold storage purposes. The so-called odorless cold storage fillers are not much in favor and little used, especially in the East. If dealers have no time to make cases and wish their crates returned, heavy veneer cases and medium or No. 2 strawboard fillers are the best.

Every shipper, before he fills a crate, should examine it carefully and see that the bottom and sides are securely nailed and that a padding of excelsior covered with a flat or heavy paper is on the bottom.

He should always have on hand an extra crate or two of fillers to replace the badly broken and worn ones, as there is no economy in wrapping each egg separately with paper to keep them from breaking, even although this is an indication of a careful shipper. Unusually large eggs should be placed large end down in the corners or outside rows of fillers and the small end tipped slightly to one side to avoid breakage. This can be done by passing the hand gently over the tops of the fillers when filled. Over the top of the crate place flats and a thin covering of excelsior or several thicknesses of paper. Never put papers that have been used for wrapping oranges and lemons either in the bottom or on the top of a crate. In short, never use old, musty fillers or papers of any kind to pack eggs or butter. Nail the covers on securely at the ends with shingle nails only, or small coated nails, and eight penny nails or twenty penny spikes. Under no circumstances nail a cover in the middle as it is almost impossible to remove without ruining it or breaking the eggs. Any shipper who nails egg crate covers in the middle not only forfeits his right to enjoy future happiness but will also be held largely responsible for ruining the disposition and future prospects of the man who frantically tries to remove the cover.

I consider it foolish economy for wholesalers and shippers to make egg crates out of orange and lemon boxes. At best they are a poor excuse for a crate and shippers are disgusted when they receive these in return for good ones. The railroads would be justified in refusing to receive eggs shipped in poor, unsafe cases except at owner's risk. The General Classification Committee of the leading railroads is seriously considering the advisability of refusing to become responsible for eggs sent over their roads excepting those in new cases.

No badly cracked or checked eggs should be shipped. They run out and often injure the sale of several eggs near them, besides ruining the fillers. Never nail the shipping tag on the cover, always on the end of the crate. Always send an invoice and bill of lading with

each shipment specifying the exact number of dozen sent. When the candling season begins country merchants should not hesitate to reject doubtful or dead ripe eggs and they should have some means for testing them. A candle and dark room are sufficient.

In cold weather when eggs are liable to be chilled the cases should be lined with papers. They may also be covered with heavy papers, the same as orange and lemon boxes.

Both butter and eggs should be shipped often, at least once a week. Merchants should avoid keeping them near anything with a strong odor or flavor as eggs and butter are very susceptible to these things. Country merchants should encourage their customers in well doing by paying more for good butter than poor, and by paying more for large eggs than small.

It should be the constant aim of both merchants and wholesalers to raise the standard of their goods and establish a reputation for having the best butter and the largest eggs in their locality.

Observations by a Gotham Egg Man.

While the recent unsatisfactory relation of country cost to selling values of fresh gathered eggs in the East has lately resulted in a reduction of receipts in New York, leading to a better clearance of stock and a slight recovery in prices, the general situation of the market in respect to storage outlook has not improved at all. On the contrary, the fact that values have been pulled up a little here instead of being reduced at primary points may be regarded as an additional unfavorable feature of the situation if it be supposed that the support to current markets is derived from a willingness to make further additions to the storage holdings. Egg production appears to be holding up very well in most sections of the West, and while it is probable that some of the late August and September lay will be withdrawn to storage, making an outlet for some of the early packed eggs in the meantime, there seems little probability that consumption will exceed production materially during the next four or five weeks, so that the markets are likely to go into October without having realized any actual reduction in the quantity of reserve stock in the refrigerators.

A new outlet for cheap eggs—new at least so far as this market is concerned—is developing among a certain class of trade who are breaking them out into cans and freezing. Of course freezing eggs has been practiced largely for several years at Western points and the product has found increasing sale from year to year, but we think this is the first season when the method has been taken up here to any large extent for the kind of eggs that are now chiefly going into the tins. The stock in demand at present for this purpose is the cheapest kind obtainable without regard to quality so long as it is not actually and wholly rotten. The prices paid range mainly from about \$2 a case up to about \$3 and take in all sorts of very poor culls besides the spot eggs that dealers cull out on local candling. The demand for these poor goods in the range of prices above mentioned is no greater than the supply. The thought that these goods ultimately find their way into the bakeries is enough to raise home made cookery to a high place in the estimation of the public.

Fresh gathered eggs are now only

about 1c higher than at this time last year although owing to the very poor quality of August receipts a year ago, the difference between loss off and case count values was then greater than now. Last year at this time April packed refrigerators were moving quite freely into consumption at 17½c, while the loss off value on fresh collections was 20c. It will be seen that at that time the selling value of April stock was 2½c under the loss off quotation for fresh, while now the price demanded for fine April packings is only 1c below the top price for fresh goods. But last year the market declined later in August on fresh stock, while refrigerators were sustained, and it was not until quite late in September that the market recovered.

Good advertising is cumulative in its results.

Have you ever shipped to the Boston market? It is one of the best in the country, not as erratic as some, but giving good results taking the year through and one year with another. Give us a trial with Eggs, Butter and Poultry.

Est. 1849. LAMSON & CO.,
13 Blackstone St., Boston, Mass.

Why Not Try

L. O. SNEDECOR & SON,
Egg Receivers, 36 Harrison St., N. Y.
Est. 1865. Reference N. Y. Nat. Ex. Bank.



The Imperial Gas Lamp

Is an absolutely safe lamp. It burns without odor or smoke. Common stove gasoline is used. It is an economical light. Attractive prices are offered. Write at once for Agency

The Imperial Gas Lamp Co.
132 and 134 Lake St. E., Chicago

SHIP YOUR
BUTTER AND EGGS

—TO—
R. HIRT, JR., DETROIT, MICH.,
and be sure of getting the Highest Market Price.

EGGS WANTED

We want several thousand cases eggs for storage, and when you have any to offer write for prices or call us up by phone if we fail to quote you.

Butter

We can handle all you send us.

WHELOCK PRODUCE CO.
106 SOUTH DIVISION STREET, GRAND RAPIDS, MICH.
Citizens Phone 3232.

If you want the best results ship your
Eggs and Butter

to **Lloyd I. Seaman & Co.**

148 Reade St., New York City

Established 1850

Reference: Irving National Bank

Apples, Peaches, Pears, Plums

In carloads or less. Crop in this section the finest in years. We have twelve years experience in this market and the best shipping facilities. Shipments carefully inspected and packed by competent men. Telephone, write or wire for quotations.

The Vinkemulder Company,
14 and 16 Ottawa Street, Grand Rapids, Mich.

WE GUARANTEE

Our Vinegar to be an **ABSOLUTELY PURE APPLE JUICE VINEGAR**. To anyone who will analyze it and find any deleterious acids, or anything that is not produced from the apple, we will forfeit

ONE HUNDRED DOLLARS

We also guarantee it to be of full strength as required by law. We will prosecute any person found using our packages for cider or vinegar without first removing all traces of our brands therefrom.

Robinson Cider & Vinegar Co.

J. ROBINSON, Manager.

Benton Harbor, Michigan.

CREDITS AND ACCOUNTS.

How to Weed Out the Unworthy Customer.*

No doubt many of you who are familiar with the business conducted by me will be somewhat surprised when I say to you that I am opposed to the extension of retail credits, as they are usually granted.

However, I think all of you who have met the conditions imposed in the conduct of a retail business will agree with me that it is an unavoidable evil.

Bad as it is, the condition is improving. It is not the only evil in the business world. There are many other problems, the solution of which will only come through business evolution. Your experiences, your misfortunes, your successes all tend to strengthen you and meetings of this nature for an honest interchange of ideas furnish the only rational method by which the defects of our present business system can be worked out.

I am not a merchant and, perhaps, some of you may not agree with me on any of my suggestions. Perhaps the suggestions may not be practical. If not, they do not cost you anything and are easily forgotten. If, on the other hand, I drop a few healthy kernels in fertile soil, I shall be quite content.

My business has, for a number of years, associated me most intimately with the retail merchants and I almost feel myself a merchant among them. I have not been a seller of merchandise, but of credit information.

While the giving of credit, under some conditions, is an evil, it is an institution which trade conditions and merchants themselves are entirely responsible for. It has wormed its way into the very fabric of business and is with us to stay. We must, therefore, meet it and devise means to offset the evils which result from the system.

The great financial interests were the first to discover the necessity for system in this feature of their business, and they speedily united for the mutual exchange of information. They first sought to combat the evils of extending too much credit to retail merchants by associations of jobbers and manufacturers. This helped some, but they soon discovered that what was everyone's business was no one's business. Then the agency appeared. It took up the work and made it a business. The result is that the agency has weeded out a vast number of unworthy mercantile and business enterprises and has made it a more serious undertaking to enter into the business world. You who are worthy have benefited greatly by the prevention of much unfair, not to say dishonest, and unworthy competition.

While merchants' associations have not been wholly satisfactory and successful in preventing the unwarranted extension of credit, they have helped much. A friendly relation with your most vigorous competitor and the reputable agency is to be commended. The honest, open interchange of information and business experience will not injure either, and is of great benefit to both.

The greatest power for the prevention of the misuse of the purchasing power of credit is the actual ledger experience of your fellow merchants. The question of how best to gather that information, how to preserve it so that it may always be on tap for the use and benefit of those most interested, is a gigantic problem and, while a partial solution

*Paper read at eighth meeting Michigan Retail Grocers' Association by L. J. Stevenson, of Grand Rapids.

has been in practical operation for a number of years in cities, the smaller towns and villages are but now beginning to work out their salvation in this respect.

