

# MICHIGAN TRADESMAN

Twentieth Year

GRAND RAPIDS, WEDNESDAY, NOVEMBER 19, 1902.

Number 1000

## Currie & Forsyth

Managers for

Douglas, Lacey & Co.

1023 Mich. Trust Bldg., Grand Rapids, Mich.

P. B. Forsyth, of the firm, and Dr. C. H. Bull, of this city, left Nov. 8th inst. with a party of 25 to visit the different properties handled by Douglas, Lacey & Co. in Arizona and California. We will be glad to give our customers and friends full particulars of the trip and how they found the properties in that section. We have an excellent good purchase that will be withdrawn from sale shortly. Prospectus of our Plans and Methods of Business sent free to anyone on application.

CITIZENS PHONE 1651.

## 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.

## 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

Sole agents for the State of Michigan for the

S. F. & A. F. Miller & Co.'s

famous line of summer clothing, made in Baltimore, Md., and many other lines. Now is the time to buy summer clothing.

28-30 South Ionia Street

Grand Rapids, Mich.

## IF YOU HAVE MONEY

and would like to have it EARN MORE MONEY, write me for an investment. Will re-purchase it of you at same price at end of year if you wish it.

Martin V. Barker  
Battle Creek, Michigan

## 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

## Noble, Moss & Co.

Investment Securities

Bonds netting 3, 4, 5 and 6 per cent.

Government Railroad Corporation  
Municipal Traction Corporation

Members Detroit Stock Exchange and are prepared to handle local stocks of all kinds, listed and unlisted.

808 Union Trust Building, Detroit

## LET ME SELL

your farm, residence, store building, stock of goods or business (any line) anywhere; I am a SPECIALIST in this line. Send two stamps for booklet and learn how. Address

A. M. BARRON, Station A,  
South Bend, Ind.

## Wanted

We want several small manufacturing concerns to locate here and will furnish a site and a small bonus if necessary. This is an excellent location for a basket factory, oval wood dish factory or handle factory. We also want a bank and will extend the proper encouragement to any one who can supply our needs.

Jack Moblo,  
Sec'y Riverdale Improvement Association  
Riverdale, Mich

## If you could see the Oro Hondo property, you would invest

The location of the Oro Hondo property adjoins the biggest gold mine in the world—The Homestake—which promises to become equally famous and profitable. The Homestake has paid regular dividends for twenty-five years and is crushing over 3,000 tons of ore daily, and has enough ore in sight to run its enormous plant for 35 years. This ore ledge, which is 450 feet wide, traverses the Oro Hondo property. The managers of the Oro Hondo property are practical business and mining men, who bought the property, consisting of over 1,000 acres, at a cost of over \$500,000. With their own money they began the initial development work before a share of stock was offered. They erected a large hoisting plant at a cost of \$20,000, and the shaft is down over 100 feet in ore at \$7.60 a ton. They are blocking out ore sufficient to operate a large cyanide plant which will cost about \$500,000, and to do this they are offering to original investors a portion of its treasury shares at 50c per share, par value \$1. Write us for full information.

If any subscriber, upon investigation, is not satisfied that existing conditions at the mine have been understated by us, we will refund the amount subscribed.

Wm. A. Mears & Co.,  
Fiscal Agents, New York

Address all communications to

Charles E. Temple,  
623 Michigan Trust Bldg,  
Grand Rapids, Mich.

## One Ton of Scratch Pads

We will sell 25 pounds assorted for \$2, all small sizes, made from finest writing paper. This price is good for this lot only. We don't want to move them to our new location and for this reason offer the stock at a bargain.

TRADESMAN COMPANY.

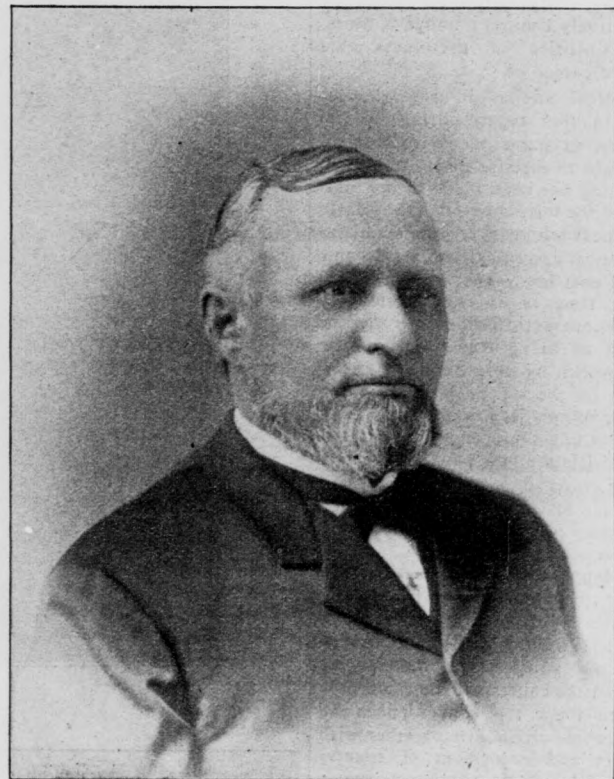
## THE GRAIN MARKET.

Wheat gained friends in the speculative market. There was considerable investment buying by large houses. Armour was credited with buying large lines. The visible made an increase of about 2,000,000 bushels, against 3,700,000 bushels last year, for the same week. There seem to be more buyers than sellers. Winter wheat showed a gain of about 2c for cash, while December options were up 2½c and May 2¾c. Foreign demand was good. France took some of our wheat, which is the first time she has bought in a long time. The tone was strong. Minneapolis cash wheat was 1@2c over December options. This premium for cash wheat stimu-

lated interior elevators to run their wheat to market, instead of holding, which made receipts heavy, but it was all absorbed by millers. The situation certainly is very healthy for wheat at the present outlook.

Rye was neglected, with not much enquiry. The market was dragging and dormant. Lower prices may stimulate more activity. Beans held their own, which is about all that can be said. Receipts of foreign beans were on the increase, which cut quite a figure in the Eastern markets, as they can be imported cheaper than the present home price.

Flour is very strong, owing to the advance in wheat. The demand, both local and domestic, is good. Foreigners are not purchasing much, as they are looking for lower prices. The duty which the United Kingdom put on flour, in excess of wheat, makes exports of wheat larger than flour. Our next



lated interior elevators to run their wheat to market, instead of holding, which made receipts heavy, but it was all absorbed by millers. The situation certainly is very healthy for wheat at the present outlook.

Corn was also stiff in price. December sold 6c per bushel higher than one week ago. The damp weather had a strengthening effect on prices, especially as the stock decreased 685,000 bushels and new corn coming in does not grade, owing to its being soft. It looks like a further advance.

Oats remain strong, as they are not coming on the market as fast as was anticipated. Stocks remain about as they were, with no accumulation.

Congress should find a way to remedy this evil.

Mill feed is in good demand. With the high price of corn and oats, we see no immediate signs of lower prices in mill feed.

Middlings are held firm at \$19 and bran at \$17.

Receipts of grain have been nominal, as follows: wheat, 60 cars; corn, 4 cars; oats, 9 cars; flour, 1 car; beans, 2 cars; malt, 1 car; hay, 1 car; potatoes, 14 cars.

Millers are paying 74c for No. 2 red wheat.

C. G. A. Voigt.

Superiority to circumstances is one of the most prominent characteristics of great men.—Horace Mann.

## GRADUAL GROWTH.

## Wonderful Strides Made By the Citizens Telephone Co.

The most sanguine dreamer, the most imaginative promoter in the independent telephone field at the time that the projectors of the Citizens Company began canvassing the public of Grand Rapids for patronage, some seven years ago, had but slight conception of the possible development of telephone service. At that time the city of Grand Rapids, with a larger service per capita than any other city in the country, used less than 1,500 telephones.

To-day the Citizens Telephone Company has more than 4,800 telephones in the City Exchange—a much larger plant than Detroit was using six short years ago. At that time the toll line development was meager and very few of the little villages and smaller towns of the State had more than a single telephone for toll service. The use of telephones among farmers was practically unknown. Scores, you might almost say hundreds, of important points in this State—and the same is true of other states—had no telephonic communication. The telephone had not become the everyday necessity of the average business man and householder; it was still largely a luxury within the reach of a comparatively limited number of users. Its possibilities of usefulness were scarcely dreamed of.

So radical and rapid has been the change in this regard during the past six years, so great the development, many begin to surmise that as yet but a beginning has been made in the usefulness of the telephone—that the growth of the next ten years will be comparatively almost as radical and serviceable as in the past few years. It is asserted that the time is at hand when every well-to-do, energetic farmer will feel the necessity of being connected with the outside world by telephone and cheerfully pay for the service just as school houses, good roads, bridges and other accessories to comfort and general satisfaction of life are now paid for. Every postoffice, every crossroad's hamlet will have its toll station, and the telephone will in many ways supplement, not supplant, the postal service.

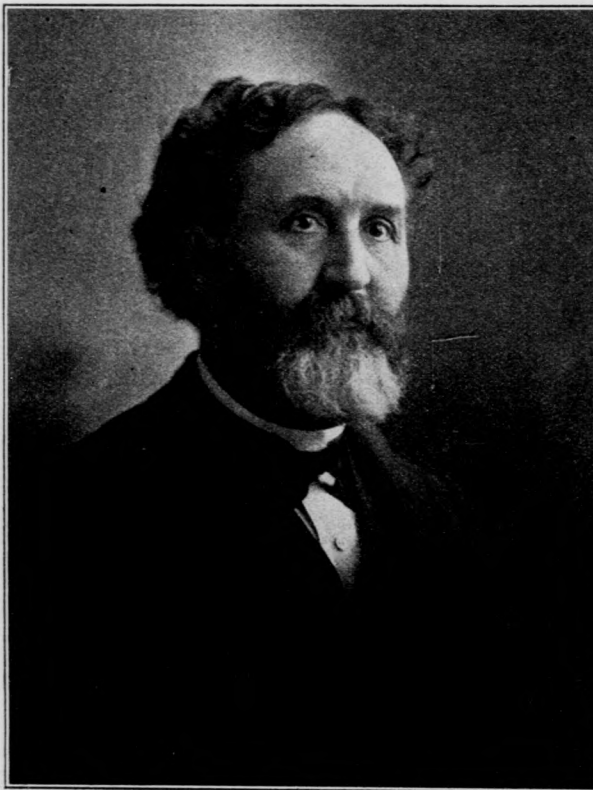
The telephone, with the traction railway and the rural route mail delivery, will radically change the tendency of population toward settlement in the cities and will scatter the people throughout the country, at the same time saving to them the conveniences and privileges of urban life together with the quiet and enjoyment of country residence.

This whole tendency in the telephone field has been developed as a direct effect of the independent movement. It has been felt of late that the telephone was not a luxury but an everyday necessity; as much so as the sewing machine in the modern household, or other of the wonderful inventions which have so saved the labor and increased the comfort of modern life. In no portion of the country has this fact been better illustrated or more generally demonstrated than in Western Michigan, where the people themselves have organized their own companies, with local organization, and service thoroughly conversant with local needs, giving careful attention to such needs—it is the very essence of the independent movement that the people themselves own the companies and directly control their management. Some of their efforts may be crude at first, but they inevitably

evolve better conditions, more satisfactory results, and afford a service strictly consonant with the average requirement of the plain people. It is one of the soundest demonstrations of the rightfulness and desirableness of the independent telephone movement that it does care for the public in this way and that the previous condition was not what the public had a right to expect and demand. The fact that in some localities independent methods have been used by the old company in reaching service among the farmers and smaller towns, further proves the soundness of the independent position.

But to cease generalization and give the readers of the Tradesman some special facts more particularly relative to the Citizens Company will probably be pleasing to them because they have, from time to time, been so thoroughly advised through its columns of the progress of this movement. The Grand

been confined to the city of Grand Rapids and that sum was deemed ample. Subsequently as the possibilities of development began to be apparent to the officers of the company, its field of operation being enlarged of necessity, its authorized capital was increased to \$200,000; then to \$300,000; then to \$500,000, and again to \$550,000, and subsequently to \$1,000,000. As above stated the expansion of the past twelve months has used more than \$350,000. The authorized capital of \$1,000,000 is all invested and the stockholders have recently by substantially unanimous vote (not one requested to express a formal opinion on the matter objected) instructed and authorized the sixth increase of capital stock, this time to \$2,000,000. It is intended by means of this increase to provide the necessary funds to care for the growth of the future—it seems likely that the expansion of the ensuing twelve months will be quite as large as it has



peculiar, however, to the independents, is the expansion of the use of the apparatus in large commercial, banking and industrial institutions. A few years ago a single telephone in the office of such an establishment was considered ample for the business it was required to care for. Now the single instrument is replaced by what is popularly called a branch exchange. With such a switchboard of its own in an office with a dozen or more telephones connecting the various officers or important employees of such an establishment with each other and through the small switchboard with the outside public, the bank teller, for example, does not leave his post of duty to confer with the president or cashier or other employee of such bank; he talks from his own desk through the branch exchange direct to the person he desires, to any outsider making enquiry of his department. This tendency will certainly increase in the future—until in many residences a single instrument on one floor will be replaced by several telephones scattered through various rooms.

With the moderate prices of the independents for toll line service, the habit of using this service is growing very rapidly. The more patrons use it for business or social conveniences the better they like it and the more they want it. During the month of October patrons of the Citizens system in Grand Rapids had more than 25,000 conversations with their neighbors outside of Grand Rapids over the system. That number may be compared with 18,000 for the month of October one year ago, and the growth of almost 40 per cent. in a single year in this department of independent service may be considered as indicative of the general progress and tendency of the business.

With such growth indicated by these figures and by the changes in the number of telephones in the Citizens system, which has not been enlarged in territory, but within the territory claimed to be within its direct sphere of influence, it is easy to understand that the company has been reasonably successful in a financial way and that its habit of paying dividends, begun in October, 1897, has been continued uninterruptedly, until now twenty-one of those quarterly reminders of this condition have reached the now nearly 900 stockholders of the company. Speaking of the stockholders, the number of these has grown rapidly of late, more than 100 having been added to the already large list during the present fiscal year of the company, which began with July 1, last. The company has held to the theory since its first organization that in numbers there is strength, and that the securing of persons directly interested in its welfare in all the communities it serves will increase its power and insure its continued well being. The policy of the past seems to have worked fairly well, and the future may be confidently expected to witness a continuance of this policy.

Ernest B. Fisher.

## Measuring Coal in a Bin or Box.

A solid cubic foot of anthracite coal weighs about 93 pounds. When broken for use it weighs about 54 pounds. Bituminous coal, when broken up for use, weighs about 50 pounds. The consequent rule for the approximate measurement of coal in a bin or box is to multiply the length in feet by the height in feet, and again by the breadth in feet, and this result by 54 for anthracite coal, or by 50 for bituminous coal. The result will equal the number of pounds, and to find the number of tons divide by 2,000.

Rapids Citizens Exchange has this Monday morning, Nov. 17, 1902, 4,825 telephones connected. The old Grand Rapids Exchange of July 1, 1896, had 1,471 telephones, and that figure was larger proportionately than for any other exchange in the country. The Citizens Telephone Company now has 52 other exchanges in its own system with more than 100 toll points, and included 11,683 telephones on the first of November as compared with 7,794 a year ago.

During the past year the Citizens Company has expended more than \$350,000 in the expansion of this system in construction, or by purchase and enlargement. The more important recent additions include Ionia, Belding, Cadillac, Portland, Mason, Moline, Kingsley and Empire.

When the company was organized some seven years ago its authorized capital was \$100,000. It was then supposed that its field of operation would

been during the past year. The Citizens Company has a sphere of influence which is to be thoroughly developed as rapidly as may be.

It has neighbors throughout the State and in Northern Indiana with which it has and is making first-class connections and long term contracts. These neighbors in their respective fields of development are manifesting quite the same spirit that has characterized the Citizens Company. The Union Company, the Valley Company, the Twin City Company, the People's Company of Jackson, the Adrian Company, the U. S. Company and numerous companies of smaller capital and more limited fields of service are striving to fulfill the ideal of the independent telephone movement—ample and first-class service for everybody who has the desire for it and the willingness to pay for it.

Another phase of telephone development of considerable importance, not



## John Knappe Machine Co.

The New Machine Shop

Up-to-date machinery.  
Location central.  
Manufacturers of

## CLIPPER PARTS

and extra parts for all makes of

## BICYCLES

Full assortment extra Clipper parts carried in stock Also manufacturers of Light Machinery to order, Models for Patents, Dies and Tools of every description. Estimates given on each piece of work free of charge. Give us a trial.

Office and Shop

87 Campau Street  
Grand Rapids, Michigan  
Citizens Phone 1197.

## "Tobacco Theif"

"Tobacco Theif" is a permanent and guaranteed cure for the tobacco habit in all its forms. It invigorates as well as regenerates the whole nervous system, and completely eradicates that hungry, gnawing desire.

There is no good reason why you can not rid yourself of that dirty, filthy habit. Every bottle is wrapped with guarantee and sight draft, which will positively be paid in every instance where "Tobacco Theif" fails to cure. Two bottles are guaranteed. Less than one usually cures.

Price \$1 per Bottle

### Testimonials

I took my first chew of tobacco in 1865 and have used it continually ever since that time. December 26, 1903, I received a package of "Britton's Tobacco Theif" and commenced to take it, and continued chewing but two or three days when I wanted it no more, and am now completely cured and realize that it will save me a great amount of money, besides breaking me of the filthy habit. Yours Resp'y,  
Fred K. N. Burhans, Portland, Mich.

Have used tobacco in all its forms for over 38 years, and after trying "Britton's Tobacco Theif" for 30 days I consider myself perfectly cured.

W. H. Triphagen, Pewamo, Mich.

Frank Corwin was cured by half a bottle, Nelson Harris by one bottle and I was cured by two and a half bottles.  
Geo. H. Hollister,  
Breckenridge, Mich.

I am using your "Tobacco Theif" and find it what you recommend it to be, and would like the agency for La., Tex. and Miss.  
E. S. Saxton,  
Patterson, La.

M. A. BRITTON, Pewamo, Mich.

## A Dutch Treat



is one where all concerned get their money's worth. Send your orders to Holland (Mich.) and we will show you that we do business on that principle.

Walsh-DeRoo Milling Co.

## A Matter of Education

The employment of a Trust Company in the capacity of administrator, executor, guardian and trustee is a matter of education.

The more you understand about our work the more good reasons you will find for employing us.

**The Michigan  
Trust Co.**  
Grand Rapids, Mich.

38 HIGHEST AWARDS  
in Europe and America

## Walter Baker & Co.'s

PURE, HIGH GRADE  
**COCOAS**  
— AND —  
**CHOCOLATES**



TRADE-MARK

Their preparations are put up in conformity to the Pure Food Laws of all the States. Grocers will find them in the long run the most profitable to handle, as they are absolutely pure and of uniform quality. In writing your order specify Walter Baker & Co.'s goods. If OTHER goods are substituted, please let us know.

Walter Baker & Co. Ltd.

DORCHESTER, MASS.  
Established 1780

## OVER 35,000 *Thirty Five Thousand* YOUNG MEN AND WOMEN EDUCATED FOR MONEY MAKING

and useful citizenship in a course of study and training at Detroit Business University during its fifty-two years' active usefulness. Those who wish to attain high success in the least possible time will promote their interests by taking up a course of study now. Day and night sessions. Call for elegant catalogue.

William F. Jewell,  
President.  
Platt R. Spencer,  
Secretary

## Business University Building,

11, 13, 17, 19 Wilcox Avenue,

Detroit, Mich.

## The "Perfection" Lighting System

Unique and perfect commercial lighting. Cannot explode or clog up. Insurance companies do not charge additional rates on our machine.



## Local Agents Wanted

throughout the

United States and Canada

Why not be the first merchant in your town to install a plant and also secure a valuable agency?

Write for particulars.

M. B. MARTIN, ADV. GRD. RAPIDS, MICH.



1000 CANDLE POWER  
NO UNDER SHADOW.

ACTUALLY SAVES 75%  
"UP-KEEP"  
OF ANY OTHER LIGHT.

LONG DISTANCE—BOTH PHONES 2090.

### A Few Other Advantages

You have a complete private lighting system for your own individual use. No gas or electric bills or collectors to stare you out of pocketbook each month. No annoyance with dirty kerosene lamps. No smoke, no odor. Ordinary gasoline, 72 per cent. test, furnishes the illuminating power. Cheapest and best method of lighting known to earth, except sunlight. Amount saved on your light bill will pay for a plant in nine months. You will not have to worry over conditions of weather, for atmospheric changes do not affect this light. The mechanical construction of the "Perfection" machine is of such a substantial nature that they will last for years. In short, there is nothing about them to wear out. Simple to operate. There are many other points of advantage gained by the adoption of this system of illumination, about which we would be pleased to tell you. Machines in stock for immediate delivery. Size of generator 6 inches by 24 inches. For merchants of good standing, we ship plants on ten days' trial. If you are satisfied we take the cash; never a dissatisfied customer yet. Your local tinsmith or plumber can install them. Could anything be more fair? Do you know of a better way to reveal our confidence in that which we recommend? Catalogue and price list, circulars and references sent on request.

PERFECTION LIGHTING CO., Sole Manufacturers, 17 S. Division St., Grand Rapids, Mich.

## Around the State

### Movements of Merchants.

Cambria—W. F. McNaughton is closing out his dry goods stock.

Lyons—Barros & Greenhoe have engaged in the meat business.

Port Huron—Boyce & McCall have engaged in the drug business.

Quincy—F. M. Turrell, meat dealer, has sold out to Sherwood & Corless.

Adrian—Symonds & Libbs succeed N. W. Symonds in the grocery business.

Cedar Springs—Geo. S. Burleson has sold his grocery stock to Mrs. Jennie A. Davis.

Adrian—Geo. W. Marvin has leased a store building and engaged in the shoe business.

South Haven—Gordon Ripley has purchased the grocery stock of W. O. Cook & Son.

Olivet—Wm. Rogers has removed his harness stock to Pompeli, where he will engage in business.

Port Huron—F. Burkhardt & Son have opened a meat market at the corner of Beers and Willow streets.

Holly—Wm. Thompson & Co. have purchased the grocery business of Mary C. (Mrs. J. W.) Mothersill.

Traverse City—C. J. Elliott has opened a grocery and provision store at the corner of Front and Oak streets.

Suttons Bay—Marcus Hoyt's new store building is nearly completed and he will occupy it with his drug stock early next month.

Fremont—S. R. Odell, druggist, at this place, has admitted his son to partnership under the style of S. R. Odell & Son.

Olivet—John Sours, for several years past a clerk in the drug store of F. E. Thiers, at Mt. Pleasant, has opened a drug store at this place.

Belding—Earl French and Glen Wortley, two of Lakeview's young men, have purchased the Spicer drug stock and will take possession January 1.

Belding—Dell Bricker has leased the store building formerly occupied by the bazaar stock of A. Behrendt and will open a line of men's furnishing goods.

Traverse City—C. S. and B. F. Cox have purchased the meat market at 404 East Front street. The business will be conducted under the style of Cox Bros.

Quincy—George Trott has purchased the interest of his partner, Stephen Clark, in the meat business of Trott & Clark, and will continue the business in his own name.

Reading—Hugh Spaulding has sold his hardware stock at Quincy and returned to this place, where he will re-engage in partnership with A. Walls in the hardware business.

Cassopolis—W. W. Reynolds and Gideon W. Taiterday have formed a copartnership and purchased the hardware stock of H. E. Moon. Mr. Taiterday will have the active management of the business.

Mattawan—N. C. Mosier has removed the stock he recently purchased at Grand Junction and installed it in his new store building. The stock comprises dry goods, millinery, shoes, rubber goods and groceries.

Lansing—H. W. Brown has resigned his position as manager of the Mason Cold Storage Co. and S. E. Beeman has been chosen as his successor. Mr. Brown will remove to this place to manage the plant to be erected here.

Marcellus—Claud Sykes, who has conducted the drug and grocery business at Keller for several years, has purchased

an interest in the Ward grocery business at this place. The style of the new partnership is Ward & Sykes.

Turner—M. D. Mills, who has been engaged in general trade here but a short time, has uttered a chattel mortgage securing nineteen creditors in the sum of \$3,957.45. Wm. B. Williams, of Lapeer, is named as trustee.

Marshall—Geo. W. Butler has purchased the general stock of A. W. Palmer and will put in a new stock of general merchandise. Mr. Butler has been engaged in the merchandise business at Eckford for the past five years.

Fremont—Job T. and Fred Reynolds have sold their interest in the banking business to J. Andrew Gerber, who for several years has been its cashier. J. T. Reynolds will spend the winter in the South on account of his health.

Cedar City—Carpenter & Sbuter, druggists, have dissolved partnership. The business is continued by R. V. Carpenter. Mr. Sbuter has purchased the cigar manufacturing business of the P. A. Clausen estate at Traverse City.

South Boardman—The Hainstock Hardware Co., whose stock was nearly all consumed by fire recently, has leased another building and will resume business. The company received \$6,500 indemnity from the insurance companies.

Clayton—E. J. Hadden, a prosperous farmer of Hudson township, has sold his farm property to W. C. Fluke, taking in part payment the hardware and grocery stock of the latter. His son will be associated with him in the new enterprise.

Pontiac—Charles E. Bird, who has been in the grocery business here for the past two years, has filed a chattel mortgage covering all his stock and accounts. R. J. Lounsbury is named as trustee. The liabilities will be between \$3,000 and \$4,000.

Plainwell—Ingraham & Travis are making preparations to erect a large warehouse and sample building near their office on West Bridge street. The building will be 30 feet wide, 50 feet long and two stories high and will be ample to exhibit their line of farming implements.

Sault Ste. Marie—The Keliber Produce and Commission Co. has been formed by G. R. Keliber, formerly engaged in the wholesale grocery business, and N. C. Morgan, who for several years has been engaged in the retail grocery trade here. The firm will handle fruits, vegetables and dairy products.

Coldwater—Woodward & Son, dry goods merchants at this place, have completed plans for the enlargement of their floor space. They will greatly improve their present quarters and have purchased the building adjoining them and will erect a modern building in the place of the old, connecting the two with large doorways.

### Manufacturing Matters.

Escanaba—The Viola Lumber Co. has been organized with a capital stock of \$10,000.

Flint—The Flint Wagon Works has increased its capital stock from \$150,000 to \$400,000.

Portland—The Hathaway Furniture Co. has been incorporated with \$10,000 capital stock.

Detroit—The Snyder Cereal Coffee Co. has been organized with a capital stock of \$10,000.

Freeport—The Freeport Cutter Co. has increased its capital stock from \$5,600 to \$10,000.

Hermansville—The capital stock of

the Wisconsin Land & Lumber Co. has been increased from \$250,000 to \$1,000,000.

Oxford—The Oxford Pure Food Co. expects to be turning out "Oxford Flakes" by Dec. 1.

Manistique—The Burrell Chemical Co. has a record of 4.42 gallons of alcohol per cord of wood.

Lyons—The Ash-Harper Co., manufacturer of gas engines, has increased its capital stock from \$11,000 to \$16,000.

Bruce Crossing—The McArthur Lumber Co. is the style of a new enterprise at this place. It is capitalized at \$10,000.

Kalamazoo—The style of the Upjohn Pill & Granule Co., manufacturing pharmacist, has been changed to the Upjohn Company.

Detroit—The La Azora cigar factory will open a branch in this city at 59 61 Michigan avenue. The branch will be in charge of Sam T. Goldberg.

Thompsonville—C. M. Fish is visiting Eastern cities for the purpose of purchasing new machinery for the woodenware plant at this place.

Fred Ferguson, for many years manager of Robinson & Freeman's general store at Gould City, is now on the road for Franklin MacVeagh & Co., of Chicago.

Barryton—The shingle mill plant of W. J. Shanks is nearly ready for operation. It is located on the north branch of the Chippewa River, east of the railroad depot.

Rogers City—The Great Lakes Portland Cement Co., capitalized at \$3,500,000, has commenced the erection of a 2,000 barrel factory at this place. This is the fifth plant belonging to the company, and it is expected that it will be in operation by July 1, 1903.

Adrian—Withington & Co. have merged their wire fence manufacturing business into a corporation under the style of the Withington Fence Co. The authorized capital is \$100,000.

Owosso—The Owosso Sugar Co. buildings, now in process of construction, will constitute a large plant. The main building will be 70x260 feet, four stories high. The storage building will be 60x240 feet, and one story 20 feet in height. The beet sheds will be 200x400 feet. In addition to these there will be lime kilns and a power house.

## Heating Supplies

Iron Pipe, Radiator Valves,  
Fittings, Radiators, Valves,  
Air Valves, Pipe Covering.

Grand Rapids Supply Company  
20 Pearl St., Grand Rapids, Michigan

## Hickory Nuts Wanted

Name us price f. o. b. your  
station or delivered.

M. O. BAKER & CO.  
Commission Merchants

119-121 Superior St., Toledo, Ohio

# For 30 Years

we've been doing the best we could to please the careful cooks who are particular about their Flour. We have succeeded in building up the largest merchant milling concern in this State. Our trade has been increasing more rapidly during the past few years than ever before. There is a reason for this. We know what it is, you know, too. It's QUALITY that tells. Our motto has been, "Make the best" and the people will do the rest. They've done it. We thank you for the loyal patronage, and assure you one and all that our

## Royal Patent

has no equal as a fine, high grade Pastry Flour.

# Voigt's Crescent

is a standard brand flour equalled by no mill at the price. It has been repeatedly demonstrated to be "Best By Test."

VOIGT MILLING CO., Grand Rapids, Mich.



# Grand Rapids Gossip

Lottie A. Williams succeeds V. A. Signor in the bakery business at 59 West Bridge street.

C. B. Sieperda has opened a grocery store on Buchanan street. The Judson Grocer Company sold the stock.

C. A. Brink has embarked in the grocery business at 3 Robinson avenue. The stock was furnished by the Worden Grocer Co.

J. M. Wheeler, formerly engaged in the grocery business at White Pigeon, has opened a grocery store at Shelby. The stock was purchased of the Worden Grocer Co.