It goes without saying that greater care is essential in the extension of retail credit. Competition makes you all eager to sell goods and has a strong tendency to promote the reckless extension of credit. If you could but fully realize that you can not sell all the goods to be sold, that you always have had competition and that competition will always remain with you, a long stride in the right direction will have been taken.

Remember it is better to have the goods on your shelves than to have a doubtful—to say nothing of a worthless—account on your books. The one has value, the other is quite likely to be an expense.

The first question which should occur

ment, tact and business experience. Business experience most of you have; tact can seldom be acquired, but, being born with some of it, you can cultivate and improve it. Your judgment is always either improving or retarding with your business experience. Most people improve by hard business knocks, but some lose their grip and eventually make a failure.

I say, therefore, profit by your experience, let your tact and business discernment be growing keener at every bump you get. In other words, do not get bumped twice by the same sort of a bumper. Not only this, but let your neighbor, your competitor, profit by your experience. If you are fair with him, he will be fair with you. Even exchange works no injury to anyone. He will in most cases give you value received for the information.

Do not, under any circumstances, be hasty in extending credit. The man

and is to be accommodated by the transaction. He should come to you with clean hands, as it were. He may be a man you have known casually, perhaps quite well. The chances are that you know but little of his business methods. Therefore, I say use more care in extending credit and your accounts will require less attention.

Satisfy yourself that the investment of your own capital will be returned, or else keep your goods. Many an otherwise successful merchant makes the mistake of seeing the profit on a credit transaction and overlooks his own investment and the hazard he is assuming in extending the credit. I can only say to you that care is the stepping stone to the solution of this question.

If you, as merchants, work together conservatively and systematically, you will sell just as many goods and reduce your percentage of loss on poor accounts. Only a given amount can be sold anyway and each will get his share.

If you will all heed the good old Golden Rule, as between yourselves as merchants, "Do unto others," etc., you will give each other much valuable assistance and all will profit. If you do not work together, the more modern version, as suggested by David Harum, will follow and the unworthy credit customer will "Do all of you."

Some men would rather be right than be President; but there are others who are not so bloomin' particular.



to you when a prospective credit customer applies for accommodation should be, What right has he to ask credit? By this, I mean, what are his ability and disposition to pay? Of course, you can not reason that a man is not entitled to credit because he does not own real estate, nor because he is not possessed of stocks, bonds and mortgages. Many a good credit customer has only to his credit a past record for honesty, sobriety and steady employment. To this should also be added the record of having always met his obligations in a satisfactory manner.

The question is, What shall be the crucial test which the merchant shall, at all times, be able to apply with the feeling that, if the answer is satisfactory, credit may be extended? To this I answer, no such test is known to me and I doubt if one will ever be known.

Success in extending credit comes primarily from your own good judgment,

who asks you for credit is asking a favor. It amounts to practically the same as a loan of money. The chances are he is leaving some other merchant to trade with you. You should not be so eager for the gaining of what appears to be a good customer that you will forget that he probably has some reason for changing. His reason may be good. It may be a reason that would be only to his advantage. Your neighbors in competition are not thieves and robbers. They can, in most instances, sell goods as cheaply as you. If the party in question is a good customer, he is quite likely to receive the best kind of treatment from your competitor. Then why does he make the change? It is for you to find out and this you should do in a most thorough and careful manner. Do not be afraid of injuring his feelings by asking such questions as will enable you to investigate his past record. He is the one who is asking the favor

A Safe Place for your money

No matter where you live you can keep your money safe in our bank, and you can get it

immediately and easily when you want to use it. Any person living within the reach of a Post Office or Express Office can deposit money with us without risk or trouble.

Our financial responsibility is

\$1,960,000

There is no safer bank than ours. Money intrusted to us is absolutely secure and draws

3% interest

Your dealings with us are perfectly confidential.

"Banking by Mail"

is the name of an interesting book we publish which tells how anyone can do their banking with us by mail; how to send money or make deposits by mail; and important things persons should know who want to keep their money safe and well invested. It will be sent free upon request.

Old National Bank,
Grand Rapids, Mich.

Things We Sell

Iron pipe, brass rod, steam fittings, electric fixtures, lead pipe, brass wire, steam boilers, gas fixtures, brass pipe, brass tubing, water heaters, mantels, nicked pipe, brass in sheet, hot air furnaces, fire place goods.

Weatherly & Pulte
Grand Rapids, Mich.

Commercial Travelers

Michigan Knights of the Grip
President, JOHN A. WESTON, Lansing; Secretary, M. S. BROWN, Saffinaw; Treasurer, JOHN W. SCHRAM, Detroit.

United Commercial Travelers of Michigan
Grand Counselor, H. E. BARTLETT, Flint; Grand Secretary, A. KENDALL, Hillsdale; Grand Treasurer, C. M. EDELMAN, Saginaw.

Grand Rapids Council No. 131, U. C. T.
Senior Counselor, W. S. BURNS; Secretary Treasurer, L. F. Baker.

Swindling Game Which Should Be Abolished.

Those attending the races at Comstock Park last week probably observed that the gambling devices were brought from under the grand stand and set up in the open paddock. While such a procedure may be open to just criticism, owing to the fact that the gambling was done in plain view of the ladies and children in the grand stand, it is not so much the purpose of this article to call attention to that fact as it is to explain and condemn the methods of one particular gambling device which was openly operated during the week. The managers of the Driving Club have subjected themselves to the severest criticism by granting a privilege to a game so palpably fraudulent and are a thousand times more to be blamed for allowing it to continue. The game referred to is the one which was operated directly between the starters' stand and the grand stand. It consisted of a rude table, on which was placed an oilcloth marked with numerous squares, of which about half were blank and the others were filled with figures ranging from 1 to 40 and were supposed to represent the winning of the individual who would bet on a throw of the dice corresponding to such square. The game was presided over by a tough-looking sharper with a quick hand and a glib tongue. He was assisted by eight young men who were in the game and are commonly called "cappers," of which at least four were young gamblers and toughs who live in this city. The game is introduced under the name of the American Derby. The sporting fraternity know it as the "you win, you lose" game and it has been played at races and fairs for years. As a "sure thing" game for the operator and boldfaced robbery for the "easy marks", it can not be beaten.

On Thursday I sat in the grand stand directly over this game and had an opportunity to study it in a way not usually permitted by the operators, for the game is one usually played in some out-of-the-way corner or under the stairs, rather than out in the open. If some of the susceptible ones may be warned by this exposure, the object of this article will be accomplished.

There are many gambling machines and devices, like the wheel of fortune and others, which are based upon a percentage in favor of the operator and which are all right in their way, for a man who chances his money on such a device knows that the percentage is against him and he depends upon his luck to win. Of course, all betting fails to accomplish its object, but it is some men's idea of sport. With the game in question, however, there is no percentage and no chance but to lose. It is worse than highway robbery, for all men know and fear that game. A man with the wealth of a Vanderbilt and the luck that watches over children could not win at this game, for it is not intended that he should. He is not allowed to win. It is a "cinch" game, pure and simple. It is to be presumed

that many players have the impression that it is based on a percentage, but why any sane man would chance a dollar of his money on a game that he does not understand in the least particular is a wonder, yet it was played by men who are usually conservative in business and careful in their habits.

Undoubtedly they were attracted by the handling of such large sums of money and honestly believed they could win. Those who played this game have at least had a practical demonstration that the best and surest way to win money is to earn it by service.

It would seem at first thought that any man who would take a chance in such a game deserves to lose his money, but when one sees the unsophisticated countryman, the old soldier and the young man of the city being imposed upon by an unscrupulous sharper and losing their money without an earthly chance to win it back it is time an effort was made to acquaint them with the kind of a game they were up against.

The game begins by a loud overflow of mouth on the part of the slick thief who acts as chief operator, which attracts a crowd. Of course the "cappers" are all, or nearly all, ranged around the table and the play opens by throwing ten dice from a box by one of the "cappers." The big thief then pretends to count the total number of spots shown by the dice. He may count them correctly or not, no one around the table knows for it is done too quickly for them and the dice are snatched up by one of the "cappers" before it is hardly completed. The "cappers" are allowed to win a few large bets in order to draw in the unwary onlooker. After he is once in the game each throw of the dice shows a losing number and he is required to double up his bet, as the "cappers" do, to correspond to the bet made by the operator until his money is gone or he comes to his senses and drops out. The next throw of the dice always wins, after the sucker is out, and the "cappers" are paid sums frequently as high as fifty dollars each. This usually draws into the game another "easy mark" and so the game continues. The dice are not counted correctly one time in twenty and then only when they show a losing number. The operator begins the count correctly, but always ends it with a number he chooses. He is an adept at deceit and can fool a man who watches him closely, but from the vantage of the grand stand above he was seen to count twenty-two repeatedly when there were four sixes up, which alone would add twenty-four without counting the other six dice. The number of dice used and swiftness of the operator's talk and movements tend to bewilder the player and the crowding of the men about the table prevents one on the ground from seeing what is being done. Whenever the "cappers" were allowed to win one of their number would go about among his fellows and collect the money won and, making it into one large roll, would slide up to the chief operator and, while leaning over the table to place a bet, would return the money. Thus the same money was used over and over in this way and was not detected by the crowd about the table.

On Friday afternoon one young man lost \$100 at this game and about an hour before the races were over the game was stopped by a policeman. As a result of the losses sustained by some of the players, a fight was precipitated under the grand stand shortly after the

game was stopped and a number of sore heads and bloody noses were the result.

If the managers of "Michigan's Best Fair" allow any skin games on the fair grounds as raw as the one above described, it is safe to say they will have reason to regret it. Adam Dubb.