Carman M. Barrett, formerly engaged in the grocery business at Richland, but for the past three years clerk in the general merchandise store of J. F. Fairchild, at Boyne City, has re-engaged in the grocery business at Richland. The stock was furnished by the Lemon & Wheeler Company.

The independent telephone movement in Indiana has assumed a phase of rapid and thorough development. It will be remembered that at South Bend something more than two years ago an independent plant was bought by its competitors, absorbed and discarded. The people of that community, after a comparatively brief experience, decided that an independent company was essential, and a strictly modern, first-class plant now numbering more than 1,200 telephones has been completed this past summer and is beginning most satisfactory operation. This system is in negotiation with the Citizens Company for complete and ample toll line connections, thus opening the field of Western Michigan to independent service with the whole of Indiana. Through the completion a few weeks ago of the U. S. toll line system to a connection with the Toledo Home Telephone Company's plant, now numbering about 6,000 telephones, the great Ohio system of independent telephones closely approximating 100,000 instruments, is in direct connection with the Michigan independent system. The service, already very good for that region, will be rapidly improved and the traffic now large, will grow steadily. To particularize in the matter of exchanges now built and building on the Southern border of the Michigan system, while interesting, would be, in a way, repetitious—it is a continuance of the old story so familiar to readers of the Tradesman as to achievements and successes in the vicinity of Grand Rapids. Those successes may be more adequately reckoned when it is remembered, as above stated, that the Citizens Company now has nearly 12,000 telephones in its own system, where but little more than six years ago there were not 14,000 telephones in the entire State, both peninsulas.

## The Produce Market.

Apples—\$2@2.25 per bbl.  
Bananas—Good shipping stock, \$1.25 @2 per bunch.  
Beeswax—Dealers pay 25c for prime yellow stock.  
Beets—40c per bu.  
Butter—Creamery is firm and higher, commanding 26c for fancy and 25c for choice. Pound prints from fancy command 27c. Dairy grades are stronger and slightly higher, commanding 20@22c for fancy, 17@19c for choice and 14@16c for packing stock. Receipts of dairy are meager in quantity and only fair in quality.  
Cabbage—40c per doz.

Carrots—35c per bu.  
Cauliflower—\$1.25 per doz.  
Chestnuts—\$5@6 per bu. for Ohio.  
Michigan nuts command \$7.  
Cocoanuts—\$4 per sack.  
Cranberries—Cape Cods are in ample supply at \$2.75 per box and \$8.25 per bbl. for Early Blacks and \$3.25 per box and \$9.50 per bbl. for Howes.  
Celery—Home grown is in ample supply at 17c per doz.  
Dates—Hallowi, 5½c; Sairs, 5c; 1 lb. package, 7c.  
Egg Plant—\$1.25 per doz.  
Eggs—Local dealers pay 20@21c for case count and 22@24c for candled. Receipts are small and quality is poor. Dealers are drawing on their cold storage supplies, which they market at 19@21c.  
Figs—\$1.10 per 10 lb. box of California; 5 crown Turkey, 17c; 3 crown, 14c. Grapes—Malagas, \$5.25@5.75; Catawbas, 20c per 4 lb. basket.  
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, \$5; Messinas, \$5.  
Lettuce—12½c per lb. for bothouse.  
Maple Sugar—10½c per lb.  
Maple Syrup—\$1 per gal. for fancy.  
Nuts—Butternuts, 75c; walnuts, 75c; hickory nuts, \$2.50 per bu.  
Onions—Home grown stock is in ample supply at 60@65c. Pickling stock, \$2@3 per bu.  
Oranges—Floridas command \$4 per box. Jamaicas fetch \$4.50 per box.  
Parsley—30c per doz.  
Potatoes—The market is a trifle weaker, but buying at country points is still active at unchanged prices.  
Poultry—Receipts are small and not equal to the demand. Live pigeons are in active demand at 60@70c. Nester squabs, either live or dressed, \$2 per doz. Dressed stock commands the following: Spring chickens, 11@12c; small hens, 10@11c; spring ducks, 11@12c; spring turkeys, 13@14c; small squab broilers, 12½@15c; Belgian hares, 12½@15c.  
Radishes—30c per doz. for bothouse.  
Spanish Onions—\$1.25 per crate.  
Spinach—60c per bu.  
Squash—2c per lb. for Hubbard.  
Sweet Potatoes—Jerseys, \$3.50 per bbl.; Virginias, \$2.25.  
Turnips—40c per bu.

## Hides, Pelts, Furs, Tallow and Wool.

Hides remain without change. There is a strong market at high values and a demand above the offerings. The quality is at its best during the year. Offerings are light from country takeoff.  
Pelts are in good demand at an advance from last month. The supply is not large. There is no accumulation.  
Furs are coming in on an unsettled market. The outlook is good for desirable goods.  
Tallow is in good demand and values are held firm on a light supply.  
Wools do not advance, as anticipated by many. Buyers have dropped out of the Western market, as holdings were above the present market. At last week's prices some would move. Sales East continue large. All speculation is eliminated for the present.

Wm. T. Hess.

## Oysters For Thanksgiving.

Attention is directed to the oyster quotations of F. J. Dettenthaler in the produce department of this week's paper. These quotations are so attractive that no dealer can afford to pass them by, and those who have dealt with Mr. Dettenthaler in the past—and their name is legion—require no assurance as to the quality of the stock he furnishes. Dealers who have not yet placed their Thanksgiving oyster orders would do well to do so without further delay, because a sudden storm on the coast or a freight blockade might hold up the goods in transit to that extent as to produce a scarcity of stock.

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

## The Grocery Market.

Sugars—The raw sugar market is very firm and prices show an advance of 1-16c over last week's quotations. Refiners are ready buyers, but offerings are very light and holders are asking still higher prices for what they have to offer. The present low price for refined has proved attractive to many buyers and they have placed orders for considerable quantities, particularly of Michigan beet granulated. The market the last two or three days is much firmer and now that the margin of profit between the quotations of the standard grades of raw and refined sugars has been further reduced by the advance in raws, it is not thought probable that the refiners will make a further reduction at present and many are looking for an advance in prices soon.

Later—Prices of all grades of refined have advanced 10 points.

Canned Goods—The canned goods market is firm, but quiet. There is a moderate demand for almost everything in the line, which is enough to keep the market in good shape, although there is practically no speculative buying. Comparatively little interest is taken in tomatoes at present, most buyers having supplied their needs for the immediate future by buying sufficient to make up for what they were short on their future contracts. Prices are firmly held, but buying is light. Corn is firmly held and, while few sales are made, the quantities in sight are very light. There is a good demand for peas with a continued scarcity of the better grades. Owing to light demand and lack of frost proof storage, one Michigan packer is offering about 2,000 cases gallon apples at a cut of about 10c per dozen. Other packers, however, are very firm in their views and will not shade prices any. There still continues a good demand for peaches, both 3 pounds and gallons. The demand for Michigan peaches this season has been phenomenally large and the peculiar part of it is that the principal demand has been from the East, from points usually supplied by Baltimore packers. There are only a few small lots scattered here and there over the State with a great scarcity of the better grades of syrup peaches. Small fruits are in fair demand, with an active enquiry for strawberries, both in water and syrup and for plums. Stocks of all kinds of small fruits are light and are very firmly held. Trade in salmon is good, with prices showing no change. Sardines are in moderate demand with oils very firmly held. Mustards, however, show some easiness.

Dried Fruits—There continues a strong market throughout the list and a good trade is noted in the dried fruit line. The present weather conditions, however, are not very favorable for business in this line. The situation in the prune market is still firm and stocks of 40-50s and 50-60s are very limited. Small sizes are not in active demand, but are moving out fairly well. Some of the new goods are now en route from the coast and are expected in very soon. Raisins are firmly held and supplies continue very light. The late arrivals of new goods from the coast have caused considerable inconvenience to the trade, but it is hoped the delay will soon be over and the present scarcity relieved. Seeded raisins are particularly strong and meeting with good demand. Peaches and apricots are steady, but sales are only in small lots. Currants are unchanged in price and show a moderate demand. Figs are firmly held

and are meeting with a good demand, particularly for the package goods. Dates are still firm, although stocks are considerably heavier than a few weeks ago. The demand also is much increased. Trade in evaporated apples is picking up a little in anticipation of the Thanksgiving trade. Prices, however, show no change and indications do no point to any higher prices in the near future.

Rice—Trade in rice is quite active and continues to show improvement. The wants of the consuming trade are growing larger as the season advances. There is no accumulation of stocks and prices hold steady. Southern advices report a backward movement of the crop on account of the wet weather earlier in the season, but it is generally believed that the yield will be as large as last season.

Molasses—The molasses market shows considerable activity and buyers display more interest than heretofore. Prices are firmly held for all grades. Advices from New Orleans stated that offerings of desirable grades of new crop molasses were only moderate, weather conditions being unfavorable for the maturing of the sugar cane.

Fish—Trade in fish is practically unchanged, with the usual moderate demand for all grades. Mackerel and codfish both continue firm, with codfish showing a slight advance.

Nuts—With the exception of peanuts, almost everything in this line is steady and meeting with a good demand. Brazils are somewhat stronger, with an advancing tendency. Pecans are in large supply and some easiness is expected to manifest itself shortly. Walnuts are active and prices are well sustained on all offerings.

Prof. Atwater, who has been frequently quoted as to the food value of alcohol, asserts that he has been misreported and hence misunderstood. He never said that alcohol, while injurious to the human system if taken in large quantities, has a beneficial and nutritive value when taken in small quantities. What he did say was that small doses may produce good effects in some cases of exhaustion or enfeebled digestion or acute disease; and his statements were made on the authority of experienced physicians. This is quite a different thing from recommending alcohol as an article having a positive food value.

A man in New York made the horrible mistake of eloping with his own wife. The perfidious lady suspected her husband of flirting with a widow. She impersonated the widow and wrote him that she would wear a veil and a bunch of chrysanthemums. She did so, and not until they were well on their railroad journey did she reveal her identity. This only shows what victims poor men are made of by guileless women.

## Piles Cured

By New Painless Dissolvent treatment; no chloroform or knife. Send for book.

Dr. Willard M. Burleson

Rectal Specialist

103 Monroe St., Grand Rapids, Mich.

## DOMESTIC DISTURBER.

## Blaming the Grocer For His Wife's Shortcomings.

Were the grocer's burdens not already heavy enough?

Were his trials and tribulations not already heavier than he could bear?

I heard a man accuse the grocer last week of being responsible for many a case of matrimonial incompatibility!

How does that hit you?

This man began at me in this way:

"Say, while you're writing pieces for your paper, why don't you say something about the grocers that break up happy homes?"

"What in heaven's name are you talking about?" I demanded.

I was riled anyhow, for if there is anything that gets on me it is to be accused of writing "pieces" for the paper. I regard what I write as much too classic to be spoken of in any such way.

"Well, I'll tell you," he said. "Take my own case, for example. On Sunday I look forward to a good dinner. We have lunch in the middle of the day and dinner at five. It's usually the big meal, and as I'm a pretty good feeder, I usually let out a reef in my waistband before I go down and prepare myself to have a good time.

"Last Sunday we had the toughest gutta-percha chicken, as the piece de resistance, that ever sneaked into my house. I got mad the minute I began to carve it; my dinner was spoiled; I had a scrap with my wife and slapped the children. We spent Sunday evening in gloomy silence—everybody at odds with everybody else.

"Now, that chicken was supplied by our grocer," he concluded, "and he had told my wife it was tender. Wasn't he responsible for the domestic difficulties that it caused?"

That was my cue, and I got right in the game.

"Before I answer that," says I, "let me ask you something. You are a lawyer, are you not?"

He said he was, although I have heard some of his former clients deny it.

"Well," I asked, "do you win all your cases?"

He had just lost a big one, and I had him on the hip.

He admitted somewhat sourly that he did not.

"Very well," I pursued, "do you hold yourself responsible for losing them, if you have done the best you can?"

"Certainly not," he replied, beginning to get a little sniff.

"And you are not responsible, of course," I said, "and for exactly the same reason the grocer is not responsible either, if he has done his best to get good stuff. There are some tough chickens in the world," said I, "and somebody has to get them. I had one myself week before last—haven't you a right to have a turn?"

"As a matter of fact," I continued, "the fault was partly, if not wholly, your wife's, if you will excuse me. There are ways of telling a tender chicken, and every woman ought to know them."

Great gad! But I was glad to get that shot in! She is the woman who told somebody that I looked fifty-five years old.

But, while it was a shot, it was a true one, all right. The woman who does the marketing for a family is supposed to know something of the difference between good stuff and poor. All the responsibility of the choice should not be on the grocer, for, after all, he can only

use the simple little tests of goodness that she can use and ought to know how to use.

Is not that true?

The idea of a man trying to accuse the grocer of causing his disagreeable scraps with his wife made me hot. The fault was not the grocer's at all—it was his wife's fault, first, for not knowing how to buy; and his own fault, second, for having a temper so poor that it goes to pieces over trifles.

He ought to have a temper like mine—the only time I get mad is when my salary is raised.

I have not been mad from that reason for some time.—Stroller in Grocery World.

## Official Ruling On Process Butter.

Commissioner Yerkes has issued the following on process butter:

In the case of a certain renovated butter firm after the renovated butter manufactured by them has been packed, marked, stamped and branded, as required by law, the same is put into a hallway communicating with refrigerating room, which refrigerating room contains creamery butter and packing stock. They have made a request of the Commissioner that they be permitted to continue such practice. The regulations provide that "collectors of internal revenue will decline to approve the bond of the manufacturer of renovated butter, unless they are satisfied that the premises to be used for the manufacture of that article are entirely separate from those used for the manufacture of adulterated butter or oleomargarine, or for the handling or manipulation of butter not taxable under the act of May 9, 1902."

The result clearly intended to be accomplished by this rule is that the particular room or rooms in which the business is carried on must be entirely separated by solid walls or partitions from any room or place where adulterated butter or oleomargarine, or butter not taxed under the act of May 9, 1902, is produced.

Mr. Yerkes has therefore replied that the renovated butter factory premises of all manufacturers must be entirely separated from the place where they handle creamery butter. There must be such a separation between establishments that it will be necessary, in order to have access to the creamery butter premises, to go entirely outside of the place or part of the building where the renovated butter is produced. The renovated butter produced by them should be kept entirely by itself until actually removed from place of manufacture.

## Recent Business Changes in Indiana.

Columbia City—Samuel Evans is closing out his grocery stock preliminary to retiring from trade.

Cowan—The Neff Manufacturing Co., manufacturer of washing machines, has discontinued business.

Decatur—Vogelwede Bros. dealers in boots and shoes, have dissolved partnership. The business is continued by C. J. Vogelwede.

Markle—F. E. Alshouse, of Fox & Alshouse, hardware dealers, is dead.

Mulberry—David Atkinson has purchased the interest of his partner in the grocery business of Atkinson & Thomas. Talbot—F. A. Vant succeeds E. I. King & Son in the grain business.

Zionville—Brock & Cully, hardware dealers, have dissolved partnership, John W. Brock succeeding.

Milford—A receiver has been appointed in the case of the Indiana Portland Cement Co.

## Queer Things.

Billy—Men go to hunt the north pole—

Joe—Well?

Billy—But they can't cut any ice until they get back home.

## REMOVAL

We are pleased to announce to our friends and patrons that we have vacated the Gunn building, 5 and 7 South Ionia street, and may now be found in the new block we have been building this summer for a permanent home, 86 and 88 South Ionia street, opposite express office at the Union Station, and we give you a special invitation to call and examine our building and works, which have been designed and erected especially for our business, whether in need of goods or not. We shall take great pleasure in entertaining any of our friends who may see fit to call, and feel sure you will be well repaid for time and trouble taken and will say, with ourselves, that we certainly have pleasant, convenient and comfortable quarters. Thanking all our friends for the generous patronage accorded us in the past and hoping for a continuance of the same, promising renewed efforts to serve you courteously, faithfully and honestly, we are

Yours truly,

A. E. Brooks & Co.,

86-88 South Ionia Street,

Grand Rapids, Mich.

P. S. Our new catalogue and price list free on request.



## Hotel Warwick

Grand Rapids, Mich.



147 Fine Outside Rooms

Special attention given to Commercial Trade.

Rates: \$2 per day. Room with bath, \$2.50.

A. B. Gardner, Manager

## Livingston Hotel



A Well Equipped, Liberally Managed,  
First-Class Hotel.

Grand Rapids, Mich.

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Gasoline, Gas and  
Blue Flame Oil Stoves

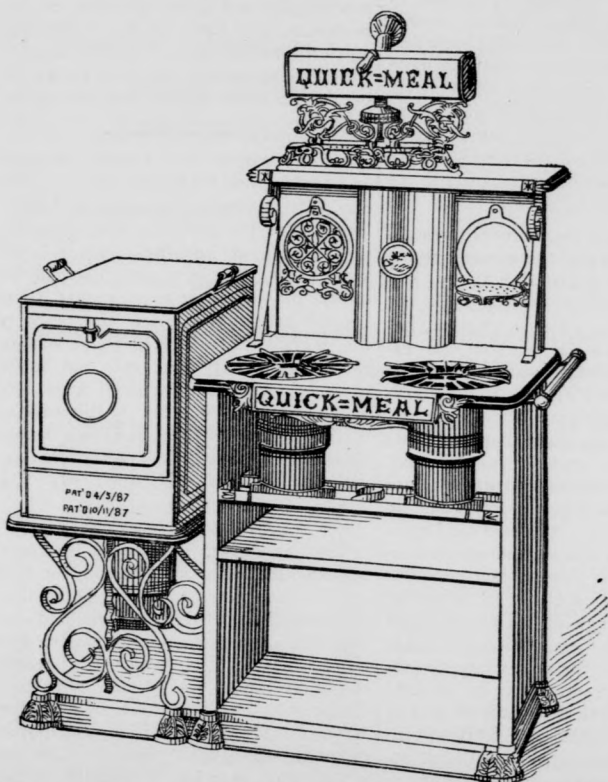
have been in use for years.

## "Quick Meal" Steel Ranges

cannot be equalled in material, construction, durability, finish and baking quality. They prove a lasting advertisement. People who use a "quick meal" know how to cook a meal quick and eat it in comfort. "Quick Meal" stoves look well, cook well, bake well and last well. They could not be made better at any price. Their immense sale is due to their merits—to nothing else.

"Quick Meal" is the only "Best."

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**D. E. VANDERVEEN, Jobber, Grand Rapids, Mich.**



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When writing to any of our advertisers, please say that you saw the advertisement in the Michigan Tradesman.

E. A. STOWE, EDITOR.

WEDNESDAY - - NOVEMBER 19, 1902.

STATE OF MICHIGAN } ss.  
County of Kent

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 November 12, 1902, and saw the edition mailed in the usual manner. And further deponent saith not. John DeBoer.

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

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

#### THE THOUSANDTH ISSUE.

When the first issue of the Michigan Tradesman appeared, a thousand weeks ago, it would have required a more sanguine temperament than that possessed by the average individual to have predicted the splendid success which has since been achieved by this publication. To the average observer the field looked small and uninviting and the probability of success anything but promising. Hard work, patient endeavor and painstaking effort, have however, met their reward, as usual, and the result is a publication, now in its twentieth year, with seven thousand steadfast subscribers and a constantly enlarging circle of advertising patrons, many of whom have been with the paper since the first year of publication.

The Tradesman will, perhaps, be pardoned if it improves this occasion to indulge in a little self-glorification, especially in view of the fact that it does not often sound its own praises. During the career of the Tradesman seven trade papers have started and died at Detroit and four have met a similar fate at Saginaw. Frequent attempts have been made to establish competing publications at the Grand Rapids market, but only one ever saw the light of day and that one ceased to exist after a few issues. The Tradesman has always pursued a liberal policy toward its competitors, content to accept the opinion of the business public as to the relative merits of each aspirant for recognition and confident that the verdict finally rendered would not be unfriendly or unfavorable to the senior publication.

The Tradesman gladly avails itself of this opportunity to extend its hearty thanks to the contributors who have so generously assisted in making the present issue a memorable one in the history of trade journalism.

#### HOME OF THE TRUSTS.

In addition to being the home of the largest variety of mosquito known to

mankind, the State of New Jersey during the past six years has earned the designation of being the "home of the trusts." In 1896 834 charters were granted to outside corporations, for which the filing fees amounted to \$75,000, and the annual franchise tax to \$707,430. The popularity of the State as a place for incorporating trusts is shown by the fact that five years later, in 1901, 2,347 charters were granted, for which the filing fees were \$560,000, and the annual franchise tax \$16,628,958.

The total capitalization of the companies incorporated in 1901 amounted to the enormous sum of \$1,907,390,530. The revenue derived by New Jersey from these corporations is already about 60 per cent. of the total amount required for the support of the State government and the people expect in a few years, at the present rate of increase, to relieve the taxpayers of all their burdens. A writer in an Eastern law publication is even so bold as to predict that, if the formation of trusts in New Jersey continues, within a few years there may be an annual dividend paid to the taxpayers out of the revenue derived from them.

The cause of this is the favorable condition of the laws of New Jersey for corporation freedom. Wide latitude is allowed in transacting business, nothing being barred except railroading and banking for ordinary commercial companies. Charters are unlimited as to time, and taxation of franchises is fixed at a very low rate. The freedom guaranteed permits of all sorts of trickery on the part of the incorporators, and unless a New Jersey trust is managed with great care, and by men of acknowledged probity, it is usually viewed with suspicion by outside investors.

The success of New Jersey, however, in luring capital into its precincts has encouraged other states to engage in the business. Kentucky, Delaware and Colorado have all adopted liberal corporation laws for this purpose, and recently Arizona has emulated their example. In all these States the incorporation of trusts has become a leading industry. As is shown in New Jersey, it is certainly a profitable business.

The official forecast of the Indian indigo crop is particularly pessimistic, and again furnishes definite proof that it is only a question of a few years when the synthetical chemist will have turned a great industry into a mere memory. The total area planted this year is only 93,154 acres, as compared with 168,990 acres last year, or a decrease of 45 per cent. Compared with the average acres under indigo for the preceding five and ten years, the decline is 70 per cent. in each case. With this immense decrease year by year, it is only too plain to realize that the industry is doomed and that the Indian government will have another serious economic difficulty on its hands. Just as cane culture superseded the cultivation of indigo in Louisiana, the same process of evolution is likely to be seen in India, but with this difference: In the case of the Louisiana planter it was not a case of necessity, but the securing of a more profitable crop. The cultivation of sugar is being fostered by the Indian government and some progress has already been made. Whether the new staple will lead to a solution of the difficulty remains to be seen. As it is, with its teeming population, reaching into the hundreds of millions of souls, there is an almost unlimited outlet for the product.

#### PROGRESSING BACKWARD.

The October Bulletin of the State Dairy and Food Department—received Nov. 18—serves notice on manufacturers of extract of lemon that on and after January 1, 1903, all lemon extracts must contain 5 per cent. of lemon oil to conform to the United States Pharmacopoeia. Whether this ruling will be accepted by those manufacturers who have abandoned the antiquated methods of the past and are now making lemon extract on the more modern methods which have come into use during the past twenty years, remains to be seen. It is also a question whether a food product should be defined by the Pharmacopoeia, which is the standard authority for pharmacists, but is not intended to define the standard of goods produced by food manufacturers. If the Dairy and Food Department succeeds in getting extract of lemon made in exact accordance with the Pharmacopoeia, it ought also to establish a similar standard for mince meat and sauer kraut. It is a well-known fact that the standards of the Pharmacopoeia are changed frequently. For instance, the Pharmacopoeia of 1880 held that extract of lemon should contain 6 per cent. of oil. The Pharmacopoeia of 1890 reduced the standard to 5 per cent. The Pharmacopoeia of 1900, which is not yet issued—being about as far behind as the publication of the State Dairy and Food Department—may reduce the standard to 4 per cent. This variation shows how unstable such an authority is and how disadvantageous it would be to manufacturers to establish standards for their products which might conform to the Pharmacopoeia one year, but be at variance therewith a year or two afterward. Fortunately, the attitude of the Food Department on this question—which appears to be about as ridiculous as anything the Department has ever undertaken (and it has espoused no end of fool ideas and met ignominious defeat a number of times in consequence thereof)—will shortly be judicially reviewed in the court proceedings instituted by the Department against a manufacturer of lemon extract, so that the retail trade will soon know whether it is safe to handle goods which have been regarded as standard for the past dozen years or whether it must throw them out and put in goods which are so fully charged with oil that they will turn to turpentine after being exposed to the light for a week.

The effort of the Department to establish arbitrary standards of strength, in the absence of legislative action, is a usurpation of authority which ought not to be tolerated for a single moment, because, if the Food Department can establish and maintain standards of this character, it would amount to the abolition of the Legislature and the courts. It is commonly supposed that food laws should originate and receive the sanction of the Legislature, and this attempt on the part of the Food Department to arrogate to itself the duties of the Legislature ought to receive the severe condemnation of the people, and undoubtedly will result in either the abolition of all food laws now on the statute books or in taking the Commissioner and his deputies out of the mire of party politics, so that the enforcement of the laws may be placed in the hands of men of character, experience and ability, instead of being delegated to political accidents who misuse their positions to usurp the duties of courts and legislatures and heap unnecessary hardships

on those who cater to the needs and necessities of the masses.

Better have no laws and no restrictions against adulteration and sophistication than to place the enforcement of the laws in the hands of incompetent men!

#### WHEN MEN DIDN'T CARE.

Dr. Kornel Preisich and Dr. Alader Shutz have made the discovery that people who do not keep their hands immaculately clean, and especially their finger nails, are in danger of tuberculosis. Experiments were made and the doctors have been convinced that much tuberculosis arises from the fact that people do not keep their hands in a proper condition. The doctors warn parents to keep their children's hands clean if they wish them to be free from tuberculosis. The learned German doctors may be correct in their theories, but dirty and unkempt hands seem to belong to peculiarly healthy, non-consumptive people. What is one to do with these doctors, anyway? One man tells a mother: "Take your child into the country, let him roll in the mud, smell earth's sweet odors and bask in the sun and delight in dirt."

Then up comes another doctor and says: "If you do not keep your child's hands clean he will die of tuberculosis."

Oh for the good old days when men died and their relatives did not care a rap whether the disease was tuberculosis or appendicitis!

The fire department authorities in New York City have issued an order that after January 1 next, no permits will be issued for the storage or sale of parlor matches in that city. That is done in the belief that thereby the fire risk will be very much lessened. It is said that last year in the metropolis there were in the neighborhood of 1,300 fires, the origin of which could be traced to parlor matches, and incident to these conflagrations eight lives were lost. This order is no hardship to the people, because there are plenty of other matches equally cheap and convenient. In fact, although there are a great many new fangled and fancy matches on the market, none of them are better than the old-fashioned, blue head, sulphur tipped, which have stood the test, strike fire every time when desired and are reasonably safe.

Thin teachers are in active demand in Philadelphia. The situation in that city affords them the chance of their lives. The Philadelphia Record quotes the remark of an official, made in all seriousness, that in a certain school the crowd of pupils is so great that it has become necessary to select slim teachers for several of the divisions, as women even of ordinary size can not make their way through the aisles so readily as to attend efficiently to the work of their classes. It has been decided to enlarge the school by two divisions, and for the new positions only the "slim" teachers need apply.

The Legislature of Vermont is wrestling with the liquor question for the first time in fifty years. It looks likely that the prohibition law will be repealed and that some sort of a license system will be established. Public sentiment seems to incline toward high license with local option, although there is some favor for a dispensary law. A bitter discussion is anticipated, as the Prohibitionists are yet far from dead and will oppose to the utmost any scheme sanctioning the sale of liquor.



**Spring Wheat** makes the flour that makes the best bread. Of all spring wheat flours the best is

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of our **Money Makers**. Every article guaranteed to give entire satisfaction.

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Tower Block

Grand Rapids, Michigan

**Julius H. J. Friedrich**

30 and 32 Canal st.,  
Grand Rapids, Mich.

**Pianos, Organs,  
Sheet Music,  
Talking Machines,**

and all kinds of  
Small Musical Instruments

Right Goods, Right Prices and Right Treatment is our motto



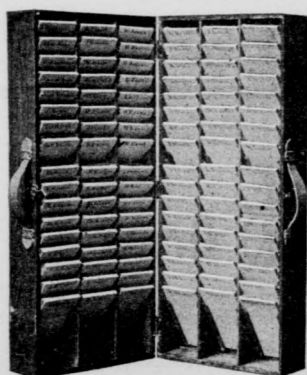
**The Favorite  
Chips**

**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

**Straub Bros. & Amiotte, Traverse City, Mich.**

**A FEW POINTERS**



Showing the benefits the merchant receives  
by using the

**Kirkwood Short Credit  
System of Accounts**

It prevents forgotten charges. It makes disputed accounts impossible. It assists in making collections. It saves labor in book-keeping. It systematizes credits. It establishes confidence between you and your customer. One writing does it all. For full particulars write or call on

**A. H. Morrill, Agent**  
105 Ottawa St., Grand Rapids, Mich.

Manufactured by COSBY-WIRTH PRINTING  
Co., St. Paul, Minn.

**1902 Jardiniere Assortment**

Jardiniers, assorted blends, 2 dozen in a package.

$\frac{2}{3}$  dozen 7 inch assorted tints for \$2.37  
 $\frac{2}{3}$  dozen 8 inch assorted tints for 3 00  
 $\frac{2}{3}$  dozen 9 inch assorted tints for 4 38

Total - - - \$9.75

They sell themselves for 50, 65 and 75 cents each.

Write for a package now.

**GEO. H. WHELOCK & CO.**

113 and 115 West Washington Street, South Bend, Ind.