Gripsack Brigade.

Edward Frick (Olney & Judson Grocer Co.) is spending a fortnight at Sturgeon Bay as the guest of his brother-in-law, A. B. Klise, President of the A. B. Klise Lumber Co.

Frank D. Warren, formerly with the Egg Baking Powder Co., has engaged to travel for the Clark-Jewell-Wells Co., the engagement to date from Oct. 1. The territory he will cover has not yet been arranged.

The regular monthly meeting of Grand Rapids Council, U. C. T., will be held Saturday evening. As matters of considerable importance to the order are expected to come up for discussion and action, a full attendance is requested.

Fred Brundage, the Muskegon drug jobber, announces that Garrett Tellman succeeds A. W. Stevenson and that Fred C. Castenholz succeeds W. H. Vaughan as traveling representatives for his house. This item was published wrongly in last week's paper.

Wm. E. Martin (Phelps, Brace & Co.) mourns the death of his father, Enley Martin, whose demise occurred at the family residence, 130 Powell street, Monday morning. The cause of death was Bright's disease, from which the deceased suffered fourteen weeks. Mr. Martin conducted a foundry in Rockford thirty years, subsequently removing to Grand Rapids and engaging in the manufacture of the Cycloid wheel. For the past four years deceased conducted the cigar stand in the Bridge Street House. The funeral and interment take place in Rockford to-day.

No Man Is Indispensable.

"Ah, yes," said an old commercial traveler to us the other day, "I've quite conquered the idea that my services are indispensable to my firm. The notion took complete possession of me once, years ago, but the experience resulting from it cured me forever.

"I had a good trade and, like many other young salesmen, fancied that I owned the house and made demands that were altogether unreasonable. Not being granted, I threatened to leave the house and go to some other firm, and, to my surprise, was told to go. Smiling in derision at my principal's shortsightedness and confident that the old concern would fail very quickly without my services, I went out. And then I began to experience other surprises. I applied for a good position in vain. They were all filled. The old house did not recall me and seemed to run right along as usual. I was put to sore straits, but found a cheap situation at last with a poor house and was glad to get it. Time passed. Instead of going to the wall the old house appeared to be doing better than ever. It did not break worth a cent. One day the principal met me on the street and asked me how I was prospering. I told him frankly and acknowledged my fault. He took me back and I have been with that house ever since. It was a needed lesson and will last me for a lifetime. Many men are valuable, but no man is indispensable."

Getting back at would-be competitors in one's advertisements is poor policy unless it is done by quoting better values.

The Cost of It.

"I wonder if advertising like this," said the unsophisticated youth, after looking over the department store announcement, "is really expensive?" "Wait until you get a wife who reads those advertisements and you'll find out," replied Phamliman.

Method in business is the chief instrument in getting rich.

"The Ann Arbor"
QUICK LIGHTING
GASOLINE LAMPS.

We want you to try one of our pressure lamps. 500 candle power of light guaranteed. Costs 3/4 cent per hour. Written guarantee for two years with each lamp. Permitted by the National Board of Fire Underwriters. (Important because it does not affect your insurance rate.)

Send us \$6 and we will send you the "Ann Arbor" Arc No. 2, complete with foot pump. If, after 10 days' trial, the lamp is unsatisfactory in any way, we guarantee to refund your money.

SUPERIOR MFG CO.
20 S. Main St., Ann Arbor, Mich.

The Warwick

Strictly first class.
Rates \$2 per day. Central location.
Trade of visiting merchants and traveling men solicited.
A. B. GARDNER, Manager.


**The
Livingston
Hotel**

Corner Fulton and
Division Streets,

Grand Rapids, Mich.

The best Hotel in the
State of Michigan.

We offer extra good values in Horse Collars. Our salesmen are out now taking orders for present delivery as well as for next spring



trade. Don't place your orders until you have seen our samples and prices. We are also showing a nice line of Sleigh Bells.

BROWN & SEHLER,
Grand Rapids, Mich.

Drugs--Chemicals

Michigan State Board of Pharmacy

	Term expires
HENRY HEIM, Saginaw	Dec. 31, 1902
WIRT P. DOTY, Detroit	Dec. 31, 1903
CLARENCE B. STODDARD, Monroe	Dec. 31, 1904
JOHN D. MUIR, Grand Rapids	Dec. 31, 1905
ARTHUR H. WEBBER, Cadillac	Dec. 31, 1906

President, HENRY HEIM, Saginaw.
Secretary, JOHN D. MUIR, Grand Rapids.
Treasurer, W. P. DOTY, Detroit.

Examination Sessions.
Lansing, November 5 and 6.

Mich. State Pharmaceutical Association.

President—LOU G. MOORE, Saginaw.
Secretary—W. H. BURKE, Detroit.
Treasurer—C. F. HUBER, Port Huron.

Making Ointments and Cerates.

Ointments and cerates betray their manufacture almost every time. It is of prime importance that these should be begun right. There are three classes to be considered, from a manufacturing standpoint, and in each the beginning of the operation determines the character of the product. When two or more fats of different melting points are to be combined, it is a saving of time to melt that having the highest fusing point first, and then add the others in reverse order of their fusibility. Then, when all are melted, the temperature of the mixture will be near its congealing point, and but little stirring is required to keep the mixture homogeneous. Indeed, if the temperature is not too high when the last fat is melted no stirring at all is necessary. But when the fats are all thrown together and melted, the stirring required becomes tedious. As a rule, when the maker lacks patience enough to melt the fats in the proper order, he has not enough to stir the mixture until it is homogeneous.

A second class is that in which an insoluble body is to be incorporated with the fat. Ointment of zinc oxide is a type of this class. A thorough working of the powder with about an equal weight of fat is necessary here. A large proportion of fat will seem easier, but the first requisite is to get the powder thoroughly mixed with the fat, and a large excess of fat acts much as does an excess of water upon an emulsion. Five minutes of working the powder with a little of the vehicle is worth half an hour of working it with an excess. Then when the powder is once thoroughly diffused through a portion of the fat, the rest can be incorporated almost instantly. In fact, if the first operation is thorough, it is hardly possible to spoil the ointment.

The third class is that in which a body is to be dissolved before incorporating it with the fat. Ointments of iodine extracts and potassium iodide are types of this. A complete solution of the body before adding any of the fat tells the story here. If solution is not complete the ointment will be streaked or gritty, and no amount of working will help the matter. These ointments show their method of preparation very readily. It occasionally happens that so much of a salt is prescribed that a large quantity of liquid is required to dissolve it, and incorporation with the fat then becomes difficult. In such cases add the liquid to the fat slowly and gradually.

Plain Talk About the Prescription Department.

How about the prescription room? The front room may be as slick as a banana peeling, as clean as a new shirt and as sweet as a June rose, and yet the prescription room may be a conglomeration of dirt and poor equipment that defies description.

A properly arranged prescription case should present few difficulties even to a man unacquainted with the stock. A rational classification combined with an alphabetic arrangement of each class so far as possible, will solve most of the problems bearing on the arrangement of the goods.

But when it comes to dirt there is just one thing to do. Clean up. And keep clean.

And for equipment there is no substitute. It is strange that some stores doing a large business will try to get along with an outfit of three or four spatulas, more or less rusty and black; about the same number of mortars and graduates; one or two old percolators; and a pair of bum scales that can hardly tell the difference between a one and a two-grain weight.

Pharmaceutical apparatus such as is needed in the ordinary drug store, is not expensive. An outlay of \$50 will get quite a lot of the more common pieces. Twenty-five dollars will get a good prescription scale. What is a matter of \$75 or \$100 in comparison with the increased convenience, the satisfaction of having good apparatus, and the money saved by increasing the efficiency of high-priced help?

A business man would be looked on as stark mad to engage a stenographer at a good salary and then compel him to write out his letters in long hand instead of using the machine.

And yet how much better is it to hire a high-priced clerk and then handicap him by inadequate facilities for work so that it takes him a third to a half longer time than it should to do his work in compounding prescriptions?

It would be much better economy to give him all the things he needs to work with and then let him know he was expected to turn out good work and lots of it.

Suppose you save \$50 by scraping along with about half the apparatus that you need and lose about \$3 a week on your best clerk because you have hampered him in his work, how much will your economy be worth to you at the end of a year?

There is such a thing as very expensive saving.

The Drug Market.

Opium—Is unchanged.
Morphine—Is steady.
Quinine—On account of lower prices for bark at the Amsterdam sale on Thursday last, manufacturers have reduced their prices 3c per ounce.
Balsam Fir, Canada—Is unsettled on account of uncertain reports from new crop. Lower prices are looked for.
Vanilla Beans (Mexican)—Stocks are low and we note an advance of about \$1 per pound.
Juniper Berries—Are scarce and have been advanced 3/4c per pound.
Oil Bergamot—Has declined 10c per pound on account of large stock.
Oil Cassia—Has advanced on account of higher prices in the primary market.
Oil Tansy—Is scarce and higher.
Buchu Leaves—Are in small supply and have been advanced.
American Saffron—Has advanced 50 per cent. Stocks are low and speculators are buying it up.
Linseed Oil—Is unsettled and lower.

Cheerfulness is an admirable quality anywhere. It is peculiarly attractive in an advertisement. It gives brightness to the promises contained in the advertisement, and makes cheery him who reads. Good nature aids powerfully in the matter of buying and selling.

Medical Attack on Liquors.

About a year ago, in the course of a discussion upon the law as to drinks, a Socialist deputy, Dr. Vailant, proposed that the Academy of Medicine should be requested to make out a list of alcoholic drinks, such as liquors, aperitifs and the like, which contain essences dangerous to public health, with a view to interdict the manufacture or sale of such. As the Minister concerned did not accede to this request the Academy has at last sent in a report on its own account. M. Laborde has published the report in the name of the commission appointed by the Academy.

The report states that the essences used are very poisonous. Synthetic essence of anisette contains a quantity of hydrocyanic acid. The inhalation of a little of this essence from an open bottle containing it causes grave syncope and a feeling of illness lasting for several days. Chartreuse is very poisonous and contains thirteen substances which can bring about serious effects. Vulnerary contains fifteen very poisonous substances. The genuine vegetable essences are bad enough, but these are not used now and the essences are all made with synthetic flavorings which are even more poisonous than the genuine vegetable essences. Gin (genievre) contains a poison and bitters are also very poisonous.

M. Laborde proposes that the sale of the following should be absolutely forbidden except for medicinal use: absinthe and its compounds, bitters, vermouth, noyau, chartreuse, gin and vulnerary. It is proposed that the authorities shall forbid the manufacture or sale of these drinks as containing substances harmful to public health.—Lancet.

Turpentine as an Antiseptic.

According to the Medical Record glycerinated turpentine may be used with success as an antiseptic in the treatment of wounds. Dr. Kossobudsk fills a sterilized bottle with glycerin and adds a small quantity of turpentine. This should be well shaken and allowed to stand for two days. Then he adds a small quantity of a 5 per cent. solution of hydrogen dioxide. It is then ready for use. As an antiseptic it checks excessive secretion when applied to wounds, relieves pain and swelling, and promotes the healing process. This action is thought to be due probably to the oxygen liberated, and partly to the properties of the turpentine.

Music in Sickness.

Prof. Livorni has made a strong argument on the interesting subject of music as a therapeutic agent. He claims, as it was aforesaid, that music hath charms—charms other than those which enthusiastic people seek even during midsummer heat in concert hall and drawing room. He declares that a beautiful air, even when played on a barrel organ, will frequently suffice to mitigate or charm away pain. Then there are cases quoted of rabid fever cured by use of a violin, and Sir Andrew Clark and Sir Richard Quain are mentioned as supporters of the efficacy of music in the treatment of convalescents.

The professor claims that more examples are not needed to prove that distracted nerves and feverish blood must inevitably be soothed by gentle strains of music. It is a fact self-evident. If music can charm away worry and anxiety in the case of healthy people, how much more should it soothe the sufferer

on a bed of sickness. If this fact were more generally believed we have no doubt that many a sick bed would be rendered less intolerable to invalids.

He Knew Boys.

The man who gets along with boys is the man who knows how to meet them halfway, even when they do not behave themselves properly. An exchange tells of a San Francisco clergyman who was dining at a parishioner's.

At the table Willie, a boy of sudden whimsical pranks, was not conducting himself befitting a young American citizen.

"Willie," said his mother, "please pass Dr. Mackensie a potato."

Willie seized a potato between thumb and finger and, before his mother could utter her remonstrance, he had tossed it across the table squarely into the clergyman's hand, which instinctively closed around it.

"Judgment!" cried Willie.

"One strike!" cried the minister, almost involuntarily. He sympathized with boys and remembered the days when he played on the college nine.

"Willie, leave the table!" cried the mother.

"My dear Mrs. Hastings," said the minister, with a twinkle, "do not judge him so harshly. He won't do such a thing again. And, besides, see how beautifully he put the sphere over the plate."

From that time on there was no more regular attendant at Sunday school than Willie.

Taking the Tariff Off Meat.

The National Retail Butchers' Association resolved that the protective tariff ought to be taken off meat. In Nogales, Arizona, a town on the Mexican border, there is a butcher who is of a different opinion. It has been the custom for the residents of the town to frequently go across the line into Mexico and buy their daily supply of meat, and pay no duty on it, especially if the local butcher was out, which frequently happened, and the collector of custom at that point made no objection, as he was one of the purchaser of Mexican meat. The butcher complained to the customs authorities at Washington, and after investigation they told him that the residents of the city could buy their meats at the Mexican shops across the border and bring them in free at such times as he did not have on hand a full supply of all kinds of meat.

Ten New Pharmacists and One Assistant.

Sault Ste. Marie, August 29—The State Board of Pharmacy concluded a three-days session here to-day. Out of fifteen applications for certificates ten were successful. The newly-made registered pharmacists are: Frank P. Adamski, Manistee; Lewis M. Bertram, Westphalia; John E. Burgquist, Ishpeming; Arthur E. Fiero, Detroit; George A. Guile, Cheboygan; J. A. Oakes, Albion; Rowland R. Rains, Soo; Fred L. Scott, Benton Harbor; John H. Sours, Mt. Pleasant; Arthur Tool, Peck. An assistant's certificate was granted to W. M. Grover, of Silverwood. The next meeting of the Board will be held at Lansing November 5 and 6.

Simplicity is the soul of art in advertising.

FRED BRUNDAGE

wholesale

Drugs and Stationery

32 & 34 Western Ave.,

MUSKEGON, MICH.

EAT WHAT YOU LIKE

A GUARANTEED CURE—That is the way Hickerson Dyspepsia Tablets are sold. They will positively cure and relieve all forms of stomach trouble. 25 days' treatment in each box for \$1. Sent to any address. Don't wait, but get a box.

HICKERSON MEDICINE CO.,
Warren, Ind.

WHOLESALE DRUG PRICE CURRENT

Advanced—Oil Tanzy, Saffron. Declined—Oil Bergamont, Linseed Oil, Quinine.

Table listing various drugs and chemicals with their prices. Includes sections for Acidum, Ammonia, Aniline, Balsamum, Cortex, Extractum, Ferru, Flora, Folia, Gummi, Semen, Spiritus, Sponges, Syrups, and Tinctures. Prices are listed in dollars and cents.

Large advertisement for Hazeltine & Perkins Drug Co. featuring the word 'Drugs' in a large, stylized font. Text includes: 'We are Importers and Jobbers of Drugs, Chemicals and Patent Medicines.', 'We are dealers in Paints, Oils and Varnishes.', 'We have a full line of Staple Druggists' Sundries.', 'We are the sole proprietors of Weatherly's Michigan Catarrh Remedy.', 'We always have in stock a full line of Whiskies, Brandies, Gins, Wines and Rums for medical purposes only.', 'We give our personal attention to mail orders and guarantee satisfaction.', 'All orders shipped and invoiced the same day received. Send a trial order.'

GROCERY PRICE CURRENT

These quotations are carefully corrected weekly, within six hours of mailing, and are intended to be correct at time of going to press.

ADVANCED
La Baste Lamp Chimnies
Sal Soda

DECLINED
Rolled Oats
Holland Herring

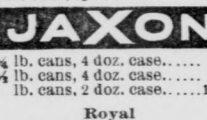
Index to Markets
By Columns

Table listing various grocery items and their prices, categorized by columns A through Y. Includes items like Flour, Sugar, Coffee, and various oils.