## EXPERT SERVICE.

## Assistance of Every Kind Relating to Insurance.

A project worthy of the interest of the public is the business of the Policy Holders' Union, of Chicago, a corporation officered by prominent business men of that city. They examine policies of insurance, pointing out errors and omissions and recommending improvements in the form of riders, give legal and other advice relating to the insurance of their subscribers, and, when necessary, assist in the adjustment of losses. Furthermore, they are pledged to the furtherance of beneficial legislation, the improvement of general conditions that will tend to the reduction of the cost of insurance.

Policy holders should recognize that the standard form of policy is simply a form provided by law. Its conditions are in the interests of the companies, as well as the policy holders; its provisions laid down therein are a two-edged sword cutting both ways. If the provisions of the printed part of the policy that applies to the property are not strictly and literally fulfilled and complied with in the written portions of the form or riders attached, the law, which is the printed part of the policy, says that the policy is null and void. However slight the discrepancies may be, the policies become as worthless as a blank piece of paper so far as a legal and binding contract goes.

This company also reports on the standing of the companies. The Insurance Department of the State can only report the sworn statements and results of what few examinations they make of companies that comply with the law and are legally admitted to do business in the State. In these times much insurance is sought for by insurers in companies that are not properly authorized to do business in the State. Mercantile agencies do not pretend to fully report on the responsibility of insurance companies. The Policy Holders' Union makes a business of knowing, as nearly as possible, the responsibility of every concern doing an insurance business. They keep constantly in touch with them, and secure information as well regarding the experience of fire sufferers throughout the entire country.

The Policy Holders' Union is equipped to give expert information and assistance of every kind relating to insurance for the benefit of its subscribers and for the adjustment of losses.

There are many features of the insurance business to-day that are unsatisfactory and should, and could, be remedied by the policy holders would they but unite in their efforts. The Policy Holders' Union takes the initiative in such subjects and undertakes, in the interests of its subscribers, to effect the remedies. Eventually this will materially reduce the cost of insurance.

Special Features of the Grocery and Produce Trades.  
Special Correspondence.

New York, Sept. 15.—The coffee market is weaker. Speculators have been liquidating this week and are probably glad to be rid of their holdings. The legitimate demand has been rather light, both from roasters and jobbers, although, of course, only an average sort of trade is the most that can be expected, so long as supplies are so large. The inferior grades are not so plenty, but of No. 7 there is more than can be taken care of and nominally the price is 5½¢. In store and afloat there are 2,672,812 bags, against 2,290,631 bags at the same time last year. As to mild sorts there are different reports

as to the supplies we are likely to have in the near future, and for this reason the market has been rather unstable, Good Cucuta closing at 83½¢. Little has been done other than an everyday trade in East India sorts.

Until within the past two or three days it seemed as though buyers had no earthly interest in sugar and would take only enough to last from day to day. But the past day or so has seen some improvement, and it seems probable that some change of mind has taken place and that the present low prices are being taken advantage of. Sales are larger and there are more of them. List prices seem to be firmly maintained, although a little shading has been done on certain soft grades. Granulated beet from the Pacific coast is said to be due here next week.

The tea market is getting into better shape every week. Goodness knows there is plenty of room for improvement and even at the present rate it will take a good while before the situation can be called very satisfactory, but during the week some quite good lots have changed hands at full rates and the call is not confined to any one sort. The quality of almost all tea coming is such as to cause its acceptance by the inspectors, none being thrown out Thursday from 656,000 pounds examined.

Firmness characterizes the rice market. There is a steady trade and quotations are as, a rule, well sustained, with no changes since last report.

Nutmegs and mace are firm. Pepper is dull. The general tone of the market is not altogether satisfactory and yet matters might be worse. Prices show little, if any, change.

The National Biscuit Co. are bidding above the grocery trade for molasses and thus securing the bulk of supplies, as the regular trade say they can not afford 34@35¢ for open-kettle. The situation is certainly firm and holders show no anxiety to part with holdings, even at a slight advance. Syrups are steady, but the volume of business is not large.

Canned corn is mighty hard to find; and, in fact, this is quite a common complaint as regards other goods, too. Perhaps it is this that has made the week a comparatively quiet one and caused buyers to take what they could get and not complain. Maryland standard tomatoes are rather easier and standard goods can be purchased at about 87½¢. Heavy arrivals of salmon have caused some over-accumulation and the week has been rather dull. Prices, however, are well sustained, and those who ought to know think that at present rates salmon will prove a good purchase later on.

Dried currants are steady. Prunes continue in active request for the larger sizes and 40 50s are worth 7½¢ in 25 and 50 pound boxes. Apricots and peaches are steady and without practical change. Figs and dates are doing fairly well, but at the moment the latter are in rather larger supply than needed and, as another cargo will soon come, there may be a slight shading of prices.

The butter market is strong and higher for the better grades. Arrivals have been light and the demand is sufficiently active to take care of all arrivals immediately. Best Western creamery is quotable at 26@26½¢; seconds to firsts, 21½@25¢; imitation creamery, 17½@21¢; factory, 17@19¢; renovated, 17½@21¢.

Little, if any, change has taken place in cheese and neither buyer nor seller has shown any great amount of interest. Prices are well sustained, but buyers take only small amounts. Best New York State full cream is worth 12¾¢ for small sizes, with large about ¼¢ less, although the latter are rather scarce; in fact, sales have been made fully on a par with the price of small sizes.

There seems to be no "top" to the egg market and almost "any old price" can be obtained; in fact, fresh-gathered Western almost "feel like thirty cents." Certainly 28@28½¢ is not far out of the way and the supply is not nearly equal to the demand. For other grades, loss off, the range is from 23@27¢.

# The Policy Holders Union

EXPERT  
SERVICE  
FOR INSURANCE  
BUYERS.

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MANHATTAN BUILDING  
CHICAGO

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## ATHERTON & HEATH

General Agents for Western Michigan  
SPARTA, MICH.

The poor benighted Hindoo,  
He does the best he kindo;  
He sticks to his caste  
From first to last,  
And for pants makes his skindo.

This fellow is not interested in **Fur Coats**, but we trust you are. Write us for prices or, better still, let us send you a sample.

Largest Line of  
**FUR COATS**  
in the State

**BROWN & SEHLER**  
GRAND RAPIDS, MICHIGAN



For a roofing to replace shingles use

**H. M. R. Brand**  
**Asphalt Torpedo Gravel**

as applied to both steep and flat surfaces.  
See local hardware or lumber dealers or write us.

**H. M. Reynolds Roofing Co., Grand Rapids, Mich.**



# The NATIONAL CITY BANK

GRAND RAPIDS  
MICHIGAN ❀ ❀

CAPITAL AND SURPLUS, \$600,000.00

COMMERCIAL AND  
SAVINGS DEPARTMENTS.

INTEREST PAID ON  
CERTIFICATES AND SAVINGS DEPOSITS.

FOREIGN DRAFTS ISSUED  
OR CASHED.

CORRESPONDENCE SOLICITED.

## Our Line of Holiday Goods

Covers everything that can be used in the home.



### Our Large Collection

offers you the widest choice. Our kind of buying gives you the lowest price.

### Our Salesrooms

are resplendent in the beauty and arrangement of samples, which are so carefully placed as to enable you to make your purchases quickly and intelligently.

### Our Catalogue

saves you money. Talk is cheap, but if you will "look into things" you will see that we

### Save You Money

Write for our catalogue at once. WRITE TO-DAY. If possible come in and see our line in person as we want you to investigate and know for yourself that the advantages of trading here are tangible and real.

**H. Leonard & Sons, Grand Rapids**

## Mr. Grocer



You will find the quickest sales and largest profits in

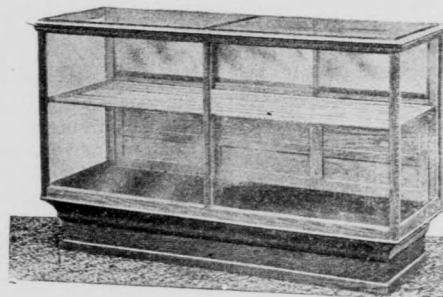
### Tryabita Food

The only ready-to-eat wheat flake cereal food that is impregnated with PEPSIN and CELERY. We are also the only cereal food company that employs only union labor. Union men know this. Have you seen our catchy advertisements in the daily papers all over the country advertising Tryabita Food and Tryabita Hulled Corn?

TRYABITA FOOD CO., Ltd., Battle Creek, Mich.

## Grand Rapids Fixtures Co.

A  
new  
elegant  
design  
in  
a  
combination  
Cigar  
Case



Shipped  
knocked  
down.  
Takes  
first  
class  
freight  
rate.

No. 64 Cigar Case. Also made with Metal Legs.

Our New Catalogue shows ten other styles of Cigar Cases at prices to suit any pocketbook.

Corner Bartlett and South Ionia Streets, Grand Rapids, Mich.

Crocker-Wheeler Machinery

Sawyer-Man Lamps

## G. R. Electric Co.

9 South Division Street.

GRAND RAPIDS, MICHIGAN

Wholesale Supply Dealers

Telephones

## SEEK TO PLEASE.

Courtesy of Particular Value in the Retail Store.

Courtesy—not mere politeness, but that habit of mind which causes a man to put himself in the other fellow's place and give his ideas and feelings consideration—is an attribute well worthy of cultivation by a young business man. In this age, when the old-fashioned deference to our elders is replaced by the encouraged self-assertion of the young people for whom we live, we are more simple and direct in our thought and speech, and manners more clearly show forth the man. It is, therefore, all the more necessary that the man should have social qualities worthy of exhibition and that he should cultivate a kindliness and sincerity of thought that will find fitting expression in a straightforward, frank and manly bearing.

The habit of courtesy is of commercial value wherever in business a man comes in contact with his fellows. It is the pleasant man, the fair man, the man whose manner betokens a self-respect and an appreciation of the desires of others, who is remembered, spoken well of and sought again. Many a transaction has been brought to a successful issue by the exercise of a tactful courtesy which, without it, could never have been consummated. Many a lawsuit has been caused by the want of it; friends made enemies and business ruined, all because on one side or the other there was someone without this saving grace.

Particularly is courtesy of value in a retail store. Listen to a woman talking of her shopping and you will find that the service given in the different stores is in her eyes of equal importance with the quality and the price of the goods. It is the nice girl in the china store to whom she recommends her friends. The linen clerk who knows the latest wrinkles in napery gets her trade. The dry goods clerk who assists her in her little economies sells her all she buys in his line, and the furniture man who gave her a private view of a rare rug and discussed furnishings with her when he knew she did not care to buy will be given the order for the new chamber suite when it is bought. Think over the stores where you do your own trading and analyze the reasons for buying there, and you will find that you are influenced by much the same motives and that the personal element cuts a large figure in your purchases.

It is not only the customer who places a proper value upon courtesy. Every merchant weighs carefully and anxiously the qualities of his employees and, among the time-servers whom he must regard as a poor investment, the courteous, attentive, diligent man shines forth a jewel. Go into a store and tell the proprietor what you want and see him turn to his clerks and after studying them a moment select one to wait upon you. Every time that he does this his clerks are mentally weighed in the balance and it is the man with business tact and ability, careful of your wishes and his interest to whom he entrusts his best customers and most profitable trade and upon whom his eye rests with the liveliest satisfaction. It is he to whom it is safe to show favor and if the work given to him is harder than to his fellows it is but an indication of his employer's confidence in his ability which sooner or later will find a satisfactory expression. How many, many of the junior members of large firms have made headway

simply because by their courteous treatment of customers they made themselves so well and favorably known as to be indispensable.

I think there must be in the hereafter a special place of punishment for the careless, heedless, indifferent, selfish employees of men who have had to depend upon their assistants for success. What plans have failed through their poor service! What projects were never attempted because of the knowledge that the man who would do the work could not be depended upon! What waste is daily going on all over the country because the employees do not feel and act in accord with the employer's interests.

In every walk of life, "doctor, lawyer, merchant, chief, rich man, poor man, beggar man" and all the rest, this trait of courtesy—seeking to please others—leads to better things. With it a man is able to show his ability to the best advantage. Without it, he is as one who sits in his own light and his good qualities are imperfectly seen.

It is the outward expression of an inner quality well worthy of careful cultivation.

## Importance of Keeping Fully Insured.

Every day we read of fire losses in retail and wholesale establishments, and after the amount of the loss is given the phrase, "Partially insured," or "No insurance," generally follows, for it is the exception rather than the rule to learn of a fire loss wholly covered by insurance.

The merchant who neglects to secure sufficient insurance on his stock of merchandise and fixtures to indemnify not only his creditors, in case of a total loss, but also to cover his own investment, is neglecting the most important safeguard of his business.

The fire hazard is always present. Many a merchant says to himself: "Why should I carry insurance? I light my store by electricity. No fire can originate there. My furnace is cold for eight months in the year. There are no exposed lights in any part of my establishment. Insurance companies are a band of robbers, anyway. I guess I will save the money."

Insurance experts claim that the electrical hazard is one of the worst, if not the very worst that they have to contend with. Imperfect insulation, faulty systems of wiring and high-tension currents are continually causing fires of the most serious character. The very fact that a store is illuminated by electricity is absolutely no guarantee against the possibility of a fire from that cause.

So much faulty electrical construction has been done in the last decade and the methods of insulation and protection used have been so insufficient and crude that numberless fires have been directly traceable to these causes, and the responsibility rests at the doors of electrical contractors, merchants and property

owners who employ the lowest-price man or one ignorant of the true principles of wiring and insulation when installing electric lights.

Furnaces or heating apparatus that are out of use for eight months in the year really increase the fire hazard. Flues become clogged, the heaters, boilers and their attachments deteriorate by reason of being unused for so long a period, and unless periodical inspections and repairs are made there is no telling where some break may develop which instantly produces the possibility of a fire.

It is also important that the exposures and conditions surrounding the adjoining property be considered. A merchant may have a well-protected establishment, fairly protected with the ordinary safeguards, yet the establishment adjoining may be a very tinder box of destruction, and should a fire break out in his neighbor's store nothing under the sun could save his own from complete destruction.

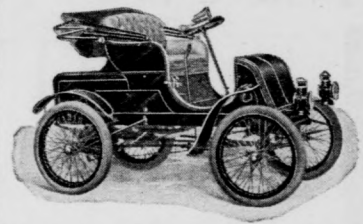
Is the local fire department efficient, or has it been found sadly wanting whenever its services were most needed? There is more than one fire department that is a sham and a hollow mockery, having absolutely no claim for recognition as fire protection, and going little further than to present a glittering spectacle of red paint and brilliant uniforms. All these and other things have a bearing on this subject and the credit men of the best wholesale and manufacturing establishments are insisting that adequate insurance be shown as one of the requirements for obtaining credit.

It is false economy to under insure. No merchant who has ever been through a fire with an insufficient amount of insurance to cover his loss needs to be told this. And as no one knows when his turn is to come the time to lock the door is before the horse is stolen.—Shoe Retailer.

All parties interested in

## Automobiles

are requested to write us.



We are territorial agents for the Oldsmobile, Knox, Winton and White; also have some good bargains in second-hand autos.

Adams & Hart,

12 W. Bridge St.

Grand Rapids



Get our prices and try our work when you need

Rubber and Steel Stamps Seals, etc.

Send for Catalogue and see what we offer.

Detroit Rubber Stamp Co.

99 Griswold St.

Detroit, Mich.



The best plastering material in the world. Fire proof, wind proof, water proof. Is not injured by freezing. No glue, no acid. Ready for immediate use by adding water.

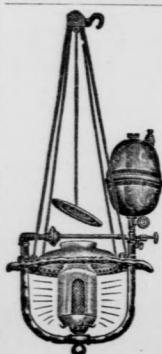
GYPSUM PRODUCTS MFG. CO.

Manufacturer and Dealer in Calcined Plaster, Land Plaster, Bug Compound, Etc.

Mill and Warehouse, 200 S. Front St. Office, Room 20, Powers' Opera House Bldg.

GRAND RAPIDS, MICH.

An enterprising agent wanted in every town. Write for circular with reference.



## Light 15 Cents a Month

For Stores, Homes, Churches, Halls, Streets, Etc., with our

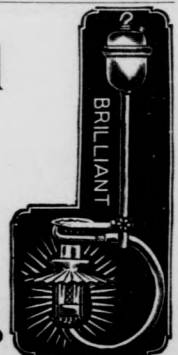
BRILLIANT

Or 30 cents a month per light with our

HALO GASOLINE LAMPS

A 15-foot room can be lighted by one Brilliant or a 40-foot hall by one Halo Lamp. Every lamp guaranteed. Write for catalogue. Agents wanted.

BRILLIANT GAS LAMP CO., 42 State Street, Chicago





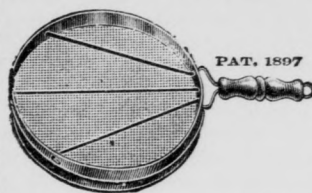
# Fire Arms

We have the largest stock of Shot Guns, Rifles and Ammunition in this State. This time of year is the retailer's harvest on sportsmen's goods. Send us your order or drop us a postal and we will have a traveler call and show you.

**Foster, Stevens & Co.**  
Grand Rapids, Mich.

## For Delicious Toast

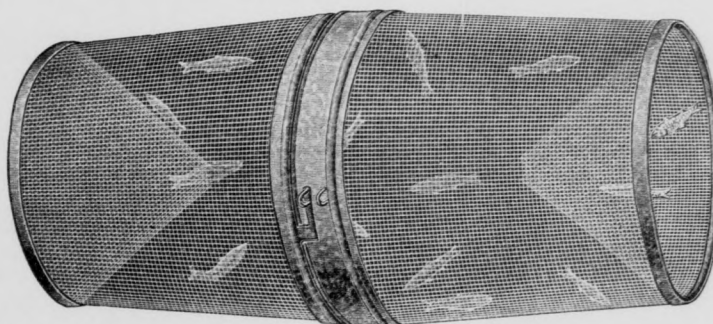
The Fairgrieve Patent  
**Gas Toaster**  
Retails at 25c



It is not new to the trade as it has been on the market several years, but it may be a new article to you and it deserves your attention. It saves time by toasting evenly and quickly on gas, gasoline or blue flame oil stoves directly over the flame and is ready for use as soon as placed on the flame. It saves fuel by confining the heat in such a manner that all the heat developed is used. It is the only toaster designed for use over flame which leaves the toast free from objectionable taste or odor. Made of the best material, riveted joints. No solder; will wear longer than the old fashioned wire toaster with much better results. Ask the jobbers.

**Fairgrieve Toaster Mfg. Co.**  
289 Jefferson Ave., Detroit, 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.



## Do Not Wait

for cold weather,  
but commence now to

**Save \$\$\$\$\$\$**

by attaching



## Burton's Fuel Economizer

to your stovepipe.

If you are a dealer you should sell it.  
If you are a fuel consumer you must have it.

Price: Wood's Smooth Iron, crated, \$3.75.

**Our "Money Refund" Guarantee Convinces Everybody**

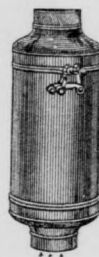
If you wish to save fuel at once, order now.

If you wish further information write for catalogue J and testimonials.

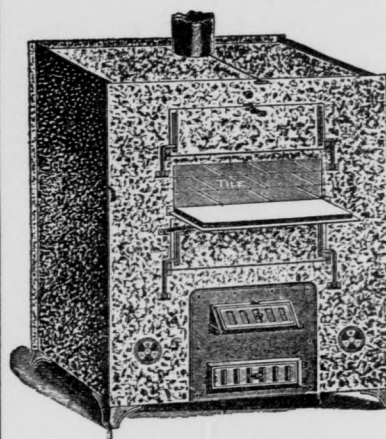


**The  
Fuel Economizer  
Company**

160 West Larned St., Detroit, Mich.



## BAKERS' OVENS



All sizes to suit the needs of any grocer. Do your own baking and make the double profit.

**Hubbard Portable  
Oven Co.**

182 BELDEN AVENUE, CHICAGO

## 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.

CLARK-RUTKA-WEAVER CO., Wholesale Agents for Western Michigan

## You Bookkeeper

When you "take stock," when you figure up your year's business, we have two new blanks which will help you. Send NOW for samples of our "Inventory Blanks" and our "Balance Sheet."

**Barlow Bros.**

Grand Rapids, Michigan

## Clothing

### Ready-Made Styles.

Retail and wholesale manufacturing clothiers say that the merchant tailor has no better facilities than the maker of ready-to-wear clothing for getting in touch with the styles. Both are creatures of circumstance, and must depend upon the fashion plates issued season after season. The merchant tailor is made light of by the ready-made trade. Cutters who have been taken out of the best merchant tailoring establishments in New York City and placed in ready-made cutting rooms are referred to as notable failures. Speaking of such instances, the head of one of the largest retail clothing manufacturing establishments on Broadway said: "One of the most recent experiences I know of outside of my own cutting department, and we have had several just like it, is that of a high-class cutter who came from a Fifth avenue merchant tailor to act as chief of the cutting department of one of the foremost retail manufacturing houses in the city, a house, as is known, that is distinguished for its high-class trade, to take the place of a gentleman who left to assume charge of a new Broadway house soon to be opened. What was the result? For months afterward vests and coats came back to that establishment with the complaint that they did not fit. Of course, he has since improved, but see what it has cost that house for the experiment."

"To make a success here," said the chief of a large manufacturing department, "a designer must be able to carry out our ideas. We take the fashion plates and adapt our clothing to conform to the very best of vogues for the season.

The designer who can meet our idea, adapt them and bring them out is the right man in the right place."

"It is seldom the designer or cutter in the merchant tailoring establishment, but the clothier, who shapes the garment," said another authority. "Merchant tailors do not create styles. They bring out freak ideas to suit the desires of individual customers, but such are not standards of fashion. Let the manufacturer introduce freaks into the thousand and one suits he makes up for a season, and he could not realize fifty cents on the dollar for his stock. We must conform to the standards of fashion. Styles are not revolutionized in a month, nor departed from within a month after the inception of a season."

### Assorted "Golden Rules."

The true rule in business is to guard and do by the things of others as they do by their own.—Hindoo.

He sought for others the good he desired for himself. Let him pass on.—Egyptian.

Do as you would be done by.—Persian.

One should seek for others the happiness one desires for oneself.—Buddhist.

What you would not wish done to yourself do not unto others.—Chinese.

Let none of you treat his brother in a way he himself would dislike to be treated.—Mohammedanism.

Do not that to a neighbor which you would take ill from him.—Grecian.

The law imprinted on the hearts of all men is to love the members of society as themselves.—Roman.

### Degeneration.

"Her father gave her a \$10,000 wedding, I believe."

"Yes. But the family has gone down hill very rapidly during the past two or three years. She was satisfied with a \$150 divorce."

### The Use of Cheesecloth in Windows.

Use of cheesecloth in window trimming is considered out of style by the best window trimmers. A window display without this material was considered impossible at one time, but to-day the familiar cloth of a few years ago is almost a novelty. Window backgrounds to-day are of plate glass, wood, or plush draped artistically. The tendency, in fact, is to abandon the cloth backgrounds entirely and to use the glass or wood.

It is well to abandon the cheesecloth for the more modern trimmings. If, however, the cheesecloth is to be used, the puffing itself is very simple. The preliminaries, perhaps, are more of a puzzle. One of the best ways to use the cloth as a background is to build the figures on a movable framework. This may be used several times without tearing down each time.

This framework may be shaped of lath or any light wood to fit the back of the window. Strips of wood should be nailed across the framework at intervals to form the foundation for the puffing process. These strips should be, say, a foot apart. Upon this skeleton the cloth should be laid. I use pins to tack the cloth to the framework, driving them in far enough to hold the cloth and then bending them over. The puffs are easily made. Each puff is simply an extra fullness of the cloth, not too full or it will hang, not puff. Any trimmer, if he does not understand the details of puffing, should have no trouble in learning it from a dressmaker. If he be married, the recourse is to his wife.

The framework may be varied to suit the pleasure of the window dresser. A circular background, in which different colors are shown, makes a very pretty

effect. The combinations that can be used are many.

Now as to colors. The merchant must rely on his judgment in a matter of that sort. But care must be used in selecting the colors. They should be either harmonizing or contrasting tints that will not offend the eye. Green and gold make good backgrounds for fall. There should be more green than gold in such a display.

Green and fawn are seldom used together, but make a very pretty effect. The fawn should be most in evidence, the green used to lighten the effect. In the circular background just mentioned, a wide circle of fawn, alternating with a narrow circle of green, makes a very tasteful arrangement.

### The Worst Yet.

"Is this the best wurst you can send me?" asked the lady who walked into the meat store with a package of that edible in her hand.

"Madam," answered the meat man, "it is the best wurst we have."

"Well, it is the worst wurst I ever saw."

"I am sorry to hear that. The best I can do is to try to send you some better wurst from to-day's lot, but, as I said, that was the best wurst we have at present. I am sure, however, that the wurst we are now making will not be any worse than this, and it ought to be better. I assure you that as soon as I get the wurst you shall have the best of it. We never gave anyone the worst of it so long as we have been in the wurst business, and you may be sure that when we give you your wurst it will be the best, for our worst wurst is better wurst than the best wurst of our competitors."

But the lady, whose eyes had taken on a stare of glassiness, was seen to throw up her hands and flee from the place, for she was afraid the worst was yet to come.



BUY THE  
GENUINE GOLD SEAL  
LEATHER TOP  
LINCOLN



WE CARRY  
FOUR COMPLETE LINES  
OF RUBBER SHOES.

SEND FOR CATALOGUE.



WET WEATHER

CLOTHING

IN

CRAVENETTES  
MACKINTOSHES  
RUBBER SURFACE  
AND  
OILED CLOTHING

LATEST STYLES.

BEST GOODS.

REASONABLE PRICES.

SEND FOR CATALOGUE.

W. W. WALLIS, MANAGER.



GOODYEAR RUBBER CO.

MILWAUKEE,  
WIS.



Ellsworth & Thayer M'n'f'g Co.  
Milwaukee, Wis.



Manufacturers of  
Great Western Fur and Fur Lined Cloth Coats  
The Good-Fit, Don't-Rip Kind.  
We want agent in every town. Catalogue and  
full particulars on application.  
B. B. DOWNARD, General Salesman.



### 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 with-  
in the reach of a Post  
Office or Express Office  
can deposit money with  
us without risk or trouble.

Our financial responsi-  
bility is

**\$1,960,000**

There is no safer bank  
than ours. Money intrust-  
ed to us is absolutely secure  
and draws

**3% interest**

Your dealings with us are  
perfectly confidential.

**"Banking by Mail"**

is the name of an interest-  
ing 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.



**POSTAL SCALE \$1.00**

Tells at a glance postage in cents  
on all mail matter. Capacity, 1 lb.  
by half ounces. 3 in. high. Cuts  
down the stamp bill. Useful and  
attractive present. We make sev-  
eral styles from \$1 in nickel, as  
shown, up to \$6 in sterling. If deal-  
er doesn't sell it, we prepay on re-  
ceipt of price. Catalogue P. free.  
Pelouze Scale & Mfg. Co., Chicago

**A  
Fool  
and his  
Money  
are  
soon  
Parted**

The wise wear  
**VINEBERG'S PATENT  
POCKET PANTS,**  
the only pants in the world fitted  
with a safety pocket; nothing can  
drop out and are proof against  
pickpockets. Manufactured by

**Vineberg's Patent  
Pocket Pants Co.**

Detroit, Mich.

## Special Sale

Of the entire stock of the old reliable wholesale clothiers,

**Kolb & Son of Rochester**

(now retiring from business)

The stock has been purchased in bulk by The William Connor  
Co. and will be disposed of at a great sacrifice to the retail trade.

**The William Connor Co.**

Wholesale Clothiers

28-30 South Ionia Street, Grand Rapids, Mich.

## THE PAN-AMERICAN GUARANTEED CLOTHING



is always doing business.  
It spreads its own fame—makes  
mouth-to-mouth talk.  
That's too slow for us though  
—we're advertising this  
year from the dealer to  
the consumer.  
Write us for a sales-  
man—he'll tell you  
what we're doing  
to help you  
make money  
from the  
Pan-Am-  
erican  
Cloth-  
ing.

Detroit office—  
Room 19, Kan-  
ter Building in  
charge of M. J.  
Rogan.

There's  
no sweat  
shop or ten-  
ement house  
work about  
Pan-American  
Guaranteed Cloth-  
ing—it's made under  
proper sanitary condi-  
tions.

\$3.75 to \$15.00—with a  
special accent on the \$5.50,  
\$7.00, \$8.50 lines—that's the  
range.

Quality just a little better than  
all others.

Suits and Overcoats for Men, Boys and  
Children.

That's all.  
Samples if you want to know more.

**WILE BROS & WEILL**

BUFFALO, N.Y.

A New Suit for Every Unsatisfied One



**Lot 125 Apron Overall**  
\$7.50 per doz.

**Lot 275 Overall Coat**  
\$7.75 per doz.

Made from 240 woven  
stripe, double cable, indigo  
blue cotton cheviot, stitched  
in white with ring buttons.

**Lot 124 Apron Overall**  
\$5.00 per doz.

**Lot 274 Overall Coat**  
\$5.50 per doz.

Made from 250 Otis woven  
stripe, indigo blue suitings,  
stitched in white.

We use no extract goods  
as they are tender and will  
not wear.

**THE  
IDEAL CLOTHING CO**  
TWO FACTORIES.  
GRAND RAPIDS, MICH.

## MADE MILLIONS.

## Inventor of the Shoe Hook Dying in the Poorhouse.

Every man who has ever seen an exasperated woman trying to poke a raveled shoe lace through the eyelets in her shoes has certainly felt a keen delight as he caught up his own shoe laces, both together, and twined them about the shoe hooks "that are made for men."

The owner of the patent of the shoe hook made more than a million dollars by its application. The inventor of that shoe hook is in the county almshouse at San Francisco. H. A. Ship is his name. He was born in London seventy-two years ago, and yet, with the hard life he has lived and the great humility he has undergone, so clear is his brain, and so masterful his knowledge of mechanical arts, that if he were to receive aid now it would cause no wonder among those who know him were he still to rise to a place of prominence. For the name which this man will leave rests by no means upon the hooking of a shoe. That he despises, describing it as a labor-saving "trick." He has worked in the field of explosive inventions, has patented appliances for the manufacture of a finer grade of silk than is now obtained, and when he took up what may be his last dwelling house this side the mound, he laid away his models for a submarine fleet with which he expected to accomplish in naval warfare what so many inventors have tried and failed to achieve. All that he needed was a manager and, lacking this, he has gone to his present home.