AXLE GREASE
Mica, tin boxes 75 9 00
Paragon 55 8 00



BAKING POWDER
Egg
1/2 lb. cans, 4 doz. case 3 75



ROYAL
10 lb. cans 1 35
6 oz. cans 1 90



BLUING
Arctic, 4 oz. ovals, per gross 4 00
Arctic, 8 oz. ovals, per gross 6 00

BREAKFAST FOOD
CERA NUT FLAKES
Cases, 36 packages 4 50
Five case lots 4 40

BROOMS
No. 1 Carpet 2 70
No. 2 Carpet 2 25

BRUSHES
Columbia River, tall 85
Columbia River, flats 85

SHOE
No. 8 1 00
No. 7 1 30
No. 4 1 70

BUTTER COLOR
W., R. & Co.'s, 15c size 1 25
W., R. & Co.'s, 25c size 2 00

CANDLES
Electric Light, 8s 12
Electric Light, 16s 12 1/2

CANNED GOODS
Apples
3 lb. Standards 1 10
Gallons, standards 3 35

Blackberries
Standards 80

Beans
Baked 1 00 @ 1 30
Red Kidney 75 @ 85

Blueberries
Standard 90

Brook Trout
2 lb. cans, Spiced 1 90

Clams
Little Neck, 1 lb 1 00
Little Neck, 2 lb 1 50

Clam Bouillon
Burnham's, 1/2 pint 1 92
Burnham's, pints 3 60

Cherries
Red Standards 2 15
White 2 40

Corn
Fair 80
Good 85
Fancy 1 00

French Peas
Sur Extra Fine 22
Extra Fine 19

Gooseberries
Standard 90

Hominy
Standard 85

Lobster
Star, 1/2 lb 2 15
Star, 1 lb 3 60

Mackerel
Mustard, 1 lb 1 75
Mustard, 2 lb 2 80

Mushrooms
Hotels 1 80 @ 20
Buttons 2 20 @ 25

Oysters
Cove, 1 lb 85
Cove, 2 lb 1 55

Peaches
Pie 85 @ 90
Yellow 1 85 @ 1 85

Pears
Standard 1 00
Fancy 1 25

Peas
Marrowfat 1 00
Early June 1 00
Early June Sifted 1 60

Pineapple
Grated 1 25 @ 2 75
Sliced 1 35 @ 2 55

Pumpkin
Fair 1 00
Good 1 25
Fancy 1 50

3

Succotash
Fair 95
Good 1 00
Fancy 1 20

Tomatoes
Fair 1 10
Good 1 15
Fancy 1 25

CARBON OILS
Barrels
Eocene @ 11
Perfection @ 10

D. S. Gasoline @ 9 1/2
Deodorized Naphtha @ 12
Cylinder @ 29
Engine @ 16

CATSUP
Columbia, pints 2 00
Columbia, 1/2 pints 1 25

CHEESE
Acme @ 11 1/2
Amboy @ 11 1/2
Carson City @ 11

Edam @ 17
Leiden @ 13 @ 14
Limburger @ 50 @ 75

Sap Sago @ 19 @ 20

CHEWING GUM
American Flag Spruce 55
Beeman's Pepsin 60

Sen Sen 55
Sen Sen Breath Perfume 1 09
Sugar Loaf 55

CHICORY
Bulk 5
Red 7
Eagle 4

CHOCOLATE
Walter Baker & Co.'s
German Sweet 23
Premium 31

Vienna Sweet 21
Vanilla 28
Premium 31

CLOTHES LINES
Sisal 1 00
60 ft, 3 thread, extra 1 40

60 ft, 3 thread, extra 1 70
60 ft, 6 thread, extra 1 29

Cotton Victor
50 ft. 80
61 ft. 95

Cotton Windsor
50 ft. 1 20
60 ft. 1 40

Cotton Braided
40 ft. 55
50 ft. 70

Galvanized Wire
No. 20, each 100 ft long 1 90
No. 19, each 100 ft long 2 10

COCOA
Cleveland 41
Colonial, 1/4s 35

Van Houten, 1/2s 40
Van Houten, 3/4s 40

COCONUT
Dunham's 1/4s 26
Dunham's 1/2s and 3/4s 26 1/2

COCOA SHELLS
20 lb. bags 2 1/2
Less quantity 3

COFFEE
Roasted
F. M. C. brands
Mandehling 30 1/2

COFFEE
Roasted
No 1 Hotel 28
Monogram 26

COFFEE
Roasted
Porto Rican 15
Marego 11 1/2

4

Dwinell-Wright Co.'s Brands.



White House, 1 lb. cans...
White House, 2 lb. cans...
Excelisior, M. & J. 1 lb. cans

Excelisior, M. & J., 1 lb. cans
Royal Java, 1 lb. cans
Royal Java and Mocha

Java and Mocha Blend...
Boston Combination...
Ja-Vo Blend...

Ja-Mo-Ka Blend...
Distributed by Olney & Judson
Gro. Co., Grand Rapids, C. El-

Teller Coffee Co. brands
No. 9 8 1/2
No. 10 9 1/2

Common 8
Fair 9
Choice 10

Delivered in 100 lb. lots.
Rio
Common 8

Fair 9
Choice 10
Fancy 15

Santos
Common 8
Fair 9
Choice 10

Maracaibo
Fair 13
Choice 16

Mexican
Choice 13
Fancy 17

Guatemala
Choice 13

Java
African 12
Fancy African 17

McLaughlin's XXXX
McLaughlin's XXXX sold to
retailers only. Mail all orders

Extract
Valley City 1/4 gross 75
Felix 1/4 gross 1 15

CONDENSED MILK
4 doz in case.
Gall Borden Eagle 6 40

Crown 5 90
Daisy 4 70
Champion 4 25

CONDENSED MILK
4 doz in case.
Gall Borden Eagle 6 40

CROWN
Crown 5 90
Daisy 4 70
Champion 4 25

CRACKERS
Butter
Seymour 6 1/2
New York 6 1/2

CRACKERS
Butter
Seymour 6 1/2
New York 6 1/2

CRACKERS
Butter
Seymour 6 1/2
New York 6 1/2

5

Soda
Soda XXX 7
Soda, City 8

Oyster
Faust 7 1/2
Farina 7
Extra Farina 7 1/2

Sweet Goods-Boxes
Animals 10
Assorted Cake 10

Belle Rose 8
Bent's Water 16
Cinnamon Bar 9

Coffee Cake, Iced 10
Coffee Cake, Java 10
Coconut Macaroons 18

Grandma Cakes 9
Graham Crackers 8
Graham Wafers 12

Grand Rapids Tea 16
Honey Fingers 12
Iced Honey Crumpets 10

Imperial 8
Jumbles, Honey 12
Lady Fingers 12

Lemon Snaps 12
Lemon Wafers 16
Marshmallow 16

Marshmallow Creams 16
Marshmallow Walnuts 16
Mary Ann 8

Mixed Pickles 11 1/2
Milk Biscuit 7 1/2
Molasses Cake 8

Molasses Bar 9
Moss Jelly Bar 12 1/2
Newton 12

Oatmeal Crackers 8
Oatmeal Wafers 12
Orange Crisp 9

Orange Gem 9
Penny Cake 8
Pilot Bread, XXX 7 1/2

Pretzettes, hand made 8 1/2
Pretzels, hand made 8 1/2
Scotch Cookies 9

Sears' Lunch 7 1/2
Sugar Cake 8
Sugar Cream, XXX 8

Sugar Squares 8
Sultanas 13
Tutti Frutti 16

Vanilla Wafers 16
Vienna Crimp 8

E. J. Kruce & Co.'s baked good
Standard Crackers.
Blue Ribbon Squares.

Write for complete price list
with interesting discounts.
CREAM TARTAR
5 and 10 lb. wooden boxes 30

Bulk in sacks 29
DRIED FRUITS
Apples
Sundried @ 25

Evaporated, 50 lb. boxes @ 9
California Prunes
100-120 25 lb. boxes @ 4

80-100 25 lb. boxes @ 4 1/2
70-80 25 lb. boxes @ 5 1/4
60-70 25 lb. boxes @ 6 1/4

50-60 25 lb. boxes @ 7 1/4
40-50 25 lb. boxes @ 8 1/4
30-40 25 lb. boxes @ 9

1/2 cent less in 50 lb. cases
California Fruits
Apricots @ 11 1/2

Blackberries 8 1/2
Nectarines 8 1/2
Peaches @ 9 1/2

Pitted Cherries 9 1/2
Prunelles 8
Raspberries 8 1/2

Citron
Leshorn 11
Corsican 12 1/2

Currants
California, 1 lb. package 8
Imported, 1 lb package 7

Imported, bulk 6 1/2
Pearl
Citron American 19 lb. bx. 13

Lemon American 10 lb. bx. 13
Orange American 10 lb. bx. 13

Raisins
London Layers 2 Crown 1 75
London Layers 3 Crown 1 90

Cluster 4 Crown
Loose Muscatels 2 Crown 7 1/2
Loose Muscatels 3 Crown 7 1/2

Loose Muscatels 4 Crown 8 1/4
L. M., Seeded, 1 lb. 9 1/2 @ 10
L. M., Seeded, 3/4 lb. 8 1/2

Sultanas, bulk 11
Sultanas, package 11 1/2

FARINACEOUS GOODS
Beans
Dried Lima 5 1/4
Medium Hand Picked 1 80

Bedum Holland 2 25
Farina
24 1 lb. packages 1 13

Bulk, per 100 lbs. 2 80
Hominy
Flake, 50 lb. sack 90

Pearl, 200 lb. bbl. 5 00
Pearl, 100 lb. bbl. 2 50

Maccaroni and Vermicelli
Domestic, 10 lb. box 60
Imported, 25 lb. box 2 50

6

Table with 2 columns: Item Name and Price. Includes Pearl Barley, Peas, Rolled Oats, Steel Cut, Monarch, Quaker cases, Grits, and Sago.



Table with 2 columns: Item Name and Price. Includes Cases, East India, German, Tapoca, Pearl, Cracked, Fishing Tackle, Cotton Lines, Linen Lines, and Flour.

Table with 2 columns: Item Name and Price. Includes Flour, Feed and Millstuffs, and Oats.

JAXON Highest Grade Extracts. Includes Vanilla, Lemon, and other flavors.

COLEMAN'S High Quality Flour. Includes various flour types and prices.

JENNINGS' True Malted Barley. Includes various malted barley products.

Table with 2 columns: Item Name and Price. Includes Folding Boxes, Taper Bottles, Full Measure, and Tropical Extracts.

Table with 2 columns: Item Name and Price. Includes FLY PAPER, FRESH MEATS, and Beef.

Table with 2 columns: Item Name and Price. Includes Mustard, Molasses, and New Orleans.

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7

Table with 2 columns: Item Name and Price. Includes GELATINE, GRAIN BAGS, and GRAINS AND FLOUR.

Table with 2 columns: Item Name and Price. Includes Wheat, Winter Wheat Flour, and Local Brands.

Table with 2 columns: Item Name and Price. Includes Patents, Second Patent, Straight, and Clear.

Table with 2 columns: Item Name and Price. Includes Graham, Buckwheat, Rye, and Flour.

Table with 2 columns: Item Name and Price. Includes Spring Wheat Flour, Pillsbury's Best, and Quaker.

Table with 2 columns: Item Name and Price. Includes Oats, Corn, and Hay.

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8

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Table with 2 columns: Item Name and Price. Includes SEEDS, Anise, and Canary.

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Table with 2 columns: Item Name and Price. Includes Common Corn, 20 1-lb. packages, and 40 1-lb. packages.

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Best grade Imported Japan, 3 pound pockets, 33 to the bale.

Cost of packing in cotton pockets only 1/2¢ more than bulk.

Alpha Cream, large, 2 doz. 1.85

Alpha Cream, large, 1 doz. 1.90

Alpha Cream, small, 3 doz. .95

Durkee's, large, 1 doz. 4.15

Durkee's, small, 2 doz. 4.85

SALE RATUS Packed 60 lbs. in box.