The wonder is not that an inventor is in the poorhouse (it must be confessed that we send many of our best men there), but that the inventor of so simple a money-making appliance should be in such a place. As a rule, it is the shrewd man who invents a buckle or a belt or a clasp for your lead pencil; and it is the shrewd man that acquires the fortune. The man who invented a modern suspender buckle is a millionaire, how many times over nobody knows. Dun rates him Aa, which means a million or more. The man who invented the pencil clasp has a residence in Newport. But Ship invented the shoe hook and—missed.

But one only needs ask him about it to see just why he missed.

"Tell me about that invention of yours, Mr. Ship," you say, "for lacing the shoes without eyelets."

"Oh, that was a long time ago," he answers.

"But don't you know," you say, "that the man who got that made over a million on it?"

"Yes, I know," he replies, "and all I received was two hundred and fifty. If I had only known," he adds, "I might have got money enough to work out those other models." And there is the secret of his whole story: it has never occurred to this man in all his life that it might be a good thing to make money. Like our great naturalist he "had no time to make money." The inventor drifts away into a plan for this device or that time-saving method, and it is with difficulty that we get him back to the shoe hook.

"But how did you come to invent that hook?" he is asked.

"Why," he replies, and a twinkle comes into his eye, "at that time, of course, we had eyeholes in our shoes to poke the laces through, but—well, we never did it, we didn't have time, so

most of the time we drew the laces tight, tied them about our ankles and let the old shoes go unlaced. Then there was a young fellow joined us (I was running a small shop at the time), and he was so fastidious that he laced his shoes clear to the top every time. And every time he laced them I was up and out at work before he finished, and when he unlaced them I was in bed and asleep before he got one shoe off.

"How do you manage to beat me out every time, Ship," says he, "on the lacing of your shoes?"

"Why," says I, "if I felt that it was really necessary for me to unlace my shoes every time I went to bed, and to have to lace them up every time I got out of bed, I don't think I'd waste my time with a frazzled lace and a gimlet-hole like the eye of a needle."

"Well, what would you do?" says he.

"Well," I said, "I'd—I don't know what I'd do, but I'd do something." And I got to thinking about it that night.

"The next morning I had it, and I cut a hook out of a piece of tough wood and fastened it into my shoe. I made sixty of them, but they were clumsy, so I took a piece of brass and made some out of that. Then all that was necessary to do was to put the right kind of a curve in it so that it would not bend back, and I had it.

"That young fellow liked it immensely, so we agreed to try to sell it, and—well, I got \$250 for it—he said that was half what it sold for—and that's all there was to it, so far as I was concerned."

"When did you make this invention, Mr. Ship?"

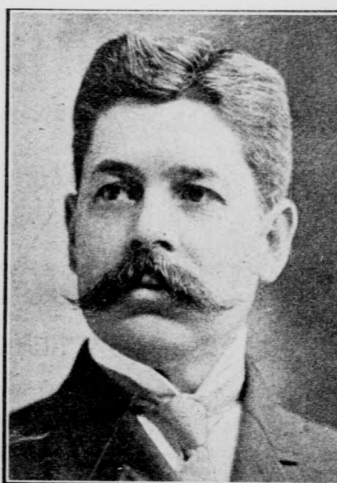
"That was a long time ago," he answered, "in sixty-eight, I believe. It had the same experience," he added, "as the barbed wire invention. That was patented a long time ago, and it was years after the patent was obtained before any one could be secured to take it up. The people called the inventor 'the man with the terrible device for the purpose of maiming cattle,' and he was obliged to sell his invention for what he could get—\$50 I think, in order to save his reputation."

Gradually, as we talked, we reverted to the submarine fleet whose models were laid away when the inventor was obliged to take up his pride-killing abode. The old man was in bed when we called, and spoke almost in a whisper, but when he had forgotten that what he said was for print, and his concentration had banished his diffidence, he mapped out on the coverlet before him this great submarine fleet. Not one submarine boat, clumsy and as dangerous to itself as to the enemy, but a fleet of them, small enough to bob about like a buoy and as hard to hit. His idea was not for a boat large enough to make a formidable attack, "but for a swarm of little fellows," as he termed it, "that should harass the enemy like a swarm of poisonous insects, each with sufficient poison to kill should it get the chance to sting."

Considering the life this man has lived (for it has been a rough one) one can not but marvel that he has been able to raise himself to that high mental plane he holds and to accomplish so much. When a boy he joined the English navy. He is a veteran of the Crimean war and of the Abyssinian war. While in the navy he gave his first thought to his submarine fleet, a work that has never been completed. Later he was a whaler in the North, and

while there he invented a bomb to keep the whales from escaping under the ice. His bomb was a success—so much so that it blew off his left arm. Later he engaged in business in one of the Eastern States. It was the manufacture of shoe blacking, and while at this he produced "the shoe hook"—the one great chance that he had and missed. Later still he entered the silk business, and here his patents for the manufacture of silk were numerous and he acquired some money from them. At length, old and sick, he drifted to San Francisco, where first he became a church sexton and later a "guest" at the bounty of a family who kept him with them as long as they could. Now the county has claimed its own, and, like many another genius who has done so much for the state, at last he is cared for—by the state.

General Selling Agent of the Banigan Line.



Edward R. Rice, general selling agent of the Banigan Rubber Company, has been connected with the exclusive rubber footwear business for over twenty years. He is one of the directors of the Joseph Banigan Rubber Company. He has a large store at Buffalo, N. Y., is the "Co." of C. L. Weaver & Co., of Boston, and is the selling agent in Chicago for the Banigan rubbers, carrying a large stock.

## Deceptions of the Bargain Counter.

We have been informed by Bret Harte that "for ways that are dark and for tricks that are vain, the heathen Chinese is peculiar," but he is not alone in the possession of that characteristic, as this incident shows:

A short time ago this same firm decided to advertise a big bargain sale and get rid of a surplus of cotton fabrics. Consequently the goods were advertised at less than half. Then the manager, musing a hundred yards of one class, placed it in the show window. It was 12-cent goods and was reduced to 5. The store was crowded that day by people desiring to purchase the cotton fabrics at a bargain. On the shelves were large pieces of the fabrics which had not been marked down, but were of the same quality as that in the window. The customers bought so heavily of these goods on the shelf at the regular price that before night it was necessary to take some of the mused goods and reroll them in order to supply the demand. One shopper was heard to tell her companion that if the goods in the window, which looked cheap, were a bargain at 5 cents, the neatly rolled goods at 12 cents were bigger bargains.

## Woman Shoemaker Who Likes Her Work. From the Indianapolis Sun.

Indianapolis has a woman shoemaker, and she knows her trade as well as any man who ever made a shoe. All parts of the shoe look alike to her, and she can build one from the ground up. She is now in business at 122 East Ohio street. Her favorite work on the shoe is the uppers. This is lighter and finer work and more suitable to a woman.

She is Miss Louisa Hartness. She is 36 years old and has been in her business for twenty-one years. No other woman cobbler is known in the State, at least none with the business reputation she bears. She earns a good salary and is well able to care for herself.

As a reporter waited in his stocking feet while she mended a shoe the other day, she told of her experience as a shoemaker. No false modesty is displayed in explaining her work, for she is proud of the art. When she was a girl of 15 she sought employment with the old Barnett & Elliott shoe factory. Here she learned her trade and worked in the factory for eight years, until the factory closed down permanently. Since then she has worked for shoemakers and has also done special work. There is no part of the shoe she does not know, and know well enough to put together.

"You see, every part of the shoe looks alike to me," she said, as she commenced work on the material for a new shoe. "I can take the tanned leather, a few tacks, some thread and machine and make any kind of shoe you want." The shoes she wears are her own make and she knows what they are made of. "There is no excuse for a shoe wearing out quick," she says, "if it is made of good material."

The finest woman's shoe is as easy for her to make as the roughest hunting shoe. She can make shoes that prevent corns and shoes that do not hurt corns, shoes for short-legged people and plain, ordinary shoes.

Miss Hartness likes her work and says she intends to follow the occupation for many years to come.

## Made to Give Information in Spite of Himself.

Recently a wealthy merchant in Paris, who does an extensive business with Japan, was informed that a prominent firm in Yokohama had failed, but the name of the firm he could not learn, although he was most anxious to ascertain whether it was the one with which he did most of his business in that city.

He could have learned the truth by cabling, but instead he went to the man, a well-known banker, who had received the news, and requested him to reveal the name of the firm to him.

"That's a very delicate thing to do," replied the banker, "for the news is not official, and if I gave up the name I might incur some responsibility."

The merchant argued, but in vain, and finally he made this proposition: "I will give you," he said, "a list of ten firms in Yokohama, and I will ask you to look through it and then to tell me, without mentioning any name, whether or not the name of the firm which has failed appears in it. Surely you will do that for me?"

"Yes," said the banker, "for if I do not mention any name I can not be held responsible in any way."

The list was made, the banker looked through it, and, as he handed it back to the merchant, said, "The name of the firm which has failed is there."

"Then I have lost heavily," replied the merchant, "for that is the firm with which I did business," showing him a name on the list.

"But how do you know that is the firm which has failed?" asked the banker in surprise.

"Very easily," replied the merchant. "Of the ten names on the list only one is genuine, that of the firm with which I did business, all the others are fictitious."

## Cause For Anxiety.

"Don't you think we had better send for the doctor?"

"What for?"

"Well, the baby is too well to last long."



# THE Old National Bank

Grand Rapids, Michigan

ESTABLISHED 1863



#### OFFICERS

*J. M. Barnett, President.*

*Willard Barnhart, Vice President.*

*Harvey J. Hollister, Cashier.*

*Clay H. Hollister, Assistant Cashier.*

*Hoyt G. Post, Auditor.*

#### DIRECTORS

*James M. Barnett, Willard Barnhart, Jacob Cummer, Jos. H. Martin, W.*

*R. Shelby, E. G. Studley, Wm. Judson, L. H. Withey, E. Crofton Fox, Geo.*

*C. Peirce, H. J. Hollister, W. D. Stevens, Clay H. Hollister.*

**Capital Stock, \$800,000**  
**Surplus and Undivided Profits, \$348,767.49**  
**Deposits, \$4,135,870.80**

This bank opened its beautiful new offices in Dec., 1900, since which time its deposits have increased one-half. It is constantly opening new accounts with people throughout the State, being the **Largest Bank in Western Michigan**. We are in position to meet your every want in the line of banking requirements. Write to-day for our book, "BANKING BY MAIL;" it is free and gives you information that is valuable.

## THE HEALTH FOOD MAN.

Some Sane Remarks Concerning a Recent Evolution.

The past decade has been one of remarkable scientific development. It has witnessed the invention and perfection of the X ray, a little machine that is curious to the point of impoliteness; of the wireless telegraph, which will make wire useless except in politics and around broom-handles; and of the dirigible balloon, which is one of the most attractive forms of suicide that has yet been conceived. The past decade has also been to blame for other things; and among these is the health food man, the person compared with whose daily menu the Diet of Worms was an epicurean repast. The health food man exists upon cereals done up in strange disguises and yellow wrappers. He knows the nutritive value of everything he eats, because he has read it on the yellow wrapper aforesaid. With every teaspoon of pre-masticated and pre-digested grub he re-masticates and re-digests, he knows just what quantity of phosphates he is taking into his system and what his pulse will be seven hours and thirty-nine minutes after eating thereof. He knows all about nitrates and day-rates. He can analyze a new health food like a politician can analyze an unfriendly plurality and, when it comes to a question of detecting .0007 of a grain of sulphur in a ton of barley, the health food man has the pure food department backed clear off the stage.

The health food man arises at 7 a. m.—when he is able—and makes a breakfast off nitrogen, carbon and phosphorus done up in a fifteen cent package to be had at the department stores two for a quarter. The festive flannel-cake knows him not and he has forgotten the joyous sigut of that time-honored culinary concoction floating in a sea of honey or submerged beneath an ocean of melted butter. He drinks a counterfeit coffee which has never felt the hot kiss of the Arabian wind or trembled on the tree with the monthly earthquake of the Isle of Java. Where he once consumed large quantities of mysterious hash in blissful ignorance of its concomitants, he now breakfasts on ground feed of which he knows the exact formula. At noon he lunches on dainties that have been ground up and digested by machinery before leaving the factory. Then he leans back and reads a dissertation on "How to Be Happy Although Horribly Healthy." At 6 he dines on Poorino and Grape-Nits, with a dash of Snow-Flakes for an appetizer and boiled barley for a wash. Then he goes to sleep and dreams dreams and in the morning ascribes the sea serpents he saw to the fact that the day before he yielded to temptation and looked at a roast in a restaurant window.

We are living in an age when we dote on health goods; in fact, sort of a dote age. Our evening paper is full of the advertisements of health foods that will not injure the weakest digestion and will make a strong digestion look like a sheet of boiler plate after target practice. We read of drinks that will not keep men awake nights, but will, instead, put slumber robes on them that will make them sleep through a Fourth of July celebration at Fife Lake.

I have heard it said that occasionally a man starts out alone to drink up all the laughing soup in Grand Rapids and wakes up the next morning to find there are a few bottles left. Just so does the intrepid health food man attempt to sample in the brief span of a health food

lifetime all the health foods manufactured. He eats everything that is pre-cooked, pre-masticated, pre-digested and pre-assimilated and in the morning reads in his paper that seven more health food companies have been organized in Michigan during the night. Then he begins all over; and yet we wonder at crime.

In Michigan the health food business flourishes like a Green Bay, Wis., tree. When a man can not start a political boom or a riot he sallies forth and starts a health food company. All that is necessary is a little bran and brains and a good advertisement writer. New Jersey may have its trusts, but it can not touch Michigan when it comes to a question of turning out square meals that can be saturated with a little skim milk and faith and served in a saucer.

The good old days, when people bought oatmeal out of a barrel a quarter's worth at a time, and bought coffee

discovers a new bovine malady the steak trust boosts the price of choice cuts a quarter of a cent. Is it any wonder that the father of the family of ten thereupon goes forth and lays in a winter supply of pre-digested popcorn and begins feeding the baby bran mash? If the health feed gets the meat monopoly and the oyster octopus on the run, the octopi can pause long enough to kick themselves with their numerous legs, for they will have no one to blame but themselves, and the feed factories will not have flourished in vain.

I would not bear down too hard on the health foods. I would bear down on them only so far as they rob us of our epicurean appetite for quail on toast and ducks paddling around in their own gravy and so far as they deny the merchant his old-time profit on the paper and the string. In the merchant's behalf I sigh for the days when salt pork was retailed by the yard and coffee was

at 90 pounds. I have been eating your pre-digested preparation since then and now I can tip a Pullman porter.

D. R. Ummer.

And these:

I am a professional diver and one year ago in Italy I was so thin that when I dove into the Mediterranean I stuck head first in the bottom. Now I am swimming in Greece.

R. U. Underdrink.

When I began using your health food I was suffering with intermittent fever. Thanks to your food, it is now a continuous performance.

Wood B. Hamlett.

My hair was getting so long it made my head ache. I began using your health food and now I have hair no longer.

Sent R. Rush.

I know these testimonials are genuine because I wrote them myself.

These glowing testimonials from satisfied customers remind me of the case of my old friend, Tim Bumps. We were boys together. I was born in Muskegon and Tim was born in an advertisement school in New York. Bumps was not his real name, but we called him that because of the hard bumps he got as he went through life and because he was something of a knocker himself. Tim went to sleep in the basket of a captive balloon one time and it broke loose, as might have been expected if Hard Luck Tim had anything to do with it. When he fell out at an altitude of 12,271 feet, he thought he had bumped his last bump, but Tim slept all the way down and then complained because the jar woke him up and gave him a headache. A sudden fall would have given almost any other man pneumonia anyway.

Tim had one passion: He liked to eat. He would start in at the corners of a square meal and make it look like the inside of a doughnut. This industry brought its reward. He soon had a case of indigestion on his hands—which is an unusual place for indigestion. His friends told him to quit eating seven course dinners every day and instead to eat one coarse dinner made up of health foods. Tim followed their advice. His indigestion disappeared. He again grew merry. People stopped calling him Tim Bumps and called him Funny Tim.

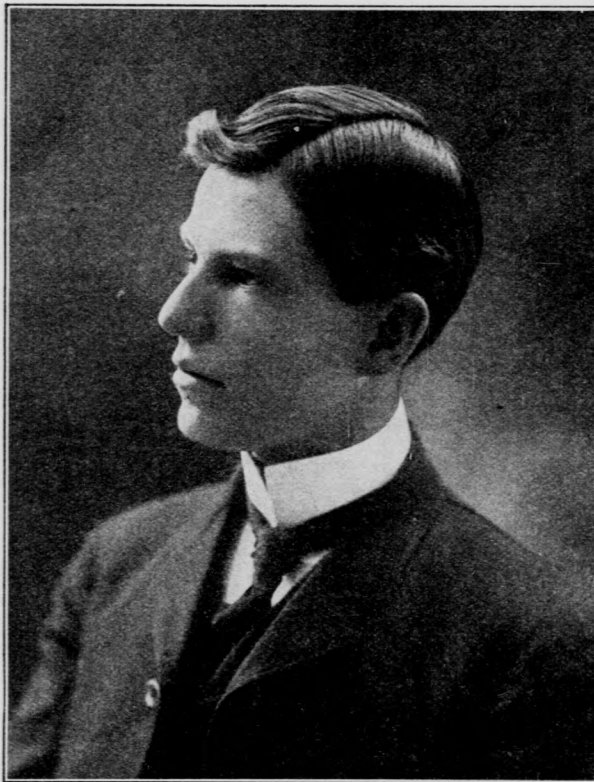
Then the awful happened. I tell it for the benefit of the man with the health food habit. As the reader well knows, the chemical elements of which the human body is composed, and which must, therefore, be supplied to it by food, are fourteen in number. The health foods of which Funny Tim partook contained all these fourteen elements and nothing else. Now, be it known, Funny Tim was a man who did nothing by halves; and, as the health food habit grew upon him, he took these fourteen elements into his system in larger proportions daily.

One day we missed Funny Tim. When two days passed and he did not appear we hoisted the coroner through the transom. Alas! All we found of Funny Tim was a quantity of carbon, phosphorus, sulphur, silicon, chlorine, fluorine, potassium, sodium, calcium, magnesium and iron. The rest of him had been reduced to oxygen, hydrogen and nitrogen and had vanished into thin air.

A learned chemist explained it at the inquest. He testified that, from an examination of the remains, which he had carefully corked up in a dozen or more bottles, he found Funny Tim came to his end by eating food that was too pure. So long as he ate mince pie and fried oysters and other articles of food in which impurities existed he was safe; but when he placed himself on a diet which contained nothing but those things which were pure there was nothing else to hold him together and he dissolved into a purely elementary state.

The jury rendered a verdict that Funny Tim came to his death by being altogether too healthy.

Douglas Malloch.



at 13 cents a pound that was strong enough to make its own way in the world, are past. Now they get 21 meals for 15 cents and a pasteboard box thrown in, and coffee at a corresponding reduction if the barley crop is good. A square meal for a family of six costs about 11 cents a throw in theory; and in theory a family of ten can live on \$3.44 a week and every member of it develop a biceps like a 10 cent loaf of rye bread and a nerve like a lightning-rod agent. Incidentally, the health food company agrees to throw in a brain that will make the mathematical wonder look like a first grader just learning that two Americans and two Irishmen on St. Patrick's Day make four, but that two Irishmen and two Italians make trouble.

Is it to be wondered at that the health food habit grows when beef is so high that the cow jumps over the moon without the slightest difficulty? Every time a long-haired professor at Ann Arbor

found a tin bin in. I have no doubt that some of the gigantic intellects that are now running around loose in this country were developed by Maul-the-Vitals or some other of our numerous health foods. I have come to this conclusion through some testimonials sent me by a friend. When I decided to take up this subject of health foods I wrote to him and asked him to send me some documentary evidence that his health food would cure unrequited love and grow hair on bald heads, as claimed in his glowing advertisements. In reply he sent me the following testimonials, which I am certain are genuine; in fact, I am as certain that he actually received them as I am that I wrote and requested them. Those who are skeptical about health foods should read this:

When I began using your health food I was in Chicago, Ill. Now no one is as well as I am. U. R. E. Z.

And this:

A month ago I could not tip the scales



# Facts in a Nutshell

## BOUR'S COFFEES MAKE BUSINESS

### WHY?

They Are Scientifically

### PERFECT

129 Jefferson Avenue  
Detroit, Mich.

113-115-117 Ontario Street  
Toledo, Ohio

Would a system of keeping your accounts that

## Lessens Bookkeeping By One-Half

That gives you the Total Amount your customer owes you with Every Bill of goods he buys;

That gives your customer a duplicate of his order together with the total amount of his account;

Thereby keeping your accounts up to date like a bank, be of interest to you?

Our descriptive booklet tells all about it and we will gladly send you one if you will drop us a card.

The Simple Account File Co.

500 Whittlesey Street,  
Fremont, Ohio

# For That Boy of Yours!



There's Nothing Too Good For Him

Of all the joys, of all the toys,  
The Patrol is the best for the boys.  
Don't be tight—the price is right,  
And more abundant love for papa in sight.

No. 2 Police or Fire Patrol Wagon

Body 21x40 inches; with a front seat and two seats running lengthwise of wagon, with brass rails; seats are upholstered in red plush. Has a foot pressure gong. Has a footboard in front and step on rear, both of which are ironed and strongly braced. The gears are very strong and well braced. 11-16 inch axles are used, having a 5/8x3 spindle. Tinned wire wheels, 14 and 20 inches, with extra heavy hubs, spokes and rims. The construction throughout is extra strong, making it capable of carrying extra heavy loads and enduring

rough usage. The gear is painted yellow, body blue in the Police Patrol and red in the Fire Patrol; both ornamented and stenciled. It is superior to all other large Patrol Wagons on the market, in that it has extra heavy axles, with heavy wire wheels, which are well known to be stronger and more lasting than wood wheels. Weight, 90 pounds.

Spices guaranteed pure.

Given free with 72 pounds Ground Spices in assorted grades for **\$18**

Spices and Patrol Wagon F. O. B. Toledo.

## WOOLSON SPICE CO., Toledo, Ohio

## THE RETAIL GROCER.

## Some Suggestions Regarding Existing Evils in the Trade.

What methods can the average retail grocer, or single line dealer, employ to meet the competition of chain stores, calico grocers, department stores or establishments with such unlimited capital that it enables them to add to their assortment of wares almost everything that is required in the household?

This is an important subject, as well as a puzzler to the majority of grocers.

No doubt but the class of grocers above mentioned possess advantages that the smaller grocers with limited means, and very frequently with very limited business capacity, do not possess and possibly can not attain.

The large output of the establishments named necessitates large purchases, hence lower cost; if the chain stores and the others mentioned would only sell at regular or established prices they would all do better. The small grocer would be satisfied with the smaller profit and the large purchaser would be making a larger profit, but the greed to do all the business of the community and wipe out his poor competitors seems so deeply instilled in the minds of the bigger concerns that it is to be feared no appeal for fair play or a live and let live policy will prevail. Some other remedy must be sought. Who will write a paper suggesting a remedy? The person who can solve this question will gain the thanks of hundreds of thousands of grocers in the United States. Will combination purchases accomplish it? No doubt combination purchases will reduce the cost of goods, but will all members of the combination stick to a card price, giving a living profit, and should that card price be made lower at times than the cutter's price?

If all grocers belonged to grocers' associations and complied with card prices issued by the association it would be easy sailing, but you can not get all grocers to join an association. Some few will always stay out, just out of cursed obstinacy, and they are the ones who frequently cause even good members to cut prices.

Will combination purchases antagonize the local jobbers? I think they will, but I also think that if the jobbers were to work in harmony with the retailers the matter of uniform fair prices could be brought about much sooner than in any other manner.

In my estimation, retailers should buy altogether from the jobbers and the jobbers should see that no manufacturer sells to any one but a jobber, and if caught doing so the combination of jobbers should boycott such manufacturers. Retailers should refuse to buy from any manufacturer except through a jobber. Then when the jobbers' organizations are strong enough and backed by the retailers, they can regulate the retail price of almost all the goods that enter into the business of the retailer, particularly on such staple articles as sugars, cereals, soaps and probably half a dozen other staple or well advertised goods.

If the prices on these articles were uniform it would be a great advance on the present conditions; let there be a leeway of bargains on other goods. There are hundreds of articles in a store which a merchant can offer at cut prices from time to time, either to unload a surplus or to create a little stir. This is essential in every business, but why pick out such staples as above mentioned? The people must have

them, and if all maintained a uniform low profit price there would be just as much sold, the public would not be dissatisfied and the grocer could live a little better and no doubt pay his bills better and more promptly.

I would not dare undertake to propose any positive remedy. I simply bring the question up and hope that some one will soon offer suggestions that will lead to some plan that will be of benefit to the grocer on this question.

Are there too many grocers, more than the community actually needs to supply their wants expeditiously and economically? Does this apply to jobbers as well? What causes this superabundance of retail grocers? Is it because many think it is an easy business, requiring small capital and no business knowledge? No doubt this is one of the causes of demoralized prices. A beginner opening in a locality where there is really no need of another grocery fancy he must cut prices on everything in order to establish a trade. He does so and his competitor, who has perhaps long been located in that section, thinks he must meet his prices, does so, and the cutting becomes contagious and spreads, doing immense harm. The beginner's capital is soon exhausted; he quits, but the damage has been done and is not so easily remedied.

Do not the jobbers frequently encourage the starting of new stores just to get the few dollars of the beginner? Even if the jobber is shrewd he is frequently bitten in his eagerness to increase his sales; perhaps the drummer is to blame. If the jobbers and established retailers worked in harmony the jobber could discourage the starting of new stores, both to his benefit as well as to the benefit of the established retailers in that neighborhood. Possibly the cutting of prices by the department stores and chronic cutters could be regulated by the jobbers combining to cut off their supply from first hands, in case an appeal to the cutter to maintain card prices is ignored.

Has it ever struck anyone how the retail price of many commodities, notably cereal foods, is arbitrarily fixed by the manufacturers and frequently at a price that causes them to be sold less than cost? I say less than cost, of course including the expense of the business. Many grocers do not add the average expense of conducting business to the cost of goods, hence fancy, if they get 12 to 15 per cent. above cost, they are making a profit, when, in fact, they are selling at a loss, for most business will average that percentage of expense, even without counting the living expenses of the proprietor and his family.

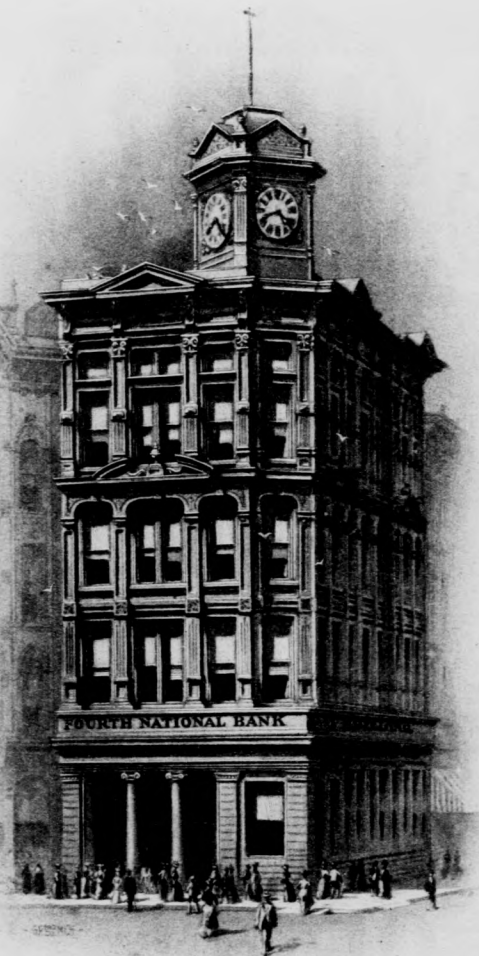
I think arrangements could be made in every community, where there are local jobbers, by the retailers to buy to a better advantage than out of their city. The jobber, if he could depend upon the local retail trade, could order in larger quantities, thereby reducing the first cost. His proportion of freight on large shipments would be so much lower than on small shipments, in itself quite a margin. The retailer need buy only as he needs the goods, hence has less capital invested, and does not overload himself with goods, which he is frequently tempted to do by the persuasive drummer from another city.

Our jobbers could fill almost every want of the local dealer and just as low, if not lower than the other chap. Will the jobbers do this? If they will, so

## The Fourth National Bank

2 Monroe Street  
Grand Rapids, Michigan

U. S. Depositary



Condensed from statement of the condition of the bank as reported to the Comptroller of the Currency at the close of business, September 15th, 1902.

## RESOURCES

Loans and Investments	\$2,085,248.38
U. S. Bonds	750,000.00
Premium on Bonds	35,000.00
Cash on Hand and in Banks	621,252.42
	<b>\$3,491,500.80</b>

## LIABILITIES

Capital Stock	300,000.00
Surplus and Undivided Profits	132,391.10
National Bank Notes Outstanding	300,000.00
Deposits { Certificates	\$ 927,781.30
Commercial	1,831,328.40
	<b>2,759,109.70</b>
	<b>\$3,491,500.80</b>

## OFFICERS

WM. H. ANDERSON, President      JNO. W. BLODGETT, Vice-President  
JNO. A. SEYMOUR, Cashier      L. Z. CAUKIN, Ass't. Cashier

## DIRECTORS

Jno. W. Blodgett      W. H. Gay      C. Bertsch      A. D. Rathbone  
Geo. P. Wanty      S. M. Lemon      G. K. Johnson      C. G. A. Voigt  
A. G. Hodenpyl      Wm. Sears      Wm. H. Anderson

We expect to occupy our new banking offices about December 1st, where we will be pleased to meet our patrons and friends.



much sooner will the harmony between jobber and retailer be effected.

Another remedy has suggested itself—consolidation.

Would the combining of various established businesses in one building, handling all the requirements of a family for the table, be desirable? I learn it is being done in many localities, but I have not heard of the results yet.

This combination of capital, talent and established trade would possibly work in some localities, but the establishment of card prices and some plan to prevent the card prices from being broken is after all the true and only solution to help the many small grocers. However, the advantages of consolidation, where it is possible, are many. It would relieve the various individuals of great mental anxieties, by dividing them, thus: One could devote his entire energy to selling goods, while another could attend to the buying, another to finances, etc. The cost of advertising would be proportionately lower; in fact all expenses could be reduced, while the trade, on account of the variety offered and convenience of finding all under one roof, would no doubt be increased, but the advantages of a combination of capital, energy and talent are so obvious that it is unnecessary to enumerate or dwell upon them, and, in my opinion, in time this scheme will eventually have to be adopted by many, if they want to keep pace with the times.

Has it ever dawned on the mind of the collector of trading stamps that he or she as a rule is paying \$2 more or less for every one dollar's worth of prizes or merchandise they get in exchange for the stamps collected?

It is an undisputed fact that no dealer in this day of close competition, and asking only a legitimate profit on his wares, can afford to give 5 per cent. away either as blackmail or as a gift to his customers, hence the buyer as a rule must pay this 5 per cent. We know it to be a fact that many dealers while not advancing the price on such staple articles, the price of which is generally known to the public, or has been long established, have advanced their prices on goods where the quality can be reduced unknown to the customer or where 5 per cent. to the selling price is not noticeable, hence the stamp collectors unconsciously pay for the stamps and get in return articles that could be bought for much less than they pay for them in stamps. Some merchants say, if the public wants to be humbugged we are willing as long as they pay for it, hence are not to be blamed, only so far that they are assisting a class of people who are termed by many as blackmailers in victimizing the unsuspecting or unthinking public.

Enquiry has elicited the fact that children and servants are the ones that advocate the stamp scheme the strongest. It is true many unthinking persons think they are getting the prizes for nothing, hence prefer trading where stamps are given. If they stop to think for a moment they could not help realizing that the obtaining of prizes for nothing is simply a delusion.

Who is to blame for this condition of affairs? We blame the merchants, who assist in deluding the public; we blame the parents, who let their children and servants think the prizes are clear profit and not paid for by the household. If an honest merchant thinks he must give trading stamps because his competitors do he is simply being blackmailed and

the public is assisting in his eventual downfall or in tempting him to become dishonest.

The merchant who gives stamps will not tell the public of the delusion it is laboring under. Those who sell the trading stamps to the merchants have too soft a snap to tell the public the truth as exposed in this article. Individual merchants who condemn the practice do not desire to assume the trouble of publicly making the facts known, hence an association of merchants should undertake the task.

J. A. Dingsen.

#### The English as Jam Eaters.

The English people as a race are extremely fond of jams, and the amount consumed in a year in the United Kingdom is enormous. One reason for this is that jam is cheap in England, partially owing to the fact that for years the manufacturers have enjoyed the cheapest sugar in the world. The bounty-paying countries of Europe have been taking money out of their own pockets so that the Englishmen might have one of their favorite dainties at a very low price. Jam is not served as a regular peace ration in the British army, but it was liberally furnished to the British troops during the South African campaign, as is shown by the official figures. According to Mr. Brodric, the war minister, no less than 34,582,762 pounds of jam were consumed by the army during the war. Of this enormous total, 28,656,362 pounds were sent out from the United Kingdom and 5,926,400 from the colonies. According to the statistics the favorite jams with Tommy Atkins are in order of preference, gooseberry, apricot, marmalade and plum. Only some 200,000 pounds of peach jam were consumed and about 2,400,000 pounds of strawberry. The London Express, in commenting on the enormous amount of jam used—no less than 5,438 tons—says that one of the largest factories in the United Kingdom turns out about a ton a day, and yet it would take forty-two years for this factory, running every day in the year, to supply the amount used in South Africa in three years. A ship of 3,000 tons carrying capacity is not by any means a small vessel, and yet it would have taken five such vessels loaded to their capacity with nothing but jam to have carried out the supply needed; while it would have taken fifty-one trains, each of a carrying capacity of 300 tons, to have brought the jam to the front. Taking an average of the British forces in South Africa, and figuring that every man was allowed an equal amount of jam each day, this would mean 138 pounds per man for the campaign. As this lasted two years, seven months and twenty days, or, say, 960 days, this would mean a consumption of about 2½ ounces per day per man. A man who served through the whole campaign and had his fair share of jam each day would, therefore, have eaten possibly his own weight in jam during the Boer war. The English should no longer be called a nation of beef eaters, but a nation of jam eaters.

#### His Moment of Forgetfulness.

"While Jacob still tarried at the well," said the superintendent of the Sunday school, "Rachel, as we are told, drew near. She was fair to look upon, and Jacob kissed her. Then 'he lifted up his voice and wept.' A great many whimsical explanations, children, have been advanced for this singular conduct on Jacob's part. What possible reason could he have had for weeping, after having kissed his beautiful cousin?" "He remembered about the mic robes," ventured Tommy Tucker.

# MACHINERY

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For Immediate Delivery



The largest machinery depot in the world

Our stock is continually changing. Please write us. Parties having machinery for sale, or desiring an exchange for larger or more modern, will find it advantageous to communicate with us. Our guarantee can be relied upon. New list No. 13 of 58 pages of new and second hand machinery for prompt delivery sent on request.

**C. C. Wormer Machinery Co.**  
DETROIT, MICHIGAN!

Office and Showrooms, 103-107 Woodbridge St. West

Storehouse and yards,  
Cor. Shelby and Woodbridge Streets

## THE WHOLESALE GROCER.

Some Changes Which Twenty Years Have Wrought.

In responding to your request to say something relative to the wholesale grocery business of Michigan and particularly to that of Grand Rapids, I find the subject so vast as to preclude a comprehensive resume in the limited space allotted. My personal connection with this industry goes back thirty-two years to a time when there were but few wholesale grocers in this State and the aggregate amount of business then transacted was very limited indeed. In those early days the wholesale merchants of Michigan made semi-annual visits to New York and other Eastern markets in order to keep in touch with houses with whom they did business and to make purchases sufficient for two, three, four and six months. This became necessary, for at that time there were few traveling salesmen and no merchandise brokers, as the latter adjunct of the grocery business came into being about twenty-five years ago, and is now an indispensable factor in our trade relations. Today the wholesale grocer of Michigan makes his purchases with much greater convenience. He is spared those long periodical trips, and from his own office he now talks every day with the Havemeyers, the Arbuckles, the American Tobacco Company and the Continental Tobacco Company, and with all the great marts of trade throughout the country, either by telephone or through his merchandise broker. In the '60's and early '70's the wholesale business of this State was carried on at much disadvantage and great inconvenience, as there were but few railroads traversing the State; while to-day steam and electric railways migrate from every trade center and throughout the State have become a perfect network. In that early period to which I allude the wholesale business of the State was carried on by a few individual independent concerns and by such men as John Stephens, Walter J. Gould and William H. Brace, of Detroit; Bernard Desenberg, of Kalamazoo; Leonard H. Randall, Darwin D. Cody and John Caulfield, of Grand Rapids. These men were at that time regarded as the leading wholesale grocery merchants in the State. They were men of high mercantile integrity whose names were a synonym for honesty and fair dealing; and, in referring to this industry of our own city, special mention should be made of Leonard H. Randall, John Caulfield and Darwin D. Cody as the pioneers who, after having made for themselves in this business ample fortunes, retired many years ago, each with a career worthy the highest emulation. Our early local jobbers labored under the further disadvantage of doing business at and selling goods from a small and unimportant place, not regarded for many years as a trade center worthy of mention; for the population of Grand Rapids in 1870 was but 16,000 and its geographical location in the then undeveloped wilds of Western Michigan was, to many intelligent people of the East and South, entirely unknown. Capital was then very limited and was necessarily tested to its fullest endurance and those engaged in wholesale enterprises were obliged to put forth most heroic efforts—first to secure and afterwards to retain local supremacy. These troubles and difficulties peculiar to all new states and young cities are well nigh past and overcome; for Grand Rapids has now a population of 100,000

souls, is recognized in every city on the face of the globe as the greatest furniture center in the world, is rich in resources, with ten banking institutions holding deposits aggregating over \$20,000,000, and considered the metropolis of Western Michigan, beautiful, progressive and thoroughly metropolitan; and it is easy to perceive that its six well-organized and splendidly-conducted wholesale grocery concerns, with ample capital, doing a large and ever-increasing business co-equal with the development of Michigan, enjoy to-day all the prestige and advantages afforded by a metropolitan city and well-developed State. Were I to stop here, what has been said might be misleading as I have spoken of the inconveniences, the troubles, the trials peculiar to the early jobbing interests of this State, the disadvantage of lack of railroads, poor credits, scarcity of money, poor transportation facilities, etc., of that time,

secure adequate returns upon capital is a subject that is most perplexing and very difficult to solve under existing conditions. New conditions are being considered, and it is regarded by many that what is being adopted as the solution of similar troubles, in other great industrial lines, and known as "community of interests," is the panacea for the wholesale grocers. This problem is being solved by the merging of organizations into greater ones, with large aggregations of capital, sufficient to absorb, control and handle the weightiest propositions connected with the business. The merging of interests seems strictly in harmony with the conditions and necessities of the times in which we live, and to us it is bound to come; and the greater organizations which shall supplant the smaller ones that now exist in Michigan and throughout the country will, when managed, as they surely will be, by men of known integrity and



as contrasted with the advantages and facilities now possessed by the wholesale grocers of Michigan, which represent a most progressive civilization. Considering all these things, your readers might well imagine that the wholesale grocer of Michigan is to-day enjoying a real millennium, but it is not true; for in the wholesale grocery business here and throughout the Middle States competition has become so severe that there is very little profit in the business. This condition is the outgrowth of an inordinate desire to increase the volume of business, and when trade is secured and increased other than in a legitimate way it is always at the expense of profit. Competition is not only most acute, but it possesses so many illegitimate phases that it has become abominable when exposed to the mirror of mercantile integrity; and how to correct this and other existing evils, maintain legitimate competition and

recognized ability, work injury to no one, but, on the contrary, will add greater dignity to this great industry, which will thus be enabled to contribute its full share in the development of our domestic and foreign commerce.

Sir, a close personal acquaintance of more than twenty years enables me to assure you that you enjoy the confidence of the wholesale grocers of Michigan, and I have the honor of presenting to you their greeting and congratulation on this, the thousandth anniversary issue of the Michigan Tradesman; and may we not hope that the next twenty years may be a period of even greater success—a success commensurate with your untiring efforts in the management of that journal of commerce which has done so much to correct evils in trade, to elevate commercial life to a higher plane and to teach always the cardinal principles and methods essential to a successful business career!

Samuel M. Lemon.

## The Working "Japs" Live On Barley.

M. Zumuto, editor of the Japanese Times, recently entertained a party of gentlemen in Chicago with some off-hand descriptions of the customs of his country, especially of practices in the business and industrial world there. And when it came to the matter of food his mouth fairly "watered" as he recounted the things that he and his countrymen eat at home.

"Barley," he said, "is probably the staple food for fully 6 per cent. of the population of Japan—that is, the peasantry; second in importance are vegetables, and fish comes third. There is a general impression in this country that the Japanese live on rice, but that is not the case. The peasant or small farmer raises rice, barley and wheat, but sells the rice to the cities.

"Barley is far more nutritious than rice, and the country people are a sturdy, long-lived class, among whom persons ninety years of age are frequently found, while seventy and eighty years are usual. Most of the soldiers who have been doing such excellent service in China and Manchuria are from this class, and it would be difficult to find a more hardy and enduring people.

"In the merchant and official class and the nobility the diet differs in the substitution of rice for barley, the use of more fish and the addition of meat to a certain extent. The peasants eat no meat, because they regard cattle with great affection as their friends and helpers. They would no more think of eating the flesh of a cow or an ox, without which their farming would be impossible, than your people would eat a pet animal. This feeling may be the result, in a measure, of their Buddhist religion, whose teachings are most humble.

"Some idea of the small proportion that flesh food bears to the entire diet may be gained from the fact that in 1899 the number of cattle killed was 47,000 head. This quantity was used by about 6,000,000 of the people, the remainder of the population of about 45,000,000 belonging to the peasant class.

"The peasants work in the field from sunrise to sunset, but they never seem to be exhausted by their long day. The city workers at trades, the journeymen and apprentices, work from 6 in the morning to 9 or 10 p. m. They work in a more leisurely manner than in this country, however, stopping every hour or two to lie down for a smoke. Their pipes are so small that they hold only two or three whiffs of tobacco, but that is sufficient to rest them, and the few minutes of cheerful chat refreshes them. They are not as rugged as the country people, partly because of city conditions, and partly because they eat more rice than barley.

"The work of the factory hands is regulated by the government. Their day is from eight to ten hours, including time for meals. They eat eggs and barley, as they wish. Wheat is seldom eaten by the poorer classes in the city. Sometimes they have it, but never oftener than once a week. The runners eat about the same diet, perhaps with a larger proportion of barley. That the average diet is well adapted to nourishing the whole body seems certain, from the fact that strong teeth and abundant hair are characteristic of all classes. Baldness is a rarity and the people retain their teeth to old age."

In advertisement writing, as in everything else, there is one most important thing—the genius covers it and most of the other points, while the freak lays such stress on an unimportant detail that you never see the point.



## We Want Estimates To Figure On

Send us the specifications of your wooden boxes, shooks, nailed up or lock cornered and we will send you prices f. o. b. your station that will please you, workmanship considered. The time taken is money well spent. We can save you money and make some ourselves. We represent mills that cut 65,000,000 to 75,000,000 feet per year.

Bids promptly made.

Satisfaction guaranteed.

**The National Mercantile Co.**

22 Woodbridge St. E., Detroit, Mich.

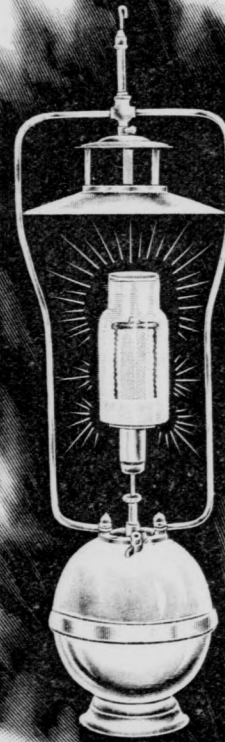
Specifications returned promptly  
No commission charged buyer

## The Boss Arc Lamp

750 Candle Power

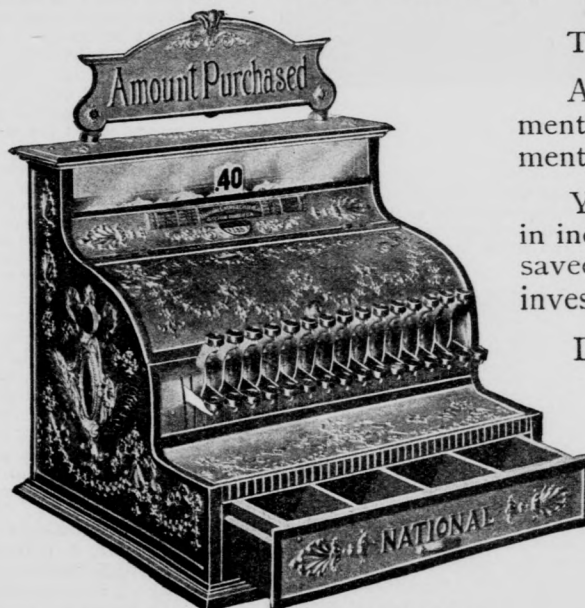
A FEW REASONS WHY I  
AM BOSS

I am Boss because I give more light for less money than any other arc lamp made. I am Boss because I am simplicity itself; anyone can operate me; my joints are few and I don't get out of fix. I am Boss because I am bright, symmetrical in form and beautiful to behold. I am Boss because I can be used anywhere where good light is required. I am Boss because I am the nearest approach to sunlight known. With my aid you can tell colors. I am Boss because I am economical, efficient, simple, powerful and invaluable where good light is required. I am Boss because I will bring you customers by making your store bright and cheerful. I am what you want, and for sale. If you want to know more about me, write to



**Imperial Gas Lamp Co.**  
210 E. Kinzie St., Chicago

Many merchants would like to own a National Cash Register, but they think they can't afford it.



MACHINES FROM \$25 UP.

This idea is ALL WRONG.

A National Cash Register is an investment—not an expense—a desirable investment, just like counters, shelving, stocks, etc.

Your money will come back—come back in increased sales, losses prevented and time saved—come back just as surely as though invested in government bonds.

Don't get the idea that you can't afford a register. You can't afford to be without it.

We can convince you if you will write us. Ask for booklet D-79.

**NATIONAL CASH REGISTER CO.**

Dayton, Ohio.

## WHEAT BREAD.

## The Cheapest and Best Food For Man-kind.

Because of the fabulous fortunes that have been made by a few pioneers in the manufacture of so-called "health foods," a veritable craze for exploiting new formulas, or copying, as nearly as possible, the old ones, has taken possession of the investing public, and there is no lack of wily, oily-tongued promoters to fan the flame.

Would it not be well, therefore, to sit down quietly and figure and reason out the probable result, based upon the facts and the light of experience?

It is a well-known axiom that a business of any kind built up upon fraud, misrepresentation and false pretense can have but one final ending.

The people may be fooled by sophistry and mis-statement temporarily, but "Truth crushed to earth will rise again" and the flattering success of today, built upon imposture and deceit, will as surely be an ignominious failure to-morrow.

What are the facts concerning wheat, wheat flour and bread as compared with health foods and the various breakfast food preparations now flooding the market?

Let us examine Government experts and scientific, unbiased witnesses, who can and do speak with authority.

Dr. Robert C. Kedzie, late of the Michigan Agricultural College, once said:

Of the products of the soil, no single material outranks wheat in importance as human food. From earliest times, it was the food of the most powerful and enlightened nations and to-day the wheat eaters rule the world.

The quantity of phosphorus and combined nitrogen in the wheat gives it almost dynamic power as a storehouse of force.

In nourishing quality, wheat stands at the head of the grains. "Bread strengthened man's heart" and "The stout-hearted nations are the bread eaters."

While wheat forms a food of the highest quality, it is practically the cheapest.

Some novelties in food to take the place of bread have recently been introduced and persistently advertised.

They are mainly made from wheat and some are appetizing and wholesome, while others are extolled beyond their merits.

One fatal objection to these foods is that they cost too much for ordinary food for stalwart men.

One pound of flour, costing 2½ cents, equals in food value any of these preparations, costing 15 cents. The price for equivalent food values is more than six times too high.

Dr. Victor C. Vaughan, of Michigan University, says:

The economic value of a food is measured by the kind and amount of food principles that can be bought for a unit of money. In this country, we depend largely upon bread for our carbohydrate food, and we get along with the carbohydrate in bread and a smaller amount of proteid material.

There is no bread substitute used in this country which supplies these food principles in more palative or nutritive form than bread.

Bread substitutes may be used occasionally in order to get variety of taste, but it should always be held in mind that wheat bread is the most palatable, most nutritious and most economic form in which we can obtain our carbohydrate food.

Sir Wm. Crookes, of London, says:

If bread fails, not only us, but all the bread eaters of the world, what are we to do? We are born bread eaters. The accumulated experience of civilized mankind has set wheat apart as the fit and proper food for the development of muscle and brains.

Prof. Harry Snyder says:

Much of the health food literature of the present day will probably be as interesting a century from now as the alchemists' tales of two centuries ago, who believed that the "elixir of life" was hidden away somewhere in the grains, and diligent efforts were made by them to extract it. The claims made for nearly all cereal health foods may be summarized as follows:

1. The presence of a large amount of nutrients, variously called proteids, glutens, nitrogenous compounds, albuminoids, muscle and flesh forming compounds, and occasionally they are called life-giving tissue, renewing or vital nutrients.

2. The nutrients are said to be readily digested, partially cooked, predigested, or given some undescribed treatment, which is supposed to make them more valuable for food.

3. A large amount of phosphates is claimed and the value of phosphates for brain and nerve energy is dwelt upon at length.

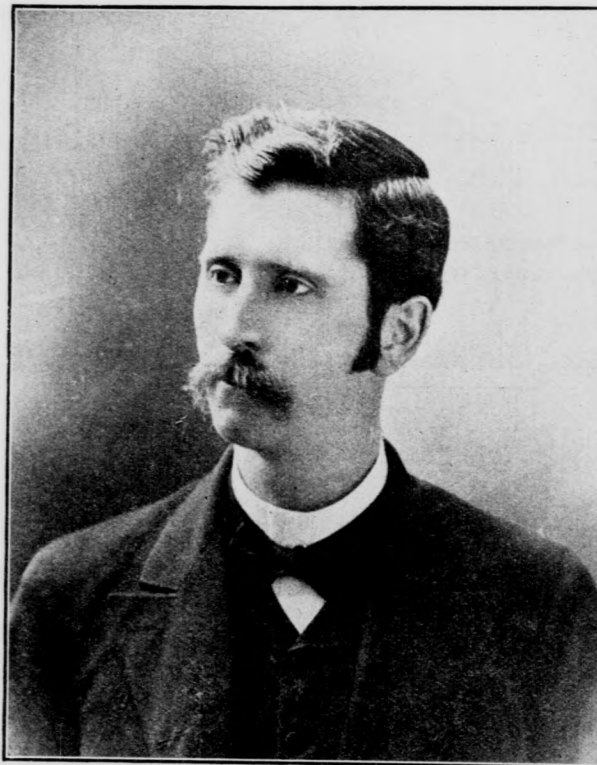
Often the way in which the wheat

is densified food," "that four heaping teaspoons of Grape Nuts are sufficient for the average meal," and "that the system will absorb a greater amount of nourishment from one pound of Grape Nuts than from ten pounds of meat, wheat, oats or bread."

Director Chas. D. Woods and F. H. Merrill, of the University of Maine, give the analysis and food value of Grape Nuts in the fifteenth annual report of that institution. They say it would take three-fourths of a package of Grape Nuts to furnish one-third of the protein needed for one day for a man at moderate work. As to the nourishment in four heaping teaspoons, they give the following figures:

	Protein. Pounds.	Fuel Value. Calories.
Needed for one-third day by a man at moderate work.....	.07	1,175
Furnished by four heaping teaspoons, or one ounce of Grape Nuts....	.009	.117

They also give the pound of protein



health foods are advertised is to decry white wheat flour and laud whole wheat preparations.

Tests, however, have shown that white patent flour contains more available nutrients than coarser, granulated flours, such as entire wheat or graham.

Statements, actually criminal, are made maligning white wheat flour, and all possible means are taken by some health food manufacturers to create a prejudice against its use.

None of the wheat health foods are in any way superior in nutritive value to white bread, made from patent flours, and many of them are inferior because they are made from wheats that will not make strong flour.

The poorer wheats that will not make good bread are commonly used for making health foods.

The Postum Cereal Co., Ltd., which manufactures Grape Nuts, makes the preposterous claim that it is "a con-

and fuel value of one pound of Grape Nuts compared with ten pounds of beef, rolled wheat, wheat flour, rolled oats and white bread:

	Protein. Pounds.	Fuel Value. Calories.
1 lb. Grape Nuts.....	.12	1,870
10 lb. Round Steak, including bone.....	1.90	8,950
10 lb. Beef Rump, including bone.....	1.29	14,050
10 lb. Rolled Wheat.....	1.01	17,650
10 lb. Wheat Flour.....	1.31	16,450
10 lb. Rolled Oats.....	1.50	19,650
10 lb. White Bread.....	.80	12,200

While there is no question that Grape Nuts is a good cereal food, it is difficult to understand why the manufacturers should make claims so absurd and contrary to facts.

This illustration is cited simply to show to what length advertisers will go for the sake of working upon the sympathies and prejudices of the people and shows conclusively what becomes of the extravagant and most astounding claims made for the nostrums, cereal fads and bread substitutes when placed under the searchlight of analysis.

At this point, however, it would be fair to state that some manufacturers of health foods conduct a clean, honor-

able campaign of advertising, seeking to build up their own business without villifying pure flour and making malicious statements about other good foods, and, as a rule, their foods have merit and they deserve success; on the other hand, the villifier and malinger of purified wheat flour—"the cheapest and best food under the sun"—has nothing worthy of consideration to offer, hence he must constantly seek new victims for his villainous compounds under false colors.

I find in the United States Agricultural Bulletin, No. 13:

The ideal flour for breadmaking is one which contains a sufficient quantity of gluten to produce a porous and spongy loaf, but not one which permits an excessive quantity of moisture to be incorporated in the loaf itself. When the best methods of breadmaking are followed, it can not be said that the hard spring wheats produce a better variety of bread than the soft winter wheats. The excellent quality of French bread is an evidence of the fact that soft winter wheats are capable, with proper manipulation, of furnishing the highest grade of bread, for it can not be denied that the very best bread in the world is made from the soft winter wheats of France.

I find that much of the advertising done by the self-styled pure food manufacturers is willfully and maliciously false and, not only so, but we hold those who willfully villify and malign pure wheat flour should be held responsible in a criminal court.

These false and misleading statements have been the means of taking, in the aggregate, thousands of dollars from the pockets of a misguided public and putting them in the pockets of food fakirs, who are doping the people with their quack nostrums at a net profit to themselves of from 100 to 500 per cent.

Such a procedure is worse than highway robbery, because the injury does not stop with the loss of money by the purchasers, but jeopardizes the health of the community and the State.

If allowed to continue unchecked, all sorts of formulas and concoctions will be foisted upon the public, so prepared as to tickle the palate and create a craving for more, and just as surely and insidiously injure the health of the consumer as a poisonous, villainous cigarette.

It is high time, therefore, that wise National laws were enacted to protect the innocent purchaser of prepared foods, who has no means of determining their value or contents. These laws should provide a heavy penalty for violation of the provision that every package of food have printed thereon in plain, readable type, a complete chemical analysis of its contents. Such analysis should be made by competent chemists in the employ of the Government and any impure or unwholesome preparations should be reported and disbarred by the provisions of the law.

In summing up the evidence on this subject, so complete and convincing, we are brought face to face with the facts that there is a woeful lack of intelligence in reference to real food values and that people, as a rule, are guided in the selection of food, not by actual knowledge of what it is worth or what is best for them, but in a haphazard sort of fashion, by the sophistry of food vendors or by fancy, whim or caprice.

In eating, as in every other function of life, our tastes, inclinations and appetites should not always be pampered and fostered, but educated along right lines of healthful, nourishing diet. As a people, we are not half awake yet to the importance of the pure food and proper food problem, and what it means to us as a nation. We find the agriculturists discussing and figuring out what is termed a balanced ration for their live stock and yet we hear but little about it for humanity.

Fortunately, a beginning has been made in this direction in our public schools and doubtless the rising generation will be better informed, but there is room for vastly improved methods and a much more insistent, healthful regime in the home.

William N. Rowe.



Established 1872. Incorporated 1890.

# Lemon & Wheeler Company

One of the Oldest and Largest Wholesale Grocers in Western Michigan'  
controlling the distribution of the following well-known brands:

**L. & W. Co.** "Forget Me Not" Japan Teas,  
**G. R.** Thompson & Taylor Spice Co.'s "Diamond" Coffees,  
Bay State Milling Co.'s Wingold Flour,  
King Cole White Tar Soap,  
Coal Oil Johnny Soap,  
Acme Canned Tomatoes,  
"Rapid" Canned Tomatoes,  
Seward Fancy Red Alaska Salmon, Lakeside Canned Peas,  
"Climax" Extra Fancy Canned Corn,  
Imperial Fancy Canned Corn,  
Simon Pure Spices and Extracts,  
Acme Cheese,  
T. & T. Package Spices,  
Viking Package Oats,  
Simon Pure Lard.

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## Largest Importers of Teas

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Being conveniently situated near the Union depot, we most cordially invite all merchants visiting Grand Rapids to confer upon us the pleasure of calling at our establishment when in the city, to the end that closer relationship may be cultivated to our mutual benefit.

## THE BANKRUPTCY LAW.

Good and Bad Features, As Viewed by a Credit Man.

Active business men, however engaged, are at the present time more or less familiar with the National bankruptcy law, and I might say at the outset that with one accord the entire commercial interests of America are asking: "What will the United States Senate do with the National bankruptcy law?" As amended by what is known as the Ray bill, the law passed the Lower House just before Congress adjourned its last session. The Senate, a deliberate body, laid it over until Congress should convene at its next session. All indications point to the probability that the law will remain with us as amended by the Ray bill and that it will not be repealed.

At a recent meeting of the National Association of Credit Men definite action was taken urging the passage of the amendments referred to above. This strikes at a correction of the gravest defect of the existing bankruptcy act and holds that: "Payments or partial payments on account, without intention on the part of the debtor to prefer or acknowledge on the part of the creditor that the debtor is insolvent or intended to prefer, should not be held as preferences." The necessity of such an amendment arises from decisions made by courts in suits brought under the present law. One court held that "partial payments on account" made within four months previous to filing a petition in bankruptcy, although without the knowledge on the part of creditors receiving such payment that the debtor was in a condition of insolvency, must be refunded before the creditor could be allowed to participate in the estate of the insolvent. On the other hand, an account paid in full during that period was upheld. This not only gave the creditor who pushed his claim without leniency an advantage but also compelled the creditor who had shown mercy to accept a partial payment as full settlement of the claim or take his chances that his percentage of the estate would yield him a larger amount than the payment "on account" already in hand.