Church's Arm and Hammer 3 1/2

Deland's 3 00

Dwight's Cow 3 15

Emblem 2 10

L. F. 3 00

Wyandotte, 100 3/4 3 00

SAL SODA Granulated, bbls. 96

Granulated, 100 lb. cases 1 10

Lump, bbls. 90

Lump, 145 lb. kegs. 85

JAXON Single box, 3 45

5 box lots, delivered 3 40

10 box lots, delivered 3 35

Johnson Soap Co. brands—Silver King 3 65

Calumet Family 2 75

Scotch Family 2 85

Cuba 2 35

Jas. S. Kirk & Co. brands—Dusky Diamond 3 55

Jap Rose 3 75

Savon Imperial 3 55

White Russian 3 60

Dome, oval bars 3 55

Satinet, oval 2 50

White Cloud 4 10

Lautz Bros. brands—Big Acme 4 25

Acme 5c 3 65

Marselles 4 00

J. I. Prescott & Co. Manufacturers New York, N. Y. ENAMELINE

No. 4, 3 doz in case, gross 4 50

No. 8, 3 doz in case, gross 7 20

Domino 6 80

Cut Leaf 5 20

Powdered 4 80

Coarse Powdered 4 85

XXX Powdered 4 70

Fine Granulated 4 90

2 lb. bags Fine Gran 4 85

5 lb. bags Fine Gran 5 05

Mould A 4 70

Diamond A 4 50

Confectioner's A 4 40

No. 1, Columbia A 4 50

No. 2, Windsor A 4 35

No. 3, Ridgewood A 4 30

No. 4, Phoenix A 4 30

No. 5, Empire A 4 25

BEST ON EARTH SUTTON'S TABLE RICE

Sutton's Table Rice, 40 to the bale, 2 1/2 pound pockets 7 1/2



Kingsford's Corn 40 1-lb. packages 8 1/2

Kingsford's Silver Gloss 40 1-lb. packages 8 1/2

6 lb. packages 9 1/2

S.C.W. Cigar Clippings, per lb. 26

Table 12: Lubetsky Bros. brands, Fine Cut, Plug, Smoking, Wash Boards, Window Cleaners, Wood Bowls, WRAPPING PAPER, TWINE, VINEGAR, WASHING POWDER, WICKING, WOODENWARE.

Table 13: Faucets, Mop Sticks, Pails, Toothpicks, Traps, Tubs, Wash Boards, Window Cleaners, Wood Bowls, WRAPPING PAPER, FRESH FISH, HIDES AND PELTS, CANDIES.

Table 14: Mixed Candy, Grocers, Competition, Special, Fancy-In Pails, Fancy-In 5 lb. Boxes, FRUITS, Lemons, Bananas, Foreign Dried Fruits, NUTS.

Table 15: STONEWARE, Butters, Churns, Milkpans, Fine Glazed Milkpans, Stewpans, Jugs, Sealing Wax, LAMP BURNERS, MASON FRUIT JARS, LAMP CHIMNEYS, Anchor Carton Chimneys, First Quality, XXX Flint, Pearl Top, La Bastie, Rochester, Electric, OIL CANS, LANTERNS, LANTERN GLOBES, BEST WHITE COTTON WICKS, COUPON BOOKS, Coupon Pass Books, Credit Checks.

Our Catalogue is "Our Drummer" - It lists the largest line of general merchandise in the world. It is the only representative of one of the six largest commercial establishments in the United States.



NEAT, DURABLE, STRONG. A Postal Card Will get you prices on the best store stools made. BRYAN PLOW CO., Bryan, Ohio Manufacturers

Bicycle Dealers - Who have not already received our 1902 Catalogue No. 6 pertaining to Bicycles and Bicycle Supplies should ask for it. Mailed free on request. We sell to dealers only. ADAMS & HART 12 W. Bridge St., Grand Rapids, Mich.

The New York Market

Special Features of the Grocery and Produce Trades.

Special Correspondence.

New York, Aug. 30.—The coffee market was stimulated by reports of frost and the speculator thought he could get in his fine work. Then the frost settled on the speculator and the week has seen a depressed market. Of course, there is some business going on all the time, but nobody is buying much ahead of current wants by reason of any frost reports. At the close No. 7 is worth 5½c. Receipts at primary points continue to be quite large and, while the amount received up to August 27 at Rio and Santos is not quite as large as at the same time last year it is surely overtaking the record made then. In store and afloat there are 2,814,413 bags, against 1,681,287 bags at the same time last year. Mild grades are doing well and, in fact, the supply is so well taken care of that the market is cleaned up on some sorts. Good Cucuta is worth 9c.

Most of the sugar business done during the week has been in the way of withdrawals, but there has also been a fairly active trade in new deals and the market shows more life than for some time. Not that the volume of business is especially large for this time of year, but as it has been so quiet previously it is worth noting that normal conditions prevail. Refineries are behind in deliveries from a few days to two weeks.

Tea prices are firmly adhered to in the face of a very limited volume of trade and this is about all that can be said. Orders are few and those for very small quantities.

It has been another dull week in rice. Buyers are not disposed to purchase at all ahead of current needs and the situation is about as sluggish as can be. Quotations are practically without change.

Offerings of pepper continue light and the situation, so far as this article is concerned, is well sustained. Singapore black is quoted at 12½c. Other spices show no special change.

Some old contracts for molasses have been closed up, but there is little doing in new business and prices are barely steady. Good to prime centrifugal, 17@30c. Syrups are steady on the basis of 18@26c for prime to fancy.

The steamer Washtenaw arrived with 60,000 cases of canned salmon, which is offered at \$1.20 in carlots, regular term, for talls and \$1.35 for flats. The interest of the trade generally is centered in salmon and the outlook seems to favor the seller very decidedly, although the volume of actual business this week has been of rather limited proportions. Tomatoes are steady with No. 3 Maryland at 85c net, f. o. b. Some are holding for 90c and indications are that they will obtain it. Other goods are in fair request and quotations are practically without change.

Dried fruits are quiet. Currants are about unchanged in price and there has been rather smaller call for the same than during previous weeks. Other goods are selling in about the usual midsummer manner and both buyer and seller seem to be in a waiting mood.

Lemons are quiet and the whole week has been an easy one. Sicily lemons range from \$1.40@2.75 per box; Verdellis up to \$2.40; Maioris, \$3.50@4.25. Oranges are quiet and about unchanged, Valencias ranging from \$3@7 per box. Bananas are steady and unchanged. Nuts are dull as to sales. Prices are generally firm.

The butter market has had several small ups and downs during the week and closes rather firmer. Best Western creamery is held at 19c and is fairly firm at this. Seconds to firsts, 16½@18½c; imitation creamery, 14½@16c; Western factory, 15@16½c, latter for fancy; fancy renovated, 17c.

Full cream cheese, 10¼@11½c. Supplies are not at all excessive, but seem to be sufficient to meet the demand, which has been light this week, neither home dealers nor exporters showing much interest in the situation.

The egg market continues to show de-

ceded strength and best Western will fetch 21c; fair to good, 19½@20c, loss off. At mark, best candled goods are worth 20c; ungraded, candled, 17½@19c; fair to good, 16½@18c.

Difficulty of Changing a Time-Honored Custom.

I notice that the grocers in some localities are agitating the idea of distributing the heavy trade which almost all grocers have on Saturday over the whole week.

I do not believe you could get a woman to buy a part of her Saturday order on Tuesday or Wednesday in a thousand years. She is used to doing her heavy buying on Saturday or Friday night. Saturday has been the market day for probably a hundred years.

As a matter of fact, what objection is there to Saturday as a day of heavy buying? Only that it makes the grocer work harder, that is all. How many consumers can you make see in that a sufficient reason for disarranging a time-honored and not at all inconvenient custom?

I once knew a grocer who dreamed up another scheme to get people out of the beaten track. He was going to change the size of their orders. Instead of ordering in 87 cent lots, as most people do now, he was going to induce them to order \$5 and \$10 worth of groceries at a time.

His scheme was to offer 5 per cent. discount on a \$5 order and 7½ per cent. on a \$10 order, and he thought he was simply going to set the river on fire. Did he do it? Not much. He advertised the thing by circulars and newspapers, but he told me ruefully some months afterward that he had only sold one \$5 order through it. And that was sold to a public-spirited citizen who helped anything along, no matter what.

I could have told that grocer at the beginning that the plan would fail. People are not accustomed to buying their groceries in \$5 and \$10 lots. And they do not want to get accustomed to it. It has been the custom for years with most people to buy groceries in a hand-to-mouth way—as they need them.

And it always will be, too. Another grocer known to me went to New York one winter and was much struck with a scheme some grocer—a department store, I think—had of selling goods. He had simply a luxuriously furnished room with small tables and chairs. Customers would come in and sit at the tables. Samples would then be brought and the goods bought from them.

My friend went back to the country town with his head chock full of this scheme. He moved his own stock back about six feet and partitioned off the space this gave him into an imitation of the sample room he had seen in New York.

The scheme was a dead flat failure. Why? Because consumers in the country have never known any other way of buying groceries than by going into a store and standing up before a counter. They did not take kindly to the new way. They seemed to want to see more than a sample and so my disappointed friend had to knock his partition down again and sell off his fancy tables and chairs at auction.

His scheme simply went against the people's grain.

The cash scheme won't work in some localities—not many, but in some. In sections peopled by old families who have been used to long credits all their lives, you might as well try to introduce

female clerks in tights as the cash system.

I tell you, people are mighty hard to get out of a rut when they are once in it. Look at B. T. Babbitt, the soap man. For years he educated the public to demand premiums with Babbitt's soap. One day he tumbled to the fact that premium schemes were all wrong, and he announced that hereafter he would not use them—put up a splendidly logical talk about the premium plan being all wrong; when you buy soap you ought to buy soap and a tin pan or a parasol had no legitimate place in the deal at all.