This problem is somewhat difficult to solve readily in all cases. The amendment to this part of the old law is in the interest of justice, although some writers contend that the relief would be temporary and inadequate, and that the entire act should be repealed in fairness to all commercial interests. I am of the opinion that those who make this contention have a small axe to grind and want the mercantile interests of this country to turn the grindstone. The contention, to be true, must be based upon the assumption that neither debtor nor creditor can or will be truthful under oath. My experience in the administration of credits leads me to say that I think men in general intend to be truthful and that, if the referees in bankruptcy would be more particular in the examination of both debtor and creditor under oath, merchants, manufacturers and tradespeople would be perfectly willing to accept the sworn statements of both parties as to whether preferences by way of payments during four months previous to insolvency had been looked for or intended. I am firm in the belief that "bona fide" settlements as above, where the oath of debtor or creditor as to preference is clear and no one interested has a disposition to attack the same, should stand as made.

I do believe, however, that the oath should be severe and all parties interested should see to it that the examinations of debtors should be thorough. If partial payments must be refunded in order to participate with other creditors in the balance of the estate, then I contend that full payments within four months of bankruptcy should also be refunded. I hear no one demand this, neither do I think it would meet with general approval, as firms doing a large business would never know "where they were at."

An eminent jurist has said: "The bankruptcy law is needed only in or after times of financial depression, but it would not do for this law to be a permanent thing. It is an immoral thing to contract debts to be canceled by law. It is an immoral thing for this country to have such a law. This law is all right for a year. After that time it should be repealed."

lives. After the first shock to the creditors had passed and they realized an absolute loss they much preferred that the debtors be restored to the active pursuits of life, for many a good man has made a success of his second undertaking. This idea of freedom from debt is old and founded upon the fifty year jubilee period among God's ancient people.

There is a serious side to all this, and it needs careful consideration. One man loses, another gains and the laws are many and complex in this world among men that work out a re-distribution of what we call "possession," in the commercial pursuits. During the years when these laws were in force the business men of this country were not as powerful as now, credit was more extended both by the jobber and retailer, in proportion to the capital employed, and failure was more disastrous to all parties concerned. The effect of a

that the clause in the law which provides that "a man is a bankrupt, when his assets, at a fair valuation, do not equal his liabilities" should be fortified so that the valuation of his assets should be determined by three appraisers—one appointed by the creditors, one by the debtor, the third to be chosen by the two already appointed—they to fix the value, using as a basis what the assets would be worth in the ordinary channels of trade for which they were made and intended.

One serious objection to the law is the small fees allowed to attorneys and referees; and this has not only brought criticism by good attorneys, but at the same time induced other attorneys of lesser magnitude to encourage bankruptcy wherever opportunity afforded, with the hope of accumulating a sufficient amount of practice to gain a livelihood. The fees should be, and I am sure will be, adequate to the recognition of good attorneys and a long step will be taken toward clearing up the cloud that now rests over the practice in bankruptcy proceedings when lawyers advertise to "put you through bankruptcy for forty dollars."

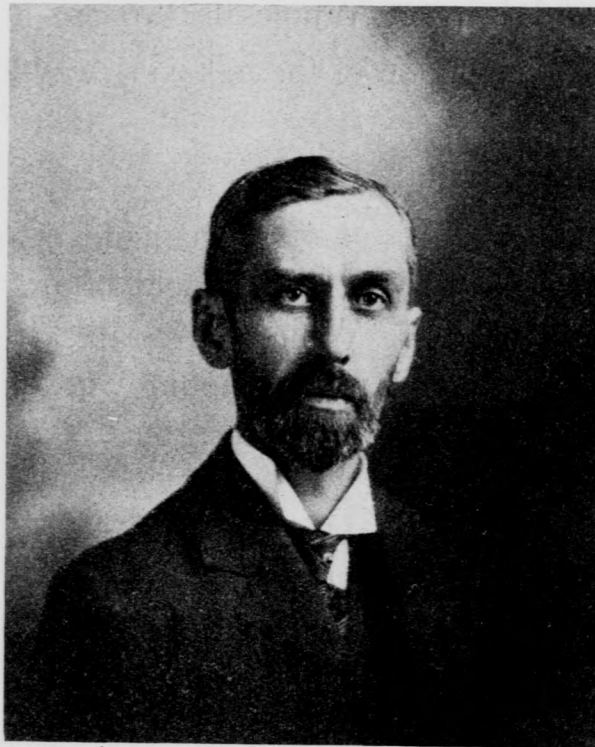
Another thing that makes the present law odious is the ease with which a debtor can be discharged from bankruptcy. This I regard as one of the greatest evils of the present law. If this could be remedied I am sure we should have fewer applications for bankruptcy and a less number of premeditated plans for fraudulent dealings. In the first place, no man should be discharged unless his assets are sufficient to pay costs and 33 1/3 per cent. to his creditors. In the second place, no man should be discharged if it could be proved that he had used any of his capital in gambling at cards or any game of chance. Such men should neither have any credit nor be relieved of debt by any process. These restrictions would not be a hardship upon honest men and would strengthen the law and tend to give protection against the dishonest, and I understand that law is for this exact purpose.

The original intention of the bankruptcy law heretofore enacted was to free the debtor from obligations he was unable to pay. The features of the law were nearly all in favor of the debtor, hence the inclination we find to hasten to take advantage of the law, and these conditions we know always bring dishonest men and their actions into full view, and subsequent disrepute to the legal enactment through which they operate. As a credit man and a member of the Association of Credit Men, I am willing to admit at this time that the law as enacted in 1898 has in a great measure outlived its usefulness; but our Association can see all the good features of the law and can also discern its value to the credit world if it remains as amended by what is known as the Ray bill, and all of which is now in the hands of the United States Senate for final action.

More faith in human nature is exercised by the merchants and manufacturers than by bankers or any other class of men in general business pursuits. The dishonest and the unfortunate men will we ever have with us and on account of them will we always be blessed with the credit man. He it is who has the power to make or unmake business and he must be guarded by good protective and collection laws.

It is a mistake to contend that the bankruptcy law unjustly curtails credit—this is not so; but it does caution and aid the credit man in placing credit where it is reasonably safe from abuse. On account of the intricate business system of this country in the present age which envelops manufacturing, merchandising, banking, etc., the credit man is in the ascendancy, and, one and all, we ask the United States Senate to give us the law as amended and allow us to amend it again and again until its present apparent faults shall be eliminated and it shall be worthy of its office in protecting the magnificent business enterprises of this Nation.

Lee M. Hutchins.



I am sure these words are from one who does not comprehend the relations of creditor and debtor under our present commercial system and does not realize as we credit men do the necessity of a first-class law to protect us against the dishonest debtor and provide for an equal and just distribution of assets.

The first bankruptcy law in this country came into existence soon after the revolutionary war. It was enacted for an existence of five years, but it was repealed in three. Next came the act of 1841 following the panic of 1837, which was repealed in 1842. Again in 1867 our conditions seemed to warrant another bankruptcy law, after a time it was repealed for various reasons. All of these were enacted after periods of particular commercial depression and were intended only to liberate a vast horde of men who had become swamped in financial disaster of some sort and acknowledged bankrupts for the balance of their

bankruptcy law in its primary action would have been disturbing, not to say startling, hence the prompt repeal of the previous law. We are now in a very different age. "Commerce is king," the capital involved is immense; and, while the present law has served its usefulness in freeing the long-time debtor class, the credit men believe that the law, by being amended from time to time as necessity requires, can be made to demonstrate that it will provide for an equitable and just distribution of assets and be a protection against dishonest men, who naturally get into the business affairs of life. We shall always have the dishonest debtor with us, but, fortunately for the commercial interests of this country, we are in an age when the study and administration of credits is a specialty, and the credit men of the National Association see in the present law and its amendments a great movement in the right direction. I believe



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<i>Trustee under wills,</i>	<i>mortgages for bond</i>
<i>Administrator,</i>	<i>issues,</i>
<i>Guardian,</i>	<i>Agent for management</i>
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<i>Etc., etc., etc.,</i>	<i>personal property, etc.</i>

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# The Frank B. Taylor Company

Importers and Manufacturers' Agent.

Detroit, Mich.,  
Nov. 19, 1902.

Dear Mr. Merchant:

You will pardon us for addressing you in such a familiar way, but it is the way we feel, then again, our good friend Stowe wouldn't think we appreciated the importance of this issue, unless we said something different.

Do you know why this anniversary number is issued on this date? Modesty quite forbids our telling you, but--it's the writer's birthday. We couldn't help that, but we can and do help you to own Fancy China, Cut Glass and Dolls "Right." That's why we have doubled our business this year. Why shouldn't we feel glad?

"Mac" is in Germany, not for his health, my no, but to pick up the best and newest things in China and Dolls for next year's business.

Perhaps you were not aware of the fact that we carry in stock an unusually strong line of Valentines--Box novelties, Lace and Comic. Give us an opportunity of showing you our proposition before you buy. If it is not the best you have seen, then buy of "the other fellow."

Our fireworks catalogue will be out early in the year. Drop us a card if you are interested, and we will be glad to have your name on our mailing list.

Thanking you for a record-breaking business for 1902, we are yours for MORE business in 1903,

THE FRANK B. TAYLOR COMPANY.

135 Jefferson Ave.  
Detroit, Michigan

## FORESTRY IN MICHIGAN.

## Recommendations and Plans of the State Commission.

I do not wish to magnify any careless criticism that has been made or shall be made of the work of the Michigan Forestry Commission, but I do wish to be perfectly fair with everyone who makes an honest criticism, and the Commission is eminently desirous of utilizing every suggestion made in furtherance of the forestry movement in this State.

The Forestry Commission was organized under a statute created by the Legislature of 1898 and, acting under what it believed was its first duty, made a very careful survey of Michigan's forest conditions from such data as could be easily reached through the archives of the State and various publications issued from time to time giving accounts of Michigan's resources. The field for forest development in Southern Michigan did not appear to be very promising for immediate results which would affect the State as a whole; in the Northern Peninsula the forest problem was so intermingled with mines, mining enterprises and mineral statutes that it was thought wise to defer any investigation there until some steps of progress should be taken in other parts of the State. The most promising field for investigation and work, and that which seemed of the greatest importance to the State at large because of the volume of its land holdings, was the northern part of the Southern Peninsula. Here were located millions of acres of cut-over lands and lands of very doubtful agricultural value which belonged to the State and were evidently unsalable. It seemed quite possible to utilize wide areas for forestry purposes under an intelligent forestry plan and at a minimum expense so that a large aggregate of timber could be grown by the State to take the place of the marvelous volume of forest products removed by the aggressive lumbermen. The Commission was convinced from very reliable data of the fact that the most important place to accomplish the widest purposes in forestry was at the head waters of streams.

In the vicinity of Roscommon and Crawford counties we found what seemed to us, because the region was at the head waters of so many streams, a country admirably adapted to important work on the part of the State in starting a far-reaching plan of re-forestation. Having this end in view, the Commission has gathered and spread as much information as it possibly could with reference to a plan of establishing a State forest preserve, and has kept up a very general agitation of the movement toward a general system of re-forestation that shall begin at the head waters of the streams rising about Houghton and Higgins Lakes, expecting that once started the movement would spread over a vast area of non-agricultural lands now in the hands of the State. We anticipated, on the part of the taxpayers in parts of the State remote from this region, some opposition to any plan that would require an appropriation of money. We were prepared to meet such opposition with facts and figures concerning the growth of timber and the value of an investment in growing timber, but we had not anticipated any opposition from the territory in which this suggested work should be done. We were greatly surprised and disappointed by a very pronounced movement on the part of residents in the vicinity of the proposed forestry preserve, which pic-

tured in newspaper paragraphs and lengthy communications to the press the Forestry Commission as a set of political schemers playing into the hands of large corporations and arranging a preserve in which rich men's sons could find recreation in hunting and fishing. The Commission was accused of spending the money of the State in the interests of firms of land-grabbers and working out a plan for turning a vast and valuable agricultural area into a howling wilderness. In circulars and pronouncements the members of the Commission were denounced in unmeasured terms for recommending a plan that would crowd out honest settlers and retard the development of a valuable region. It was even said that the Commission cared more about growing a forest in the interest of a lot of wealthy people who spend their summers as resorters at Houghton and Higgins Lakes than it did to develop the natural re-

we have the figures with reference to the decrease in population and the decrease in the area of cultivated land for a term of years; we have lists of the abandoned farms and the names of the inhabitants of the various townships; we have a record of the rash statements made by unscrupulous men whose criticisms of the Forestry Commission are based entirely upon selfish considerations without any thought of public spirit.

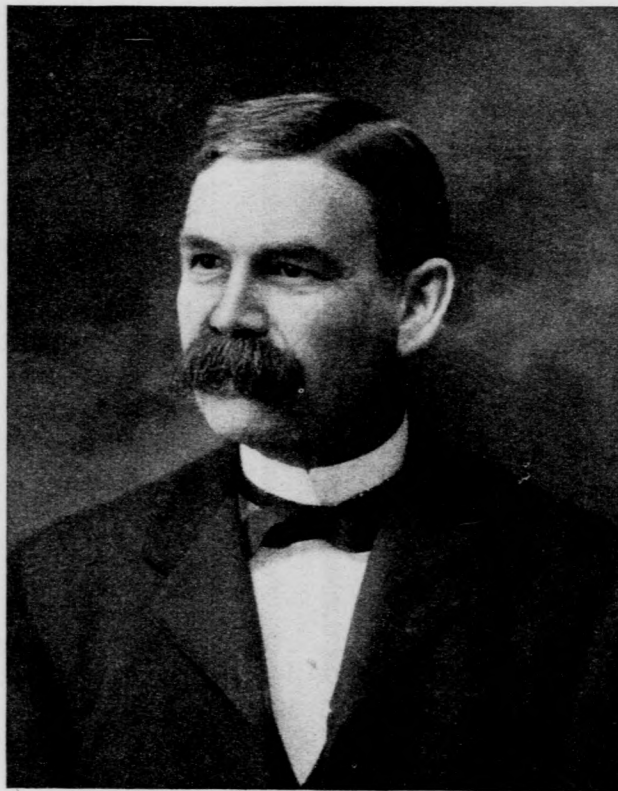
Since the Forestry Commission was organized, nearly every section of land has been visited by experts from the United States Government and from these records we have a knowledge of the quality of the soil which covers this vast area. In connection with gathering these statistics, there were also observations taken over a large part of this region as to the depth of the water table beneath the surface of the land, which is a most important factor in the development of this country. We know from observation and experience the plants and forest trees that grow naturally and are now growing throughout

State and the growing of cattle carried on in the interest of a man or a set of men can never be prosecuted successfully on the same area of land. It is not fair, in the interest of truth and the successful development of this country; that any plan of cattle raising should be based upon the ownership of a comparatively limited area of land and the utilization of a much larger area of State lands without any rental paid to the State for the use of such lands. In the development of our forestry plan, as far as it has been outlined, every present resident of the region will be benefited: First, by quickly and definitely deciding the area that is available for agriculture and that which should be placed under forest cover. Second, the furnishing of remunerative occupation for the actual settlers. Third, increasing, by proper advertisement and advantageous methods, the resort business of the region and, by this method, carrying into it a large amount of money to be distributed among the people who can furnish the products and labor and conveniences the resorter desires. Fourth, by protecting adequately the entire region from the terrible visitation of forest fires. Fifth, through enforcement of State law, compelling men who are now a disgrace to the country to stop stealing timber and get their living by honest means or leave the country.

Aside from these considerations, which should appeal strongly to the people of the vicinity, the Forestry Commission has two larger objects in view: First, the presenting of an intelligent system of forestry as an effective object lesson for the entire State and, by means of it, inducing men and corporations to increase the area of woodland in the State for their own financial benefit and, incidentally, for the benefit of the commonwealth. Second, the development of a growing forest belonging to the State that shall, under an intelligent system such as has been prosecuted successfully in other countries, give employment to a large number of people and create a steadily increasing income for the State which shall go on forever.

The members of the Forestry Commission are men liable to error. We will be very glad to be convinced that our ideas are mistaken ones if we have been misled. We try to be honest men and try to meet every opportunity as public-spirited citizens to increase the value and standing of the State of Michigan as a locality in which to found a home. We have tried to give the most accurate information from the most reliable sources and we have based our recommendations upon facts and not fancies. We have not thought of playing into the hands of any class of politicians and we shall not be frightened by any statements or assertions made by selfish men, by scheming office holders or subsidized newspapers. We shall strive to make the Michigan Legislature understand our point of view and adopt it. We will rejoice to see the State take the poor, thin lands which are now used as trading stock by conscienceless traders in tax titles, and place them permanently and with unquestionable title in the possession of the State. Then we would like to see them developed and maintained under a rational forestry system in the interest of the whole State and for the benefit of every citizen therein. We have no debts to pay except the great one to the State for the privilege of living in connection with its unparalleled resources and its beneficent government. We have no friends to favor and no enemies to placate. We shall, as near as we know how, make to the Legislature a clear and concise statement of the conditions we have found, the hopes we entertain and the recommendations we desire to have considered. We shall rely upon its wisdom to enact proper laws and crystallize the proper plan for solving this most important problem in our State, knowing that by this means we shall be making steps of progress towards the maintenance of our high standing as a State of marvelous resources among the great states of the Middle West.

Chas. W. Garfield.



sources of the State. The plan of the Forestry Commission has been proclaimed as a scheme for increasing local taxation by taking a large amount of domain from the tax rolls and throwing the expense of local government upon a few settlers and, as a result, driving them from their established homes and out of the country. The Commission was castigated in unequivocal terms for misrepresenting the region as one unfitted for agriculture and as a country of barren hills and sandy plains.

It is but fair to all concerned that I should say, from my position on the Commission that all of these statements are formulated without any foundation of fact. In the first place, the Commission has access to a larger amount of more definite information with regard to the whole country upon which it advises a forestry reserve to be made than any person or set of persons can possibly have who are now living in the region. We know the ownership of the land and the aggregate of the State's holdings;

this region; we have the counsel of men whose standing and character as wise observers can not be questioned as to the comparative availability of this region for agricultural development and for forestry purposes.

Aside from these unusual investigations made by experts, the Forestry Commission itself has had agents gathering information in detail concerning the character of the country, so that there has been no statement given out by the Commission which has not been based upon a wide range of facts thoroughly and carefully digested. Our conclusions in the interests of the State have been strongly in favor of the establishment of a permanent forestry preserve which shall cover a considerable territory tributary to these two great inland lakes at the head waters of the Muskegon River. We are not unmindful of the thoughtful suggestion that, perhaps, large areas can be utilized advantageously in the raising of stock. Time and careful experimentation can alone tell whether this business can be made profitable on these lands. But forestry carried on in the interest of the



# Geo. H. Reeder & Co.

Wholesale Dealers in

## Boots, Shoes and Rubbers

28 and 30 S. Ionia St.,

Grand Rapids, Mich.



Our line of  
**Men's Welt Shoes**  
at \$2.00, \$2.25 and \$2.50  
are unexcelled.

Our Spring Line embodies the features most essential  
to the successful retailer. An examination  
will convince the most skeptical.

Our salesmen have it now on the road and will be  
pleased to show you its many good features.

Be sure and see our  
line of  
**Women's Shoes**  
It will pay you.

### Don't Forget

We are headquarters for Lycoming and Keystone  
Rubbers

Full line Lumbermen's Socks and Felt Boots.



## THE WOMAN OF MYSTERY.

## The Calm and Unexpressive Dummy For Clothing.

You have seen her very, very often, and yet you scarcely recognize her when you meet. She is always quiet, beautiful and well dressed, but you never think of wondering who she is. Often as she is seen on the street, the most impertinent loafer never tries to flirt with her. She stares at you and you never think the less of her for that. She still looks as young as when she first put on a cloak. She is never in a hurry and never in a crowd and never changes her residence except to go to the hospital.

Who is she? Nobody knows.

What will become of her? Nobody cares.

She is a woman of mystery.

She is like the heroine of one of Wilde's plays—"A Woman of No Importance." She is a sphinx without a secret. She is one of a large and influential family of pronounced brunettes and decided blondes, and yet she always seems unutterably lonely.

Oh, it was pitiful!  
In a whole city full  
Friends she had none.

I had long admired her secretly and at last I determined to find out her history. Despite her virtuous aspect, I suspected that she was a woman with a past. Desperate at her coolness, I made up my mind to ferret out her secret and expose her to the world. Her eyes had fascinated me.

Staring so blindly,  
Dreadfully staring,

Fixed on futurity.

Her form is Junoesque, she has pretty arms and delicate hands, but as for nether limbs the less said the better. She is not fond of exercise, however, and it does not so much matter. She has no brains to speak of, but then the cleverest girls do not always get married—it is a woman's first duty to be beautiful. And, best of all, she seldom talks!

Who is this paragon?

Who is the fair, the chaste, the unexpressive "She?"

Only a dummy, a wax figure in the dry goods store window, a glorified doll. But she is a Native Daughter, and here is the story of her life:

She was born in a dingy loft on Mission street, of poor but artistic parents. From this Bohemian atmosphere she was plunged into the fashionable shopping world at a tender age and now she, in her swell garments, has no doubt forgotten the amusing life she led in her native garret. But her father, the "wax man," has told me all about her infancy.

It is only a few years since all the shop windows were populated with wax figures made in France or New York, but now we are able to patronize home industry and get blondes and brunettes to suit any taste as low as \$65 apiece. It will not be doubted that they are even better than imported figures when it is known that many of them are modeled directly from California women. The wax artist who is the creator of our dummy universe has modeled from life in many of the principal cities of the United States and he asserts that no other town can boast of such finely formed women as the San Franciscans. Indeed, so nearly of the ideal figure are they that many women who go down to this shop to have forms modeled for their dressmaking find that the stock he carries will provide them with as correct a model as one manu-

factured to order to fit their own dress linings.

The wax man belongs, one might say, to both the realistic and the romantic schools. Many of his creations are copies of actresses or lesser known models, while others have been the product of his own fancy. He has at present the molds for over a hundred heads; but do not think that, therefore, he can only turn out a hundred different finished figures. He mixes features on his palette as an artist mixes paint.

Take the head he calls "The Empress," for instance. Upon that cranium he may plant black, brown or yellow hair and insert into the sockets eyes of harmonizing hues. The brows may be arched or straight and level, the complexion may be olive or delicately rosy. "The Empress" passes under his hands through a dozen variations, like an actress made up for different parts. The head of "The Englishman," too, may be similarly altered and amended. Now he has red hair and a close curling mustache; now he has a black wig and a full beard. A head under the hands of the wax man is as plastic as a clay vase on a potter's wheel.

But let us trace Miss Dummy's life history in detail:

She was not, like us, made of dust, but of simon-pure beeswax, imported from Germany in bricks bleached as white as the driven snow. This is melted and colored to a flesh tint while in liquid form. Meanwhile Miss Dummy's head has been modeled in clay, from which a mold has been made. Into this mold Miss Dummy is poured after the wax is of the exact temperature. If it is too hot, Miss Dummy will crack as she cools; if it is too cold, Miss Dummy will be full of bubbles. I am sure that several girls I know were poured into their molds while they were too cold. Miss Dummy's beauty is, like most women's, only skin deep, but then her skin is almost an inch thick—perhaps that accounts for her extremely good looks.

When she emerges from the mold and has had her seams scraped off and polished our little friend has her eye-holes cut with a carving knife and her eyeballs inserted, and stuck in. Her eyes are made in Germany and are really about two sizes larger than they would be were she alive; but then she is, as has often been remarked, twice as beautiful as she would be if she could talk. Glass eyes come in assorted packages, by the hundred, and are made in every known shade, at 50 cents a pair. Most wax figures are equipped with the goo-goo brand. If you buy the same orbs cut a little differently, you may pay as high as \$10 a pair for them at the optician's. Miss Dummy's eyeballs, you have noticed, are carefully put in so that she is neither wall nor crosseyed, a delicate operation, as any oculist will tell you.

Miss Dummy is a \$65 beauty, but for only \$2 more she could have a set of real human teeth inserted—to smile with, of course, for these ladies have small appetites.

As yet she is painfully pale and scandalously bald, but a little visit to her beauty doctor, a course of treatment, makes her more presentable.

The wax man decides upon her peculiar style of beauty and marks the hair lines on her head. She is then at the mercy of the "sticker." One by one, hairs are implanted all over her skull, in her brows and eyelids. It is a painful and tedious operation. The "sticker" holds a switch of hair in one hand and a little notched needle in the other. A hole is pricked and the doubled hair pushed in. The hairs of our head, it is said, are all numbered. Some idea of the number may be had from the fact that it takes at least a day to place a full wig on Miss Dummy's head. As she was made to order, to

suit a particular customer, no one kind of hair in stock would do, and so the hirsute artist had to mix two shades together, lemon and vanilla, on a carding brush, until the exact shade was obtained. Her eyebrows, long and delicately curved, have now been planted. Her brows are sown, her wig almost ready to be harvested in a Psyche knot, Pompadour or whatever coiffure the season affects. But first—let us whisper it—she must be painted, her lips tinted, and the foundations laid for her immortal youth. See! She is all but blushing already under the artist's brush!

Now her hair is combed, brushed and coiled and she sits proudly on her neck and bust, patiently awaiting a body with a full set of arms and a skirt. Legs, alas, are denied lady wax forms, no doubt because of the scruples of mock modesty—women's rights have not yet come to dummy land. Her trunk is made of papier mache and, with her birdcage skirt of wire, stands on an iron pedestal supported by a rod that answers for a backbone. By the simple turning of a set screw she may be made tall or short—it is a pity that this cannot be done in real life. At a ball, for instance, one might be easily adjusted to fit any partner who might offer.

So much for Miss Dummy, who is now finished and ready to be sold into the perpetual slavery of the shop window. In time the sun will bleach and fade or discolor her and she will have to be taken back to Mission street to be treated; but, although she may turn the color of death, she never looks a day older than when she put on her first skirt. She has beautifully graceful hands, her arms are jointed, her head will turn to and fro at the will of the dresser of the shop window.

Miss Dummy and her sisters are now known as No. 125 or 212 in the wax man's list; but some have special designations beside. One is "Mrs. S.," having been modeled from a matron of the town, one is "The Creole" and others are famous personages. The wax man asserts that the most beautiful of all the female figures known is no other than a representation of Martha Washington in her younger days—now condemned to wear an \$8.39 suit in full view of the audience!

The wax man has other patrons than the dry goods dealers, for occasionally a customer comes with a queer errand. There was the wife of a night-worker who had to be alone in the house every evening and who, to frighten off burglars, purchased the wax figure of a fierce-looking man to place in the window—unfortunately, however, his continual presence in the lighted room caused unfavorable comment and the lady had to resort to other means of protection. An important part of his business, too, is the modeling of special characters for window displays on the occasion of celebrations in town, such as a Damon and Pythias group for the Knights of Pythias Carnival, miners and Indians for the Native Sons, and so on. Fanciful groups are always being ordered. These figures are usually leased for a month or so and later are returned to have new eyebrows or whiskers and milder complexions and, differently clad, become reincarnated as fashionable gentlemen in ready-made clothes.

One of the most attractive advertisements ever conceived was gotten up by the wax man in Dallas, Texas. He took as his models five of the prettiest saleswomen in a department store, and copied them with such perfection that the shop window was the talk of the town, and during their leisure hours the model girls could not be torn away from the contemplation of their own figures.

Mr. Dummy, the numerous brother of our pretty heroine, has a slightly different construction, being blessed with padded and jointed legs. His skeleton is of wood, bolted and hinged with cup and ball joints, the whole being laid out on strictly anatomical lines. Mr. Dummy is invariably 5 feet 10 inches in height. He has not that adaptability which the set screw and iron rod gives to his accommodating sister. His form

is padded instead of being of rigid papier mache. In his early stages he illustrates how "fearfully and wonderfully" we are made and his casual attitudes while awaiting his muscles of excelsior are not always dignified.

"The proper study of mankind is man," the wax man quoted, with a twinkle of the eye, when I entered to enquire the history of Miss Dummy; "and in the department of beauty there are as many different opinions as there are customers. Some of them like blondes and some of them brunettes, but copper is the prevailing shade in hair at present. I have just filled an order for a dozen red-headed girls today. Some milliners will come in here and turn up their noses at heads that the customer following will rave over. About five years in a good strong light is the average life of a wax figure. Yes, they dye young, as you might say, although I believe that since I came to town there is a slight increase in longevity. But it is easy enough to retouch them when they fade—any woman knows that. It is when they sink in with the heat that they require careful attention and careful nursing to fill out the plumpness. No, I do not name them, particularly, but I think I could tell one of my own family anywhere, although I have thousands who call me father. I have to supervise it all myself and do a good part of it alone. I have to be artist, sculptor, painter, caster, chemist, hairdresser, carpenter, upholsterer, ironworker and beauty doctor all rolled into one, for we do everything here, including spinning the brass tops for those pinhead dummies. The hardest part of it is to get help. There is no wax workers' union, and I have to break in every girl I employ. I could keep twenty at work, if I could get them, as well as ten.

"I used to run an anatomical museum. I modeled myself and showed it all over the Union, but I never exhibited such a curiosity as a woman who came in here last week for a papier mache form to fit her own dresses on. If you will believe it, the tape line was not big enough to go around her hips—she measured just sixty-seven inches!"

It would be hard to say whether this old Mission street loft should be called a studio, carpenter shop, laboratory or dissecting room. The tables and benches are strewn with arms, legs and hands and there is a staring audience of heads in all stages of completion, from the rare ones with half-boiled eyes to the well-done ones with browned hair. On the floor is a charnel-house of skulls, the plaster casts of the wax man's many models. Human hair of twenty different colors fills the drawers and boxes of eyes gaze in a million directions at once. At the work table are a group of girls who might at first sight be taken for ghouls or devils dismembering human bodies. One, holding a decapitated head, plunges a knife into the eye socket and mercilessly cuts a round hole. With a sweet smile she heats an iron red hot and sears the inside of the skull and then places the glass ball in the aperture. But the process is constructive, not destructive. It looks like the kinetoscope picture of a dissecting room scene run backwards. The gentle lady plunging the needle again and again into the poor defenseless head finishes with her pleased victim cured forever of baldness. The shop is not a noisy place and when all the workers are busy it is hard sometimes to tell which are alive and which are images. It is a giant's doll shop. You expect every moment to see an immense hand thrust through the window to snatch a waxen toy.

So everybody knows Miss Dummy's secret now. She need not give us the glassy eye from under her fashionable hat—it is no use for her to keep up her pose of haughty indifference. But no heart beats in her papier mache bosom and we will not hurt her feelings even when she finds that we have known her when she had no hair and but an incipient complexion. Perhaps it is well to let fascinating women keep their secrets and be mysterious after all!

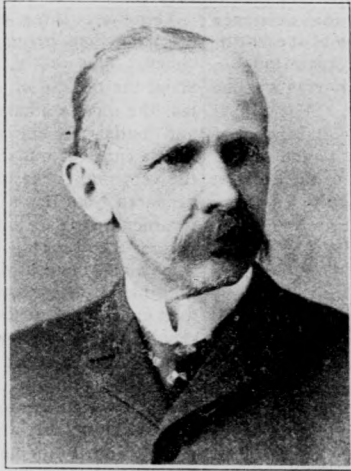
Justin Sturgis.



# Judson Grocer Company

Grand Rapids, Michigan

Capital Stock, \$200,000



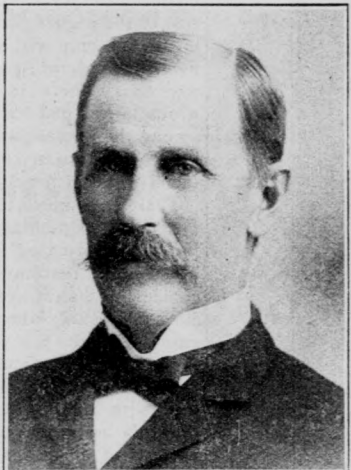
ORSON A. BALL



HEMAN G. BARLOW



EDWARD FRICK



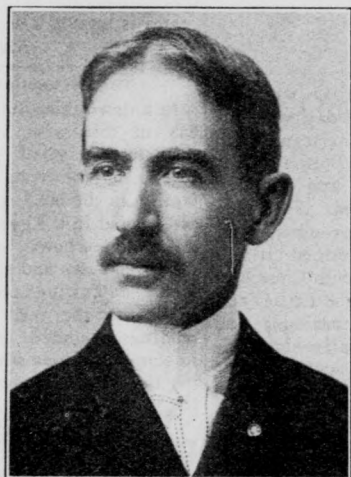
WILLARD BARNHART



WILLIAM JUDSON



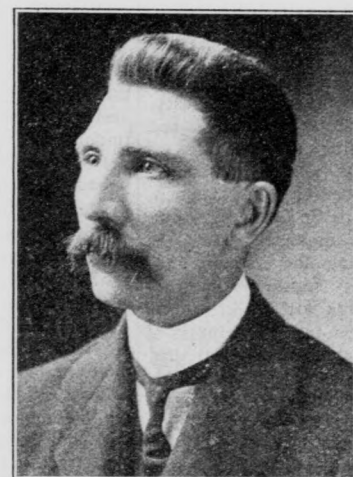
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PETER LANKESTER

The Largest and Strongest Wholesale Grocery Establishment in Michigan

## TEA CULTURE.

## Its Growth and Preparation For the Market.

There is, perhaps, no article of commerce that has received the universal recognition of the nations of the world as tea, and it may be interesting to the readers of the Tradesman to know some of the peculiarities of the product that has introduced itself into almost every household.

The vast empire of China is devoted almost entirely to its production and India of recent years has developed the growth of tea to such an extent that she may justly be regarded as a rival of China. Japan, also, has rapidly developed as a tea growing nation and Ceylon, Assam and even America have turned their attention to the cultivation of the plant within the past half century.

What is tea?

Tea derives its name from "tscha," "ch'a," "thea," and finally "tai," from which we have the English word tea, originally taken from the Greek word "Oex," meaning "a goddess."

Lo Yu, a Chinese philosopher living under the dynasty of Tang in 618 A. D., says of it: "Tea tempers the spirits, it harmonizes the mind, dispels lassitude, relieves fatigue, awakens thoughts and clears the perceptive faculties."

Chin Nung, another celebrated author, says: "Tea is better than wine for it leadeth not to intoxication, neither doth it make a man say foolish things."

In the early ages of the Christian Era tea was looked upon by men of learning as an expensive luxury and was recommended by the most eminent physicians as an antidote to certain ailments. Thomas Garway, of London, was the first European to introduce tea as a beverage, and I here quote a handbill which was posted on the walls of the British Museum in the year 1660:

"Tea is generally brought from China, growing there on little shrubs, the branches whereof are garnished with white flowers of the bigness and fashion of sweet briar, but smell unlike, and being green leaves of the bigness of myrtle or sumac, which leaves are gathered every day, the best being gathered by virgins who are destined for the work, the said leaves being of such known virtues that those nations famous for antiquity, knowledge and wisdom do frequently sell it among themselves for twice its weight in silver, and it hath been used only as a regalia in high treatments and entertainments, presents being made thereof to grandeens."

Also this:

"Making the body active and lusty, helping the headache, giddiness and heaviness, removing the difficulty of breathing, clearing the sight, banishing lassitude, strengthening the stomach, causing good appetite and digestion, banishing heavy dreams, easing the frame, strengthening the memory and, finally, preventing consumption, particularly when drunk with milk."

We need not go into the minutia of the origin and development of tea, suffice to say it has been drunk as a beverage by Europeans since the beginning of the sixteenth century. There is a diversity of opinion as to the time when tea was first discovered, it being claimed by some to have been in use in China long anterior to the Christian Era, it having been mentioned in Sao Pao, published in 2700 B. C. One eminent writer claims that it was cultivated and classified in 2000 B.C. almost as completely as it is to-day. Confucius

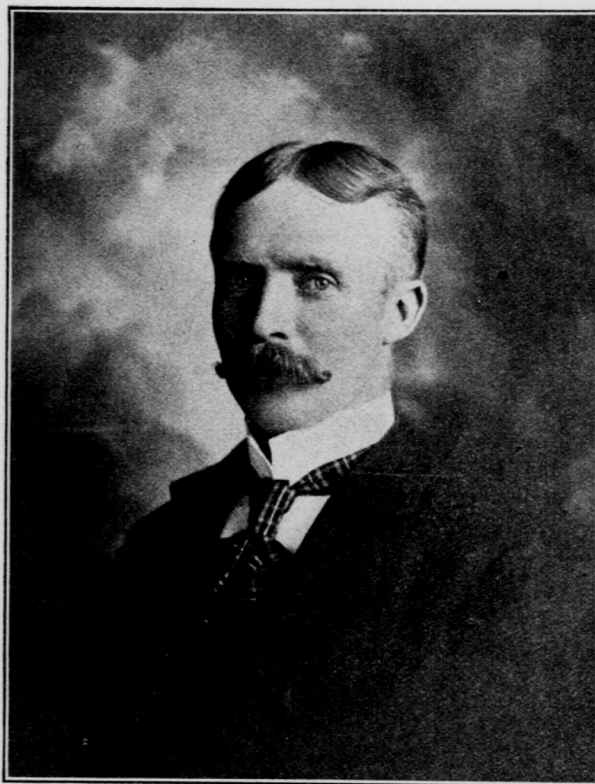
admonishes his followers: "Be courteous to all, even to the stranger from foreign lands. If he say unto thee that he thirsteth give him a cup of warm tea without money and without price." Nothing definite is known of tea until the fourth century of the Christian Era, but China is the original country of tea; that the plant is native and indigenous to that country is beyond question. Father De Rhodes, a Jesuit missionary to China in 1633, says that he found it an instantaneous relief for the headache and, when compelled to sit up all night hearing confessions, that its use saved him from drowsiness and fatigue.

The first knowledge that we have of tea being introduced into Europe is that of the Dutch East India Co. bringing to Amsterdam, in the year 1600, a cargo of tea, which they took from the Chinese in exchange for sage. The second notice is that of the same company importing a cargo of 4,718 pounds into London, in

dependence the first ship to sail to China for tea under the American flag left New York in the spring of 1784. In the following year two more vessels were despatched, bringing back 880,000 pounds. During 1786-7 five other ships were detailed to China, returning with over 1,000,000 pounds. Thus the traffic has progressed unto its present gigantic proportions.

When we think of the vast importance of this one little factor in the commercial world in the development and progress of this great nation, when we stop to consider the important part it played in the bringing into existence one of the greatest nations of the earth, we may justly give it consideration.

The Boston Tea Party of 1773 was the promulgator of this nation. The climax came when the British government imposed a tax of 3 pence per pound on tea. Think of it—the birth of the greatest nation of modern times due to a 3 penny



extremely low, being only from 4 to 8 cents per day, that this can be accomplished, hence it is that other countries can not compete with China and Japan in its production. Then, again, tea can not be grown successfully in a climate where the mercury falls below 20 deg. Fahrenheit. This is why the experiments made in so many countries have proved a failure. Tea cultivation is the most successful in a humid atmosphere. The annual rainfall in China and Japan averages from 80 to 100 inches, while that of the United States rarely averages over 50.

There are three pickings in the season, the first being known as "shon chuen," or early spring, occurring about the middle of April, called head tea, the most delicate and tender leaves and buds just expanding. The quantity is limited, but the quality superb, the very finest teas on the market being prepared from them. Such care is taken to procure its excellence that for weeks before the picking season the pickers, who have been previously trained, are prohibited from eating fish or other food considered unclean lest their breath should taint the leaves. The second picking occurs about the end of May or beginning of June and is termed "el chuen," which means "great quantity," from its being the largest picking of the season and the principal one exported. The "san chuen," or third crop, is gathered in July. The leaf of this crop is much less aromatic and is used for blending purposes, chiefly to reduce the cost of the higher grades. A few leaves of the first crop will stand from four to five infusions, while of the others rarely over one. There is a fourth picking, which is retained for home consumption among the poorer classes of Chinese, the leaf being coarse, tough and irregular in style and of little value.

There is so much to be said regarding the mode of picking, drying, fermenting, firing, packing and exporting that I shall defer that until another time. In conclusion I want to state that Professor J. O. Sheppard, whom the Government employed some few years ago to develop the already experimental gardens in or near Summerville, South Carolina, has met with such pronounced success that upwards of 1,200 pounds of a choice variety of black tea was produced last year that sold on the market for \$1 per pound, at an estimated cost of 59 cents per pound to produce. The future for the cultivation of tea in the United States is merely a conjecture.

Algernon E. White.

## The Occupation of Joseph.

In a down-town Sunday school the first day of this week, one of the teachers read to her small pupils the story of Joseph, of the time when there was a famine in the land, and all of the people flocked into Egypt for grain. The tale told of how "Joseph opened all of the storehouses and sold unto the Egyptians," and of the coming of Jacob's ten sons with the rest to buy corn. The reading concluded, the teacher indulged in some questions with the idea of testing the Biblical knowledge acquired by the young hopefuls.

"Now John, tell me who this Joseph was of whom we have been reading. Who was this kindly man who endeavored to relieve the distress of the people?"

John's face was a total blank for a moment, so far as answering the interrogatory was concerned. Then he burst out, triumphant in boyish knowledge, and shouted:

"Joseph was a clerk in a grocery store!"

the year 1668, which gradually increased until, in 1720, fifty-two years later, the importation into London during that year was upwards of 238,000,000 pounds, which was controlled entirely by the East India Co.

So we see that trusts are not of recent origin, for here is a notice that appeared in a London newspaper in December, 1680, by Thomas Eagle, of the Kings-Head Coffee House, St. James:

"This is to give notice to persons of quality that a small parcel of most excellent tea has by accident fallen into the hands of a private person to be sold; but, that none may be disappointed, the lowest price is 30 shillings in the pound, and not any to be sold under a pound in weight, the persons of quality being requested to bring a convenient box to hold it."

Tea was first introduced into America from England in 1711. After that commodity had gained for America her in-

tax on tea! All are familiar with the subsequent events to the day when the little band of patriotic Americans went on board the ships in the Boston Harbor and opened the chests and emptied their contents into the sea. Following that memorable day of November, 1773, the little band of determined citizens started from the old South Church in Boston to demonstrate to the British empire that all men are born equal and that taxation without representation is tyranny; and to the Mohawks, as they styled themselves, can be accredited the results of Lexington and Concord, Valley Forge and Yorktown, and the advent of the infant country that was to be one among the great nations of the world.

Were we to watch the process through which tea passes, in its preparation for consumption, we should be surprised at its cheapness, and it is only that the wages in the tea-producing countries are



**When Mr. C. G. A. Voigt**

Who for more than a quarter of a century has enjoyed the reputation of making the best flour (Voigt's Crescent) at a price as low as it's possible for any mill in the world to produce—puts out a brand of health food bearing his name and endorsement, you can bet all you're worth that it will be good. If it isn't better than any other it's because a perfect combination of experience, capital, the best wheat and modern mill can't make it so. We can't afford to produce any but the best, that's all there is to it. In the flour making business Mr. Voigt and his associates have followed the principle that "quality will tell," and they today enjoy the distinction of being the largest merchant millers in Michigan.



**Cream  
Flakes**

Are the result of careful study, a perfectly equipped mill and a desire to give our friends and customers something in a health food better than has yet been made. We've done it. Cream Flakes are really fine. You'll like them.

N. P. 6 '02.

**Voigt Cereal Food Co., Ltd., Grand Rapids, Mich.**

Do you have  
Foley's Honey Tar  
Cough medicine  
in stock?  
If not, why?

Write to

**Foley & Co.,**

Chicago

# The State Bank of Michigan

Has no twenty year record---having been in business but ten years. It has

Capital, \$ 150,000

Surplus, 100,000

Deposits, 2,300,000

Real Estate, none

President, Daniel McCoy

Vice President, Edward Lowe

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## THE MAN WHO DECIDES.

Success Not Necessarily a Matter of Locality.

There has never been advice more accurately and determinedly followed than that of the great editor when he said, "Go West, young man, go West." Appealed to, importuned beyond all endurance for a job on the paper that made American journalism famous, to get rid of the young man that was hounding him to the verge of madness he gave expression to unsettled young manhood for all coming time and went on with his work.

Consciously or unconsciously he divided all starters-out-for-themselves into two great classes—the provided for and the unprovided for. He knew from his own experience in the little New Hampshire town that with the chances at home all taken there would be nothing to keep busy the idle and restless hands ready and eager to go to work and he promptly and unceremoniously hustled them out of his office, anywhere and everywhere to get them off out of his way.

It was easy advice to give. On general principles he was sure of his ground. To the appealing face before him he knew that the distance which lends enchantment to the view would be sure to hold in the far-off somewhere a place where a young man who "has to" can earn some kind of a living. He knew that, once there alone, homeless and friendless, it would be simply a question not of the survival of the fittest, but of existence itself, and that, if the man was equal to the emergency, right there the momentous question would be settled. So the irascible Horace in a fit of leniency sent the young man West instead of to the other place he had in mind and the Middle West to-day, the rapidly growing center of the Western world, owes some of its brightest and wisest brain and brawn which, thus urged, followed the westward leading star.

It is to be observed, however, that opportunity is not limited to somewhere else. That uncertain somewhere by no means has a certain job. Approached by the not quite sure, it is far more unpromising than the place left behind and both places if properly grappled with will, nine times out of ten, give up what they at first refused. So Greeley wandered from home to New York to find something to grapple with, exactly as Ben Franklin left Boston to fight his way into fortune and fame and everlasting remembrance in the City of Brotherly Love.

To the looker-on it does seem as if the going away from home had something to do with the success that follows it. It possibly does, but not much. There is considerable to be said about circumstances and they unquestionably play their part, but it is the unit that grasps the circumstances and makes them servants of its will that does the business for the man whose temples are to be laurel-wreathed. Chance may have had something to do with uncovering the Pennsylvania coal beds and if Sutter had never built his sawmill in the California valley the gold hidden there might not yet have been found, but it is not that sort of thing that doubles the number of grass blades, that turns the wilderness into a garden and a swamp into a celery bed. These are jobs that require no traveling to find. They are at our very doors, and right there at our very doors is the success we long for and pray for and can have if

there is brain enough on the doorstep to see it and make the most of it. "Why not turn these walnut trees into fine furniture?" said Grand Rapids some years ago, and without a word she went to work and made this growing dot on the map of Western Michigan the Mecca for the furniture men of the world. It is the old story of Mahomet and the mountain reversed. Grand Rapids told the mountain to come to her and it came.

Here is another instance right here at home and time and occasion give point to the moral presented. This is the thousandth edition of this paper. It is a home product. It began literally with nothing. It is a trade paper and everybody said there was no need of any such paper, no call for it, and if undertaken it would be only another in the long list of failures. What a splendid opportunity that was for that young man to Go West! How the spirit of the

question of East or West, but it is one of unit and will to back it that settles the matter, and a good place for that to show itself is in one's own backyard.

There may be something well worth considering in the feasibility of never getting out of sight of the home chimney. There is something worth seeing beyond one's own sky rim and it is a good thing to see it, but when it is affirmed that the place for a young man is West or East there comes the counter statement that success is not necessarily a matter of locality. It is the man that decides that, and he can settle that question in his own dooryard. Sir Launfal found the Holy Grail at his own door after years of wearisome wandering, and the same Sir Knight of the twentieth century will, if he is wise, consider carefully the possibilities of his immediate surroundings before seeking uncertainty in a remote unknown.

Reuben M. Streeter.



## How a Credit Man Was Duped.

One of our customers in Michigan executed a trust mortgage in favor of the credit men of a large jobbing house, agreeing in the instrument to make a payment of a certain amount each week or month, as the case happened to be, and the trustee was to distribute the amount so paid pro rata among the creditors, the trust deed being drawn to cover all the creditors. The debtor also arranged so that he would pay 5 per cent. interest, or, in other words, through the trust mortgage he contemplated paying 100 cents on the dollar and 5 per cent. interest. We filed our claim of \$96 with the trustee, whom we knew fairly well and dropped the matter from our minds. In the course of a month we received a letter from an attorney in our city stating that the settlement under the trust mortgage would be a long-drawn-out affair, and the outlook somewhat problematical, and that

some friends of the debtor had gotten together and were willing to put up the money to bring about a compromise settlement, and enable the debtor to get rid of his debts and resume business. The letter seemed to show such familiarity with the trust mortgage and the condition of the debtor's affairs, and besides indicated that the attorney was in fact authorized by the debtor to take the matter up with the creditors.

I happened to be out of the city at the time, and the attorney was notified that the matter would be laid over fifteen or twenty days until my return. He seemed anxious to close the matter up, however, and telephoned us that he would give 45 cents on the dollar. When the writer returned to the city the clerk was instructed to notify him that we would settle the account 50 cents on the dollar, naturally assuming that the proposition was a general one to creditors. Now there is where we made our mistake; we should have written the trustee regarding the matter and had him put himself on record, but everything looked as though the attorney was simply acting with the trustee or with the debtor. The attorney accepted our proposition, and we assigned our claim to him upon receipt of 50 per cent. The same tactics were employed successfully with other creditors, but some refused to join in the matter of a compromise.

These facts only developed about a month later when the debtor called at our place of business to buy some goods and wanted a little time on them. I suggested to him that he would have to pay cash, as we had lost 50 per cent. on the old account. The debtor was accompanied by his wife, and both of them expressed a good deal of surprise. I got out my papers and explained the facts to them, and they in turn surprised me by stating that they did not know the attorney in question; that he had no authority from them to compromise any claims, and further, that they had been making their weekly or monthly payment to the trustee with the idea that the distribution was being made to the creditors and that eventually they would pay 100 per cent. and interest at 5 per cent.

We took the matter up with the trustee and he disclaimed any knowledge of the attorney's action in the matter, but admitted that several claims had been compromised by the creditors and assigned to the attorney. The letter written us by the attorney in question certainly misrepresented the facts, and the point we have not yet satisfied ourselves about is where he got his information about the trust mortgage and the creditors, and at whose suggestion he undertook to settle claims in the apparent interest of the debtor without any knowledge on the part of the debtor.

The moral of all this is: To beware of any propositions or compromises unless made you through the proper channel.

We lost 50 per cent. of our claim in this instance by not taking that precaution.

All those who minister to man's alimmentiveness, all who are engaged in the preparation or dispensing of food, are rendering a service of the highest and most fundamental importance to the welfare of the human race—E. A. Stevens.

The man who thinks he has got his business to a point where it "runs itself" is living in a fool's paradise. A business left to run itself can reach but one end, and that is, the ground.



WORLD'S BEST

**S.C.W.**

5 cent Cigar  
SOLD BY ALL JOBBERS

**G.J. JOHNSON CIGAR CO.**

MAKERS

GRAND RAPIDS. MICH.



## TRUST COMPANIES.

## Numerous Avenues of Usefulness Open to Them.

There is a very general misconception of the nature of the business of a trust company. It is a comparatively recent kind of financial institution. There have been trust companies in the larger cities of the East for many years, but it is within only the past few years that they have been organized in the Middle West and the West. Now there is at least one trust company in nearly every town of 100,000 inhabitants and upwards and people are just beginning to learn what they are and what kind of business they transact.

This lack of understanding among people generally respecting the true function of a trust company is not to be wondered at, perhaps, because the name "trust company" in different localities does not mean exactly the same kind of an institution.

Not many years ago there were in Kansas, Nebraska, the Dakotas, Iowa and other states in the Mississippi Valley a number of financial concerns which confined their business almost entirely to the making of loans secured by mortgages upon farm lands in those States. This was when the rate of interest was very high, 8, 10 and 12 per cent. and upwards. These institutions called themselves "trust companies," and issued debentures, that is, their own promissory notes, at a fair rate of interest, secured by these farm mortgages. When the boom in Western farm lands collapsed and poor crops added to the distress of the farmers these trust companies, so-called, could not collect the interest on their mortgages. They could not, therefore, pay interest on their debentures and failure was the inevitable result. Their debentures had been sold throughout the country, and largely in the East, and for a long time thereafter the name "trust company" was a synonym for everything reckless, injudicious and wild in finance. Legitimate trust companies, especially in the Middle West, have been busy for the past fifteen or more years living down, or rather overcoming, this prejudice.

Then there is nowadays another kind of financial institution which does a mixed business of banking and purely trust business, and the banking overshadows the trust features. These concerns are located principally in the large cities of the country. They do an immensely profitable business, discount commercial paper, buy and sell exchange, take commercial and savings deposits subject to check and perform all of the ordinary functions of a bank. With but little proportionate increase in their office force they are able, also, to handle the business that properly belongs to a trust company at a minimum of expense and out of the profits of the trust department pay a large part of, and in many cases more than, the expense of operating the entire institution. That is one reason why the trust companies in New York, Chicago, Philadelphia, St. Louis and other large cities are able to return such large dividends to their stockholders, some of them 30, 40 and 50 per cent.

There are, therefore, some financial institutions calling themselves trust companies which are principally banks and incidentally trust companies and others which are principally title guaranties and abstract companies and incidentally trust companies. The character of business which gives the trust company its name, however, is that of

acting in a trust or fiduciary capacity. It necessarily includes a little of banking, but only what is incidental to the trust business. Without giving a technically and legally accurate definition, a "trust," in the sense in which we are considering it, may be described as a duty imposed upon a person to care for and manage property or perform any other service for others. In the popular sense in which we use the term daily in the office, it is the estate which is being looked after and managed. For instance, if we should enquire, "Out of what trust should this bill for papering and painting be paid?" we would understand the word "trust" to refer to the estate—the Brown estate or the Jones estate, as the case might be. Trusts may be created by persons, during their lifetime, and by corporations, by deed or private agreement, by will and by courts. Manifestly the person who, or the corporation which, is appointed to

for and pay out funds and property for any lawful purpose by appointment of any court.

15. Depositary of trust or individual moneys.

16. Receive property on safe deposit for storage.

17. Act as surety on bonds.

18. Guarantee titles to real estate.

19. Manager of sinking funds for corporations or municipalities.

Incidental to all of these kinds of business is the power to loan money and to buy and sell securities, although in Michigan the power to loan is limited to loans upon real estate and collateral security.

Within the limits of a brief article, I can do no more than explain in a very general way the duties of each one of the kinds of "trustees" and trust relations which I have enumerated:

An executor is one who executes or carries out the provisions of a will.

A trustee under a will is one who is

does not die, and the estate will not be subject to the confusion and loss very likely to result from a change in trustees.

An administrator is one who is appointed by the Probate Court to settle an estate where there is no will.

A guardian is one who is appointed by a court to take charge of the property, and sometimes the person, of minors, insane persons, incompetent persons, spendthrifts, inebriates and others subject by law to guardianship.

An assignee is one appointed to convert, in the method provided by statute, the property of insolvent persons and corporations into money for the purpose of paying the debts.

A receiver is similar to an assignee and is appointed to wind up the affairs of insolvent persons or corporations and has such powers as the court gives it by the order appointing it. Receivers very often operate the business of the insolvent, providing it will be for the best interests of the insolvent and his creditors to do so. Sometimes receivers are appointed to temporarily manage the business of persons and corporations who may not be insolvent. Cases of this kind arise where partners or factions of stockholders are quarreling among themselves and it becomes necessary for a disinterested person or a corporation to manage the business until the quarrel is adjusted. Also, receivers are often appointed of property of husbands or wives, in divorce cases, and of property of corporations during their reorganization.

A trustee under the bankruptcy law is one appointed by the creditors to convert the property of the bankrupt into money and pay the debts under the direction of the United States Court.

A trustee under a corporation mortgage securing an issue of bonds may be explained more clearly perhaps by an illustration: Let us assume that the Detroit and Buffalo Steam Navigation Co. makes a contract with the Detroit Shipbuilding Co. for the construction of two magnificent passenger steamers, to be called the "Eastern States" and the "Western States." The steamboat company deems it best not to issue and sell stock for the full amount of the contract price of the boats, but concludes to raise the money to pay for the boats by putting a mortgage on them. Suppose it is necessary to raise \$650,000 by mortgage. This is too large an amount for one bank or capitalist to loan and it becomes necessary to split the mortgage note up into a number of smaller notes and to sell the smaller notes to a number of banks and investors. In order to do this it is necessary to have a trustee. The mortgage runs to a trust company as trustee and by its terms secures 650 notes, otherwise called bonds, of \$1,000 each. These bonds are payable to the trustee or to bearer, and title to them passes by delivery, the same as a Government or municipal or any other kind of bond. People will not buy these bonds, however, unless they have some assurance that only the number of bonds secured by the mortgage, namely 650, have been issued and sold. This is where the trust company becomes useful. It is a financial institution in which the public have confidence and it certifies on each bond that it is one of the bonds of the Detroit and Buffalo Steamboat Co. described in the mortgage. The insurance on the boat is made payable to the trustee for the benefit of the bondholders and the policies are left with the trustee. Where trust companies are used by corporations



execute or carry out or perform the terms of a trust, no matter how created, is the "trustee."

I will enumerate the more common trustees, all of them capacities in which trust companies in Michigan and in most other states are authorized by law to act:

1. Executor.
2. Trustee under wills.
3. Administrator.
4. Guardian.
5. Assignee.
6. Receiver.
7. Trustee under the bankruptcy law.
8. Trustee under corporation mortgages, securing issues of bonds.
9. Depositary of stocks and bonds during reorganizations of corporations.
10. Registrar.
11. Transfer agent.
12. Trustee in escrow.
13. Trustee for management of real and personal property under deed or private agreement with individuals or corporations.
14. Trustee to receive, manage, care

named by the terms of the will to perform a certain trust, generally with reference to property. It is in this capacity that trust companies are more serviceable than individuals and are more generally utilized. A trust under a will generally provides for the conversion of property into money and the investment of the proceeds and the payment of the net income to or for the benefit of minor children, or the wife of the deceased, or their relatives, or charitable institutions, or for any purpose whatsoever. Sometimes the beneficiaries are impecunious, profligate, spendthrifts, and sometimes the property is placed in trust in this way to protect a daughter from a designing or spendthrift husband. Trust companies are used in this connection because they are impartial and not subject to family influences as individuals are likely to be. The trust company appointed trustee will also remain as such during the entire term of the trust, because it has a corporate existence and





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generally in this way, the bonds are considered more marketable.

Trust companies are also used as depository of stocks and bonds during the reorganization of corporations. This merely means that where a corporation wishes to scale down the interest on its bonds, for instance, if the interest rate is heavier than it can pay, it publishes or sends notice to the bondholders to deposit their bonds with a certain trust company, which will issue its receipt for them, exchangeable for the new bonds bearing a lower rate of interest. In this case, also, a trust company is used because people have confidence in it and are willing to leave their bonds with it and take the trust company's receipt.

Another capacity in which trust companies act is that of registrar. They may register either stocks or bonds. Almost all corporation mortgages provide that the bonds may be registered in the name of the owner with the trust company which is acting as trustee under the mortgage securing the bonds. When this is done the title to the bond does not pass by delivery, but requires an assignment the same as in the case of a certificate of stock. Registering stock is for a different purpose. All standard stocks, that is, those dealt in on the stock exchanges, are registered with a trust company, and it is the business of the trust company as registrar to see that no more stock is issued by the corporation and registered by it as registrar than the full amount of the capital stock of the corporation authorized by law. This arose out of the "Schuyler frauds," a case where the officers of a corporation issued and sold a great many more shares of stock of the corporation than it was authorized by law to issue. They took the stock and sold it or pledged it for loans and put the money in their pockets. Very often the over-issues are the result of mistake and not of fraud. When the stock is registered by a trust company people have confidence in it. That is, they know it is genuine and not an over-issue and it is bought and sold more readily.

The purposes of a transfer agent are similar in some respects to those of a registrar. Where a trust company is used as transfer agent it is generally more accessible and transfers can be made readily through the trust company, it being a more convenient agency for that purpose.

Very often in business deals and transactions it is necessary to deposit deeds, securities or papers with a responsible person until certain acts are performed. This is called depositing papers in escrow and trust companies are largely used for this purpose because of their responsibility and impartiality.