Babbitt was right—premiums have no real place in a soap sale; but he forgot that he had taught people that they had and so his plan failed and he had to go back to premiums.

There is a good deal of the balky mule in human nature.—Grocery World.

The Prune Trust's Successor.

The Cured Fruit Association, otherwise known as the Prune Trust, formed two years ago by the prune growers of California as a co-operative organization, is to be succeeded by a joint stock company of the same name, composed entirely of growers resident in the Santa Clara Valley. The new corporation was launched last month with a capital of \$100,000, with shares at \$10 each, and will make a bid for the tangible assets of the institution, the principal of which is the big packing house at Santa Clara, erected at a cost of \$37,000. It is the intention of the new company to also assume the business of the organization now dissolving to the greatest extent possible. The new association will be a purely private business concern, but an effort will be made to scatter the stockholders as much as possible in order that the whole prune-growing interests of the State will be represented in the ownership.

We have a complete line of
Blankets
Robes
Fur Coats

Write us for prices before placing your order

Sherwood Hall Co., Ltd.
Grand Rapids, Mich.

Wholesale Grocers

Invariably recommend their customers to take a membership in the COMMERCIAL CREDIT Co. because it protects the retailers against bad paying consumers and, incidentally, protects jobbers against slow pay customers.

Cost of Procrastination

Procrastination is the thief of time as well as money. While hundreds of dealers have sent us orders for

D Crackers

many others have considered the matter more or less and are still procrastinating. When you have sold your first order of our Crackers and Sweet Goods you will realize what procrastination has cost you.

E. J. KRUCE & CO., Detroit, Michigan

Buyers' Excursion

To Grand Rapids, Michigan

From August 25th to September 10th Inclusive

Our Holiday display is now ready for inspection. The line is more complete and better selected than ever before, comprising many new and attractive novelties at popular prices.

It will be to your interest to examine our line before placing your order. Our representatives, Mr. G. Van Sledright, P. Lubach, P. Quartel and G. J. Haan, will be present to welcome their friends.

Grand Rapids Stationery Co.
Wholesale Stationers and Paper Dealers, 29 North Ionia St.
Grand Rapids, Michigan

Rapid Growth and Development of North Dakota.

Bismarck, No. Dak., Aug. 30—I have often read with a great deal of interest articles written by other men, and wondered if other men would read an article from me with a small degree of interest.

North Dakota to-day is so vastly different from the Dakota of a decade previous that one hardly realizes that he is in the same country.

Fargo and Grand Forks are running side by side for supremacy. Being towns of some 15,000 or 16,000 and about equal in commercial importance, there is naturally a rivalry between them for first place.

The little cities along its line of most consequence are Casselton, a progressive little village of about 1,500, with paved streets, brick buildings and lighted by electricity; Valley City, an incorporated village located on the Cheyenne River and in the heart of the wheat-growing section of the State, with a population of 2,500—the State Normal School is located here; Jamestown, a little farther west, situated on the James River, having a population of about 3,000, and here is located the hospital for the insane.

To drive from this town to Bismarck at this time of the year impresses one with the greatness of the State; for, despite the predictions of calamity howlers, the crops were never better in its history.

Dakota, like its neighbor Minnesota, raises wheat, corn, oats, flax and hay. The lateness of the warm weather caused the farmers to turn their attention to flax this year, so that there will be a larger percentage of that commodity than ever before.

The farming country virtually ends with Bismarck, the western portion of the State being almost entirely devoted to the raising of cattle.

Bismarck, the capital, a town of about 5,000 is located almost in the center of the State, on the banks of the Missouri River. It impresses one immediately with its cleanliness. The new Northern Pacific depot is certainly a magnificent building, composed of the granite chippings from the old St. Paul capitol and presenting a glistening appearance in the sun.

It is surrounded on three sides by a beautiful green lawn, ornamented in front with a flag pavement 30 feet wide by 600 long, which gives it a most picturesque appearance, and I am sorry to say it would make our beautiful depot in Grand Rapids bluish. The new Northwest Hotel, an imposing structure of red brick, is complete in all its appointments and bids fair to rival the Waldorf at Fargo, that enjoys the reputation to-day of being the hotel of the State.

To spend a Sunday in Bismarck convinces one that it is a law-abiding city—a striking contrast to most of its neighbors. Mandan, five miles farther west, is what we Eastern people call a wide open town of 2,500. Dakota being a prohibition State, it is impossible to get anything to drink stronger than I-beer that has been bottled ever since Pa married Ma costs ten cents a glass in Mandan, the end of a division of the Northern Pacific Railroad, whose machine shops are located here.

Passing west from Mandan, nothing worthy of notice is to be seen save the immense herds of cattle grazing on the hillside, the little villages of New Salem, Sims, Glenullin, Hebron and Richardson being distributing points for the vast cattle ranches north and south of them.

Dickinson, the last town of importance

in the State, situated on the Heart River, is in the midst of the finest stock-raising section of the country, being also a distributing point for bituminous coal produced in its vicinity.

Some of the Tradesman's readers may not have a clear conception of a cattle ranch. A cattle ranch is a portion of land occupied by one man who usurps the authority of feeding his flocks upon it whether he owns the land or not, and his neighbor respects his rights sufficiently to keep a respectable distance away with his flocks, so that they do not encroach upon each other.

I want to say a word or two about the Bad Lands. Medora, a little village thirty-nine miles west of Dickinson—named after the daughter of J. Von Hoffman, of New York, and wife of Marcus Demores, who instituted a large packing house there to fight Armour & Co. in the provision business, and afterwards failed and left for South Africa to fight the Boers and was subsequently killed—is the entrance to the Bad Lands, which extend twenty-five miles west and are a continuation of incinerated mounds ranging from 100 to 800 feet in height.

The volcanic eruptions on the Island of Martinique being fresh in your readers' minds may cause them to conceive in a measure what must have occurred in this country long ago. The belief of the inhabitants of this part of the country is that in ages past a subterranean fire existed which caused a volcanic eruption and produced the results of the present day; and their belief would seem well grounded, for, to a stranger passing through this country, there appears every evidence of fire having existed by the formation of the mounds. The Bad Lands derive their name from the fact of their being useless for anything but grazing purposes and their only redeeming feature is that they provide shelter for the cattle in the extreme cold weather and blizzards to which this section is subject.

When you reach the little town of Sentinel Butte, which derives its name from the guide who piloted Custer through the Bad Lands in his war with the Indians, you are in close proximity to the State of Montana and you have passed through one of the most interesting States in the Northwest. To corroborate my statement I might say that during the past two years all the available land owned by the Northern Pacific, which comprised every other section of fifty miles, has been bought up by speculators, and they in turn have sold it to smaller purchasers, showing conclusively that the public eye is on Dakota.

Algeron E. White.

Starch Manufacturer Leaves the Trust.

Piel Bros., who have withdrawn from the Starch trust will establish an independent starch factory in Indianapolis. It is said that the total investment in the new plant will be over \$500,000. When the Indiana starch plant was absorbed by the trust the Piel became stockholders in the trust and continued to manage the local plant. Some time ago, however, the trust plants were absorbed by a new trust and the Piel withdrew.

Business Wants

Advertisements will be inserted under this head for two cents a word the first insertion and one cent a word for each subsequent insertion. No advertisements taken for less than 25 cents. Advance payments.

BUSINESS CHANCES.

FOR SALE—BRICK STORE BUILDING, 22 x 60 feet, with frame addition on back, 22 x 40 feet, two stories, with living rooms above. For particulars address J. L. Farnham, Mancelona, Mich. 707

FOR EXCHANGE AT A BARGAIN—1,000 acres heavy hardwood timber land—oak, ash, hickory, black walnut, etc.—for stock general merchandise. Address No. 706, care Michigan Tradesman. 706

FOR SALE—A CLEAN STOCK OF DRY goods, shoes and groceries. Well-established paying business. Will sell right. Reason, other business. Clarence A. Fox, Flushing, Mich. 703

FOR SALE—HARDWARE BUSINESS LOCATED in prosperous farming and manufacturing center. In shop in connection; stock clean and well assorted; will inventory \$3,000; must sell on account of sickness; a rare opportunity. Address Hardware, 55 Stephenson St., Freeport, Ill. 702

FOR SALE—WELL-ESTABLISHED, PROFITABLE dry goods business in one of the best towns in State. Splendid opportunity for enterprising man. Stock new and fresh. Reputation for first class goods. Must retire on account of health. Write for particulars. Henry Wright, Harbor Springs, Mich. 705

FOR SALE—GOOD CLEAN STOCK OF groceries and fixtures; invoice about \$1,800; doing a \$1,200 business a month; terms cash. Address Box 654, Union City, Ind. 638

FOR SALE—WELL-ESTABLISHED JEWELRY and crockery stock, \$2,000; also good bazaar stock, \$2,000; both in good farming town. Clark's Business Exchange, Grand Rapids, 637

FOR SALE—CLEAN UP-TO-DATE STOCK of groceries, china, crockery and glassware; located in a thriving village in Eastern Michigan; population about 700; stock will inventory about \$1,700. Address Grocer, care Michigan Tradesman. 696

HARD TO FIND—A FIRST CLASS DRUG store in city of 50,000 people in Michigan for sale. Best of reasons for selling. Address Mrs. B., Room 801, 377-9 Broadway, New York City. 694

FOR SALE—A GOOD CLEAN UP-TO-DATE stock of general merchandise; will invoice about \$5,500; doing a good business; popular place to trade; a splendid chance to step into a moneymaking business; best corner location in a prosperous growing town of 1,500 in Northwest Iowa; large territory to draw trade from; will sell at a bargain and give time on part. Address J. Forbes, Fonda, Iowa. 692

FOR SALE—THOROUGHbred FOX hound puppies; four to eight months old; bred from the best blood in America; pedigreed and regist red stock only. C. P. Millar, South Haven Mich. 688

FOR SALE—DRUG STORE, PAYING OVER \$10 month net on purely drug stock; other lines could be added; growing town of 800. Address 699, care Michigan Tradesman. 699

FOR SALE AT A BARGAIN—A DRUG store in a good location and doing a good business. Address No. 700, care Michigan Tradesman. 700

WANTED—PURCHASER FOR MEAT market; only stand in town of 450. Address No. 515, care Michigan Tradesman. 618

FINE OPENING FOR A FURNITURE store and undertaking establishment. For many years my store in Ionia, Michigan, has been occupied as a furniture store. It is a two-story brick and has a fine plate glass front on Main street. Size 22x10 feet. Vacant because tenant bought another furniture business and moved to that store. No other undertaker in the city. Rent of entire store \$40 per month. Address Cornellia S. Avery, Ionia, Mich. 684

FOR SALE—STOCK GENERAL MERCHANDISE in small town; stock will invoice \$2,500 to \$3,000; good clean stock and doing good business. Address No. 685, care Michigan Tradesman. 685

FOR SALE—AN UP-TO-DATE GROCERY business, stock and fixtures; will inventory about \$2,500; for cash only; situated in a prosperous Michigan county seat town of 2,800; stock is located in the best corner store in the town for the grocery business; this business has been a moneymaker for the owners; cash sales last year about \$15,000; can be increased by adding meat business or bakery in connection; only those who have the cash and mean business need apply; reasons for selling made known on application. Address No. 682, care Michigan Tradesman. 682

FOR SALE—CLOTHING, FURNISHING and shoe business in Southern Michigan town of fifteen hundred; large territory and one competitor; All opportunity; possession given January 1; no failers need answer. Address No. 681, care Michigan Tradesman. 681

TO RENT—WE WILL RENT THE UPSTAIRS over our planing mill, together with power, lights and heat; also dry kiln and warehouse room if desired; room is 54x70 feet and is well lighted; would be suitable for any kind of light manufacturing or sash and door work, for which there is most of the machinery already in, or for cabinet work. Call on or address Travese City Manufacturing Co., Travese City, Mich. 673

FOR SALE—A CLOTHING AND FURNISHING goods store in one of the best towns of Southern Michigan; established in 1893; yearly sales, \$12,000, all cash; not a dollar ever sold on credit; goods all brand new; stock cleaned out every season, rent, \$25; will be sold on easy payments to a responsible party; a reasonable down payment required; stock about \$8,000; reason for selling, dissolution of partnership. Address No. 676, care Michigan Tradesman. 676

FOR SALE—GROCERY STOCK AND FIXTURES; about nine or ten hundred dollars; did \$7,000 business last year. Address 675, care Michigan Tradesman. 675

FOR SALE—\$1,700 DRUG STOCK AND FIXTURES; can be bought at great discount for cash. Address P. O. box 222, Saginaw, Mich. 674

FOR SALE—CLEAN DRUG AND GROCERY stock which will prove good investment for live man, particularly registered pharmacist; located in thickly populated portion of Flint, about one-half mile from any competition in drug line; only one other grocery in the immediate vicinity; rent reasonable. Address No. 679, care Michigan Tradesman. 679

FOR SALE—HOME IN FLORIDA; FOURTEEN acres, eight acres bearing orange trees; good buildings; good neighbors; near railroad; healthy location; will sell for \$3,000 cash or take clean stock of merchandise (Northern Michigan or Wisconsin preferred) in exchange. Address No. 672, care Michigan Tradesman. 672

ICE BUSINESS FOR SALE; EXCLUSIVE trade. John Jeffrey, Union City, Mich. 655

FOR SALE—MY GENERAL STORE STOCK and fixtures for \$2,000 cash. Did \$15,000 worth of business last year. Best of reasons for selling. This is certainly the best bargain in the State. Call or write at once. J. E. C. Farnsworth, Wexford county, Mich. 668

FOR SALE—A CLEAN \$6,500 STOCK OF staple dry goods, ladies' and gents' furnishing goods and children's clothing; also store fixtures; stock only one year old. Best location in town. Long lease. Want cash or good paper. Address Max M. Savian, Petoskey, Mich. 667

FOR SALE—DRUG STORE, MAIN street; fine location; large trade; owner in feeble health. Druggist, Box 255, Madison, Ind. 662

WANTED—STOCKS OF GENERAL MERCHANDISE, for which I will pay spot cash. Must be cheap enough to enable me to move them. F. L. Orcutt, Benlah, Mich. 657

FOR SALE—DRUG STOCK AND FIXTURES; only one in good prosperous town on railroad; good business; stock about \$1,200; cash, no trades. Address: George, care Hazeltine & Perkins Drug Co., Grand Rapids, Mich. 671

FOR SALE—CHEAP, ONE 20 H. P. GASOLINE engine, used only one year; good condition. Hemily & Kennicott, Newaygo, Mich. 654

FOR SALE—A GOOD FIRST-CLASS 10 horse livery; only one in town of 900; good trade and everything in good order. Address Philip Taylor, Saranac, Mich. 636

FOR SALE—CLEAN GROCERY AND CROCKERY stock and bakery plant in best location in rapidly growing city of 5,000 population; rent reasonable; trade mostly cash; reason for selling, ill health of manager; purchaser must have at least \$1,500 to pay half down. Address No. 644, care Michigan Tradesman. 644

FOR SALE—SEVEN THOUSAND DOLLAR general stock in good town of 1,000 in Central Michigan. Best trade in town. Large brick food plant being erected. Rent low. Will sell right to cash purchaser or exchange for improved and unimproved real estate in Grand Rapids. Address No. 634, care Michigan Tradesman. 634

HELLO, BROTHER GROCER AND EVERYBODY using Liquid Measure. Write for circular on my Patent Lip. It will pour from full gallon Measure into Teaspoon and not waste a drop. Chas. Martin, Patentee and Grocer, Tiffin, Ohio. 631

I HAVE FOUR VACANT LOTS IN GRAND Rapids, free and clear; will trade for general stock; will pay balance cash. Address No. 583, care Michigan Tradesman. 583

FOR SALE—DRUG FIXTURES—ELEGANT wall cases, counters, show cases, prescription case; all light oak; will sell at half price. O. A. Fancboner, Grand Rapids. 534

FOR SALE—GOOD DRUG STOCK, INVOICE \$2,800, in one of the best Southern Michigan towns. Terms on application. Address No. 521, care Michigan Tradesman. 521

FOR SALE—FINE YIELDING 40 ACRE farm in Kalamazoo county; buildings; all under cultivation; value, \$1,200. Address, No. 522, care Michigan Tradesman. 522

FOR SALE—FIRST-CLASS, EXCLUSIVE millinery business in Grand Rapids; object for selling, parties leaving the city. Address Milliner, care Michigan Tradesman. 507

THREE VACANT LOTS IN GRAND Rapids, free of incumbrance, to exchange for drug, grocery or notion stock. Address No. 485, care Michigan Tradesman. 485

SAFES—NEW AND SECOND-HAND FIRE and burglar proof safes. Geo. M. Smith Wood & Brick Building Moving Co., 376 South Ionia St., Grand Rapids. 321

FOR SALE—MOSLER, BAHMANN & CO. fire proof safe. Outside measurement—36 inches high, 27 inches wide and 24 inches deep. Inside measurement—16 1/2 inches high, 14 inches wide and 10 inches deep. Will sell for \$50 cash. Tradesman Company, Grand Rapids. 368

FOR SALE CHEAP—SECONDHAND No. 4 Bar-Lock typewriter, in good condition. Specimen of work done on machine on application. Tradesman Company, Grand Rapids. 465

FOR SALE—DRUG STOCK AND FIXTURES, including about \$2,000, situated in center of Michigan Fruit Belt, one-half mile from Lake Michigan. Good resort trade. Living rooms over store; water inside building. Rent, \$12.50 per month. Good reason for selling. Address No. 334, care Michigan Tradesman. 334

MISCELLANEOUS

REGISTERED PHARMACIST OF LONG experience wants position. Practical ginseng grower. References furnished. Arthur L. Haight, Woodlar d, Mich. 710

CLERK WANTED—WANTED A YOUNG man of good habits to clerk in a general store. Good opportunities for advancement. Address Haak Lumber Co., Haakwood, Mich. 708

MEAT CUTTER WANTED—WANTED A young man to cut meat and assist as clerk in a general store. Address Haak Lumber Co., Haakwood, Mich. 709

WANTED—REGISTERED PHARMACIST. Address No. 704, care Michigan Tradesman. 704

PHARMACIST, GRADUATE UNIVERSITY of Michigan, desires position, Grand Rapids preferred. Address No. 686, care Michigan Tradesman. 686

SALESMEN WANTED TO CARRY A NEW advertised specialty in men's \$3 welt shoes; only seven samples in the line; 5 per cent commission. Great side line. Territory going fast. Write, giving references. Trinity Shoe Makers, P. O. Box 654, Baltimore, Md. 695

WANTED—REGISTERED PHARMACIST. Steady employment; good references. Address D., carrier #3, Grand Rapids. 693

POSITION WANTED IN DRY GOODS OR general store; fifteen years' experience; reference by permission of present employer; will be at liberty after Sept. 1. Address No. 680, care Michigan Tradesman. 680