Trust companies are being more and more used to act as trustee or business agent for the management of all kinds of real and personal property. These trusts are created by private agreement with individuals who are advanced in years; with women who have not the experience or inclination to attend to business affairs; with persons who are about to travel or are going abroad; with non-residents; with individual executors, guardians, etc., who cannot neglect their own business to attend to the details of managing a trust properly; with public and private charitable and religious institutions which have endowment funds to be managed; with owners of business blocks, apartment buildings, etc.

Trust companies are also authorized by law to own and operate safety deposit vaults. They can also act as surety

on all kinds of bonds, although there are very few trust companies doing this kind of business, leaving it to the corporations organized for no other purpose than to act as surety on bonds.

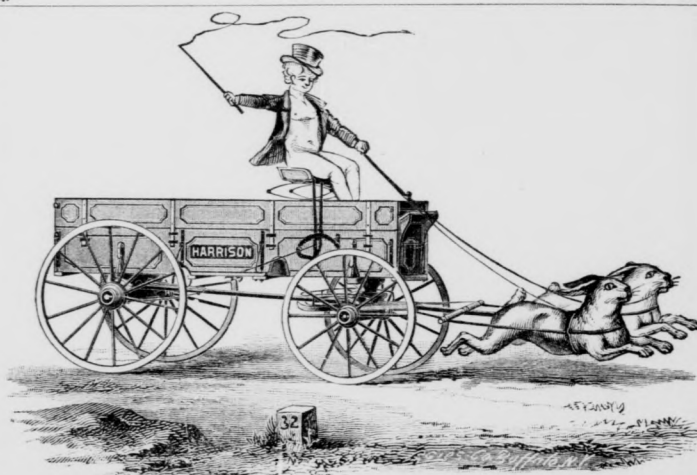
Many trust companies own abstract books and issue abstracts of title and guarantee the titles to real estate. It is the exception rather than the rule for trust companies to transact this kind of business.

Each one of these different functions of a trust company could serve as the subject for a paper. I have tried to explain each one as intelligently as possible in a few words. There are many other features of the operation of a trust company which I can not even touch upon. I might explain at length the advantages of a trust company as compared with individuals and in this connection illustrate its financial responsibility; the security offered by its stock and surplus; the liability of stockholders; the deposit of securities with the State Treasurer for the benefit of creditors; the bonding of its officers and employees; examinations by the State Banking Department; publication of reports of its financial condition; rendering of accounts to courts; the keeping of trust business and property separate; the facts that it never dies, that it possesses experience, that it is always in its office and never takes a vacation, that it is not affected by sentiment, that it is a market for investments, and so on.

There is one feature of the business of trust companies which should make their stock sought after by investors and which should lead people to have confidence in their safety and stability: They are likely to do a profitable business at all times, in both prosperity and adversity, more so, perhaps, than any other financial or business institution. When times are good trust funds are left with them, people have money to invest and buy investments from them. They are able to invest their own funds to the best advantage. New corporations are being organized and old corporations are being revived and enlarged and a trustee is necessary for reorganizations and for bond issues. In many other ways trust companies profit as the result of good times. When times are depressed the trust company is called upon to act as receiver or assignee of insolvent or embarrassed institutions. It is in demand as trustee in bankruptcy cases. It has money for investment and is able to pick the choicest investments at the highest rates of interest because money is in demand to strengthen business institutions. When people die an executor or administrator or trustee under a will is needed. When babies are born and property goes to them from their relatives or otherwise the trust company is called upon to act as guardian. I know of no other business which requires more scrupulous care in its management, more versatile talent, more diversified skill and larger experience, than that of the trust company. During the very brief experience of the Detroit Trust Company, with which I am connected, we have been obliged, as incidental to the trusts to which we have been appointed, to transact business for or take part in the management or settlement of the affairs of steamship companies on the lakes and the ocean, printing, publishing and book binding, sugar manufacturing and refining companies, yeast factories, cordage, mining, gas, electric light, water power, printing press, suburban and city electric railway, boat building and burglar alarm companies, cement, coal and steam railroad companies, farming, weekly and daily newspapers, apartment buildings, hotels, millinery stores, wholesale and retail grocery and liquor stores, telephone and glass manufacturing companies, summer resorts, harness and leather establishments, paper and other miscellaneous manufacturing concerns, also breweries, to say nothing of the infinite detail incidental to the investment of moneys, the collection of incomes and the management and care of all kinds of real and personal property for individuals and estates. Ralph Stone.

Ass't Secretary Detroit Trust Co.

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## THE COUNTRY CLERK.

## Why He Usually Surpasses His City Frater.

One of the merchants whom I called upon the other day, in a town of some five thousand people, said to me:

"I wish you would keep your eye open when you are visiting small towns and see if you can not pick me up a good man. I have a nice place for the right kind of a young fellow."

From my own observations I had a pretty good idea why he expected to find the kind he was looking for in a small town, but I asked him the question, nevertheless.

"Did you ever notice," he said, "that the great majority of men who get into the public eye, who achieve any distinction in the business, political or literary world, are country bred? Well, it is a fact; if you do not believe it take a day off, sometime, and look it up."

"The only good clerks I ever had started in country stores. When they came to me they were well broken in, were polite and courteous to all customers whether purchasers or not. They were open to suggestions and advice and glad to get it and they were not afraid of work."

"I can overlook a good many faults in a clerk if he uses good common sense in the treatment of customers and will handle them as carefully in my absence as when I am there to keep an eye on him. But that kind do not generally come from the larger towns. We find them in the country."

I had arrived at much the same conclusion long ago, also that it is not always the clerk alone who is deficient in courtesy. In traveling about, one can not help observing the contrasts. Sometimes a merchant will be affable and pleasant to his customers, but will keep a travelling salesman waiting hours, needlessly, before he will give him an opportunity to make his business known and then dismiss him in a curt way, or he will complain of the way he has been treated by some fresh traveling man and the next moment call a clerk down in a very severe manner and in the presence of strangers.

If there is anything calculated to cause a clerk to lose interest in his employer's business, it is to be told of his shortcomings before people.

I called at a store the other morning before the proprietor arrived and while waiting I overheard a conversation between the clerk and a man who had brought back a pair of patent leather shoes. He was making a great fuss about it, said he had paid \$4.50 for them only the week before and they were now all cracked to pieces; he thought he should have his money back or a new pair. The clerk explained that the cracks were only through the enamel and that the body of the leather was as good as ever, that they did not guarantee patent leather anyway, etc., etc., but the owner of the shoes would not have it that way. Finally the clerk said, "Well, leave them here until Mr. Henry comes down and he will make it right with you." The party went out leaving the shoes, and while the clerk was waiting on another customer the proprietor came in, saw the shoes, picked them up, looked them over and asked the clerk what about them.

"That is a pair Mr. Smith bought here last week. He says they are no good and I told him to leave them and you would make it right with him." The young man was perhaps unfortunate

in his explanations, but there was no earthly excuse for the abuse his employer heaped upon him, especially in the presence of the customer and myself. He said, "I would like to know who gave you authority to speak for this store. When we need someone to do that I will look up a person with at least a few ounces of common sense," etc., etc.

The thoroughly abashed young man looked as though any little old hole would be big enough for him to crawl into and hide if he could find one, the customer was embarrassed and I felt pretty uncomfortable myself.

In the afternoon I called again and in the course of our conversation the merchant complained of the ungentelemanly way he had been treated by a traveling man because he forgot to keep an engagement to go to the hotel and look at some samples. He said he would not have cared so much but the fellow "roasted" him in the presence of some other people. It makes a difference whose ox is gored—sometimes. It always makes me nervous to hear a man reprimand his help in the presence of outsiders.

I added another to my list of accidents last week when a defective coil in the boiler burst. It happened while between towns and for the first time since I started out I had to be towed in at the rear of a farmwagon. Quite a number of the natives congregated at the village blacksmith shop where I was endeavoring to make repairs, perhaps twenty-five men and boys crowded in to have a look. The blacksmith, who was one of those fat jolly fellows, went out and returned with a cannon cracker about the size of a small joint of stove-pipe. He informed me on the quiet that he was about to cause a little excitement; he lighted it at the forge, carried it under his apron and laid it down behind a tub close to the machine. Every one was so busy watching the operation of firing up that they never noticed what the blacksmith was doing. They were crowded around, some stooping down to look underneath when the eruption took place. In the fraction of a second the doorway was wedged full, each one trying to be the first on the outside. It was a good show and worth the money and the blacksmith thinks it the joke of his life.—J. H. Bolton in Shoe and Leather Gazette.

## At Sea.

A clergyman who had neglected all knowledge of nautical affairs was asked to deliver an address before an audience of sailors.

He was discoursing on the stormy passages of life. Thinking he could make his remarks more pertinent to his hearers by metaphorically using sea expressions, he said:

"Now, friends, you know that when you are at sea in a storm the thing you do is to anchor."

A half concealed snicker spread over the room, and the clergyman knew that he had made a mistake.

After the services one of his listeners came to him and said, "Mr.—, have you ever been at sea?"

The minister replied:

"No, unless it was while I was delivering that address."

## His Usual Custom.

A man was burying his third wife, and one of the guests arrived at the house after the procession had left.

"I fear I am late," he said to the maid who opened the door; "which way did they go?"

"I didn't notice, sir," replied the girl; "but he mostly buries 'em at Greenwood."

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## TEACHER TO TRAVELER.

## Respects in Which the Two Professions Differ.

In changing from the profession of teaching to that of traveling one could not possibly experience a greater difference of conditions, motives and environments. One passes from the realm of idealism and educational theories to that of realism and facts. He soon learns that from a business man's point of view theories count for naught; that the value of everything is measured from the standpoint of fact, utility, advantage, profits and results. To properly understand the difference of conditions let us first consider the teacher's preparation for his work, his environments, motives and methods, and then contrast with them those of the commercial traveler:

The average prospective teacher includes in the preparation for his work a certain amount of normal, college, pedagogical and special training. Teachers' institutes, normal schools, colleges and technical institutions are the means to this end. Here he secures some general information, a theoretical knowledge of the science of teaching and the standards of excellence for his future work. His instructors are often students, scholars and specialists, many of whom have devoted their whole lives and energies to the acquisition and dissemination of knowledge and the training of the young for a higher and more complete life. They picture the rosy-hued future and the rare opportunities in store for their prospective teacher-pupil. They impress upon him the exalted position he is to occupy in his future field of labor. He is to be the leader and exemplar of the young and rising generation, who are to direct the destinies of the world in the near future. To him his pupils are to look for guidance, counsel, inspiration, knowledge and assistance. The importance of his moral, social, religious and educational responsibilities is so strongly impressed upon him by his teachers, studies and researches, associates and environments, that, as he goes out from his alma mater with his sheepskin under his arm, his whole being is permeated with a desire to do and to be all that this preparatory training has taught him will be his duty and grand opportunity.

His duties bring him almost continually in contact with children of all sorts and degrees, immature in mind and body, eager, impulsive, diffident, irresponsible, bright and energetic, stupid and lazy, but still all comparatively inexperienced and easily impressionable. His motive is not the acquisition of wealth, for the great majority of teachers receive meager salaries, but the realization of his ideals in dealing with his pupils. The true teacher aims to develop in the young a thirst for knowledge, to insist upon a thorough, systematic and logical preparation of each daily task and to give them a broader view of life in general and a deeper sense of their duty, responsibility and opportunities. His chief aim is to make them better, more intelligent and useful, and this is his reward.

After one has spent several years as a teacher he could not possibly experience a greater change of motives and conditions than when he becomes a commercial traveler. He formerly dealt with children who acknowledged his authority; as a traveler he is no longer an absolute monarch, but on an equality with his customers. He formerly commanded, now he must adapt himself to

others' wills. While teaching what he said was generally accepted without argument, now nothing is taken for granted. His pupils were obliged to listen, learn and be convinced; his customers are not obligated in any way. Public opinion, traditions and the very conditions of teaching placed him on a pedestal, around which his pupils gathered for instruction; as a traveler all pedestals are removed and he is obliged to go out and make all the advances to his prospective customers.

When the writer undertook the duties of a commercial traveler he encountered difficulties, mostly unforeseen, and to illustrate these more plainly he hopes to be pardoned for introducing a few personal reminiscences and experiences:

He began this work as an employee of the Tradesman Company, and as a starter the esteemed editor assigned to him the task of canvassing Grand Rapids for new subscribers. He decided

ing around until his turn to be waited upon he found that more pedestals were gradually giving away and he began his interview by buying his steak for dinner. He left the store without mentioning the Michigan Tradesman and went home to think matters over. After a little reflection he decided that there is honor save in one's own country and he next went out among strangers to ascertain the reason for his failure. After laboring a few hours he discovered that adaptability to conditions and one's prospective customer is the first requisite to success. One man must be approached in one way, another in another. No cut and dried rule can be made. He also soon learned that each merchant is most interested in his own special line and that some casual remark pertaining to that man's line is a good introduction and often paves the way to success. He discovered that the wideawake merchant has no time for

wanting. He perceived that a traveler who calls upon merchants in all lines of trade must acquire at least a talking knowledge of each and every line, so that he and his customer may have a common bond of sympathy.

The successful salesman must be resourceful—he must be able to extricate himself gracefully from the many predicaments into which he is thrown, he must be master of the situation if he would command respect. He must be cheerful. He should bring sunshine wherever he enters, and always leave with the business men a pleasant recollection of himself and a good impression of the firm he represents. He must possess perfect self-control. No matter what provocation arises, no matter whether he meets with success or failure, he should always preserve his equanimity. Good habits are absolutely essential. The traditional traveling man is fast becoming a thing of the past. Coarse and vulgar language, actions, habits or associates are unbecoming a gentleman, and no successful traveling man can afford to be ungentlemanly. He must have a genius for hard work. Natural ability is always desirable, but natural ability without energy counts for naught. The traveler should always speak well of his competitors, but it were better not to mention them in any way if it can be avoided. He should have regard for his personal appearance. Good clothes, not necessarily expensive, clean linen, and the little attentions to the toilet should never be neglected, as customers' first impressions often decide success or failure with them. Above all, the commercial man must have confidence in and respect for the house he represents and under all circumstances uphold its business policy.

Clifford D. Crittenden.

## The Parcel That Is Late.

Nothing is so harmful to a store as failure to deliver parcels promptly. A man will forgive anything but that. Little does it avail to wait on a customer civilly, to give him full value for his money and to perform all the services that go to make up good storekeeping, if the delivery system is faulty. A swimmer breasting the tide is not engaged in more futile an undertaking than the merchant who tries to build a business without a smooth system of delivery. It is the pivot on which the machine of business swings, the screw that drives the ship of business forward. All the energies of the modern department store are directed toward perfecting its system of delivery. First, there are chutes that whisk the parcel into the delivery room almost in the twinkling of an eye. There nimble fingers seize it and it is checked, marked and conveyed to the auto almost before the footfall of the buyer has ceased to echo on the store floor. Of course the small store can not rival its giant competitor in the completeness of the delivery system, but every retailer, no matter how limited his resources, can make sure that each purchase is delivered to the customer precisely when promised.—Clothing Gazette.

## Does It For a Living.

Elderly Woman—Mr. Gingham, I don't know about letting you come to see 'Mandy. I've heard folks say you don't move in good society.

The Young Man (startled and indignant)—Mrs. Jollier, if a chap that runs an elevator in a swell apartment house ten hours a day ain't moving in good society, I'd like to know what you call it!



to approach his friends and acquaintances first, as he thought they would surely receive him with open arms and give him a little much-needed courage and assistance. His first encounter was with a boot and shoe dealer. After pleasantly passing the time of day he flashed out his yellow journal and proceeded to business. As he earnestly and expectantly turned the pages and called attention to the many points of merit, he observed a peculiar, tired expression overspreading the countenance of the shoe man. This was succeeded by a number of good (?) reasons why he did not care to subscribe: His eyes were poor, his energy was gone when night came. He thought it was a good paper for a grocer, etc. The ex-pedagogue, embarrassed and disappointed, made his exit and upon examination found that his courage had lost one pedestal of support. After getting up a fresh supply of steam he approached the next merchant, his meat man. While stand-

long interviews during business hours and that the sooner the solicitor tells his story and gets out the better it is for all concerned and the more liable said solicitor is to gain success. He found no childlike trust of his teaching days, but that he was working on an entirely different base of operations. He was now dealing with men and their real or imaginary necessities as he carried to them the Michigan Tradesman, bookkeeping supplies and advertising specialties. His motives were real, his success was measured by the orders he secured from those whom he approached and who saw some advantage or utility for themselves in the purchase of his goods. He learned that every man is a law unto himself and that, if he would achieve success, he must become a deep student of human nature. He realized that the successful salesman must possess a thorough knowledge of his subject—his customers regard him as authority and he must not be found



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## EVOLUTION OF MILLINERY.

## Changes in the Jobbing Business During Twenty Years.

There have been many changes in jobbing millinery business during the past score of years. In view of the fact that great changes and much progress have been made in other lines of business, it would be strange, indeed, if millinery had not kept pace with the rest and shown some improvement, especially as it relates so closely to that ever-changing goddess, Dame Fashion.

In the millinery line there are four complete changes each year, so far as the styles and designs of the articles used are concerned. The changes that I shall speak of are principally along the line of methods in conducting the business.

Some time ago a New York millinery trade journal sent out a letter to nearly all the wholesale dealers in the United States asking the question, "Why are there no millionaire milliners in this country?" Printing their replies to this question in their next regular number, the answers were, of course, numerous and varied, but the question remains still open to the world.

Some of the uneducated along this line it might be difficult to make believe that millinery dealers seldom retire rich, and I have no personal knowledge of any even becoming millionaires. They, as a class, have the reputation (whether deservedly or not I leave the reader to imagine) of selling goods at drug store prices. Carrying a line of goods on which competition is not as fierce as in most any other line, on account of the frequent change of styles, and of which the intrinsic value is an unknown quantity, the fact still remains that, as a distinctive line, they are less successful than almost any other class of merchants.

There are several reasons for this—some essential, others unessential:

It is a fact that the depreciation on millinery goods at the end of the season is, perhaps, greater than on any of the other lines. That I would call one unavoidable reason; and then, as a rule, we are obliged to place our goods in the hands of small dealers with small capital and necessarily our losses are proportionately large. Another unavoidable reason lies in the fact that our seasons are short and we can not depend on more than eight months' business in a year, while we can always depend on twelve months' expense. These are all deplorable facts that were born with the millinery business and possibly will always exist.

Now for a few of the evils that have gradually crept into the millinery business which have been profit destroyers and which have also had a tendency to remove this line of business from the standard of other legitimate lines, making it the laughing-stock of the commercial world:

To begin with, the average millinery jobber has not as much backbone as a New Jersey mosquito, and if you were to tell him that his competitors gave six months' time and 7 per cent. discount at the end of the season, paid all expenses including freight on goods, paid the buyers' railroad fare to market and return, he would not be outdone, but would go the other fellow one better and furnish railroad fare for the head trimmer as well as board and theater tickets! This is what I would call an illegitimate expense and is the reason, more than any other, why millinery jobbers have not made money like jobbers

in other lines, and also why the business has fallen into disrepute.

Now for the evolution in millinery:

There has been practically none during the past eighteen years, but on January 1, 1900, the millinery jobbers between Buffalo and Denver and St. Paul and Dallas were invited to meet in convention in the city of Chicago. The result of that meeting was an organization (not a trust, mind you) known as the Millinery Jobbers' Association, and nearly all the houses embracing this territory became members. During the past two years, as the result of this organization, nearly all of the irregularities and existing evils have been eliminated, discounts and terms are the same as with other lines, no railroad fares are paid and neither freight nor express is paid; and it is my opinion that it will not be many years before the jobbing millinery business will take its

cable in the same sense with merchants who do business in territory adjacent to Grand Rapids. Heber A. Knott.

## The Science of Packing Trunks.

It has probably occurred to few women that the homely art of packing a trunk has its scientific side. But it is, nevertheless, true. There are a lot of little tricks which, if one knows them, help to avoid the discomforts and annoyances that usually attend the average woman's preparations for a journey. Miss Grace Or Myers, the well-known prima donna, has reduced the art of packing a trunk to its finest point. She writes for the *Picayune*:

The woman who packs her trunk only once or twice a year, on the occasion of a trip to the seashore or a visit to some distant relative, usually thinks it is fine fun while she is doing it, but when she reaches the other end of her

skirt is the folding of it. It must be folded lengthwise twice, so that the width of the skirt will be divided by three. Then it is doubled over from the top until it is made short enough to fit into the tray. It is very important, first of all, to see that the lining is straightened out so that it will receive the same folds as the goods proper.

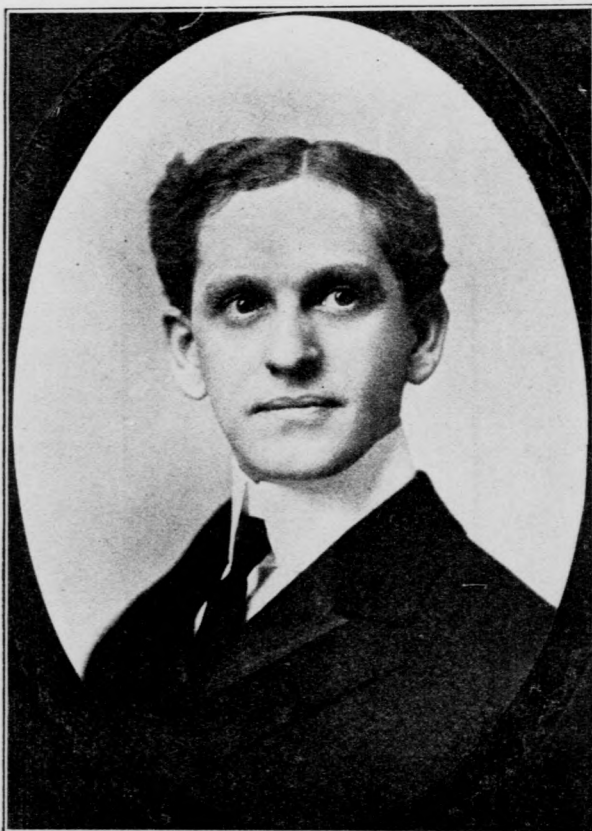
There is only one way to keep a bodice from crushing, even when it is the only one in the tray. This is to stuff the bosom and the sleeves with tissue paper until it has something like the fullness that it has when being worn. Neither the sleeves nor the bodice itself should be folded in any way. Before being put into the tray each dress is wrapped in a muslin cloth, and, if one has enough trunks so that one can afford a separate tray for each dress, the dress should be pinned to the muslin cloth and the cloth in turn to the cloth straps that buckle across the tray. This is to keep the dress from tumbling back and forth from one end of the tray to the other when the trunk is being handled.

There is no royal road to packing a woman's hat. Women who want to carry an assortment of hats should procure a modern hat box. This has cloth-covered blocks to go inside of each hat, the blocks extending around the inside of the trunk from the bottom, top and sides, bringing the tops of the hats together in the middle in such a way that they do not touch. The hats are secured to the blocks with pins, and a large box will accommodate twelve hats. Laces, gloves and handkerchiefs may be dropped loosely into one's hat box, and a better place can not be found for them as they will not wrinkle. The best hat boxes are waterproof, and one needs to have no worry about the safety of their contents.

One of the most difficult things in trunk packing is the safe disposal of toilet waters, soaps, scents, shoe dressing and ink. The breaking of bottles and the subsequent damage to clothing is always to be dreaded, and the skilled trunk packer will take absolutely no chances of such an accident. Many trunks are provided nowadays with a tray made especially for bottles, which has assorted sizes or compartments for bottles, holding one bottle each. But if one takes sufficient care, this tray is not essential.

To prevent corks from working loose and coming out, the simplest device is to have a supply of large and small rubber bands, all of them wide. A band is tightly stretched lengthwise around each bottle over the cork. Each bottle is then wrapped in a newspaper, not carefully and smoothly, but roughly. Two or three full newspaper sheets should be crumpled up and wrapped around the bottle in a wrinkled, crumple way. The bottles are then put in the trunk among the soiled clothing, plain hosiery and other articles that will not be damaged in case of accident, no two bottles being allowed to touch and no bottle touching the outer walls of the trunk. Shoe dressing should be wrapped in an additional piece of rubber or leather cloth. The best way to pack ink is not to pack it at all, but to rely on getting it locally. Many women carry their toilet articles in separate dressing cases, provided with cut glass bottles, mounted in silver or gold or with plain nickel trimmings. These are so arranged that no breakage is possible.

The old, threadbare maxim, "Brevity is the soul of wit," could well be changed to read, "Brevity is the strength of advertising."



place along with other wholesale lines of trade, such as dry goods, boots and shoes, crockery, groceries, hardware, clothing, etc. Profits will then adjust themselves, the retailer will buy with the view of discounting his bills, knowing that in order to do so they must be paid in 60 and 90 days, instead of, as formerly, at the end of the season.

As to the merchandise, America is depending less and less each year upon the foreign markets as a source of supply. As a matter of fact, we are now exporting many goods in the millinery line to Europe, and it will not be many years before New York will be the great center and fountain head for millinery fashions instead of Paris. As a nation we are becoming less dependent on Europe each year in every branch of manufacture. This leads us to the home industry idea, which we thoroughly believe in and follow as far as possible, and think this principle should be appli-

journey and finds the contents of a bottle of toilet water soaking its way through her wardrobe, and the bodice of her best evening gown crushed all out of shape, she is rather apt to wish that she had gone about it less in a spirit of fun and with more of an idea of trunk packing as an exact science.

But with stage women it is very different. We practically live in our trunks for forty weeks out of every fifty-two, and one of the first things we learn is the scientific little trick of stowing things away for travel so that when they are unpacked they are as good as new. To be sure, it is less of a problem now-a-days than it must have been before the trunkmakers invented trays and separate boxes for hats. But all the trays and boxes in the world won't keep things from going wrong in the hands of Mr. Baggage Smasher, if they are not properly packed.

The important thing about packing a

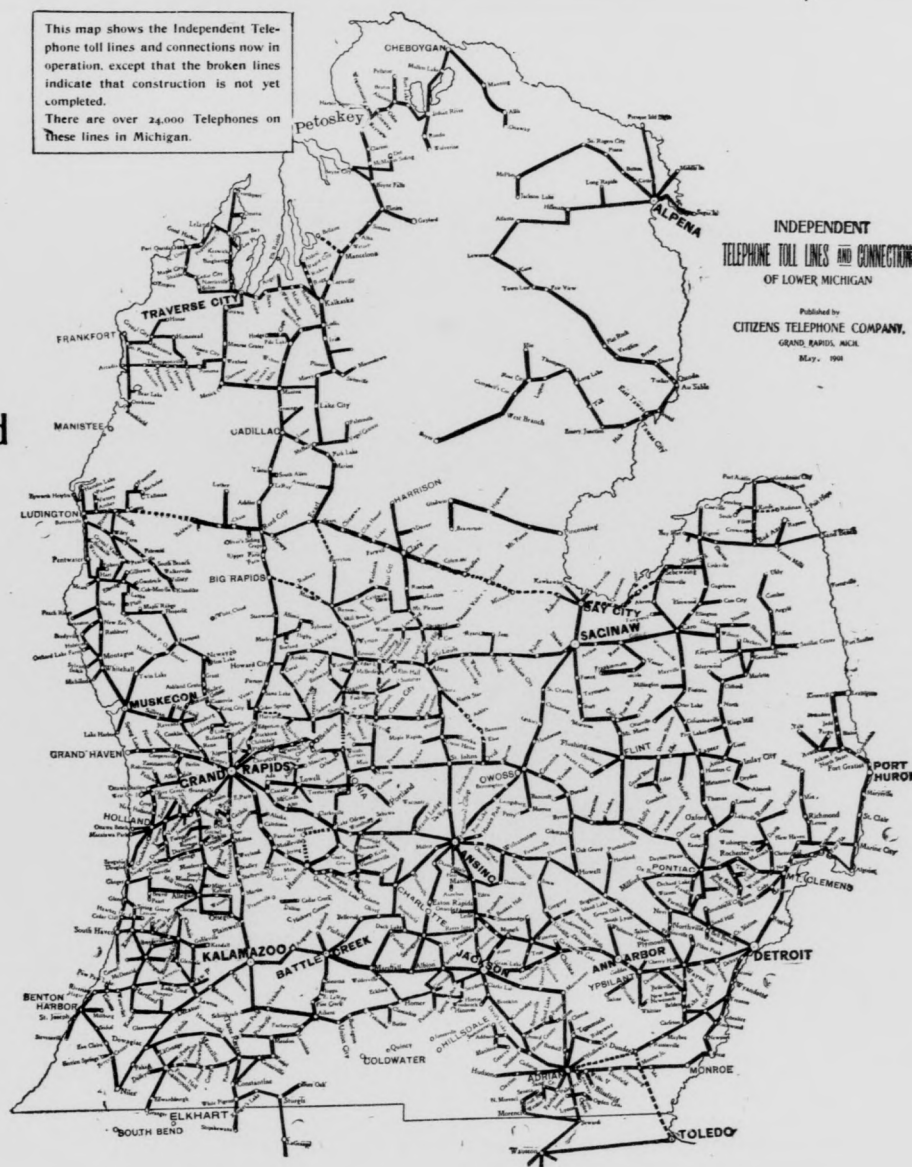


# CITIZENS TELEPHONE CO.

## Of GRAND RAPIDS

Owned by Michigan People. Managed by Michigan Men

This map shows the Independent Telephone toll lines and connections now in operation, except that the broken lines indicate that construction is not yet completed. There are over 24,000 Telephones on these lines in Michigan.



Authorized  
Capital  
Stock  
Two  
Million  
Dollars

No Bonds  
No Watered  
Stock  
No High-Priced  
Officials

Rates Governed  
by Franchise  
Best Service

Owens 53  
Exchanges

Owens 129  
Toll Points

Reaches Over  
805 Towns  
Over 11,500  
Telephones

Territory  
Rapidly  
Increasing

**T**HE STOCK of the company is held by over 850 Michigan people and has come to be regarded as one of the most reliable investments available. Two per cent. quarterly dividends, and the taxes, have been paid for over five years with the regularity of clockwork. The earnings of the company are steadily growing and the prestige of the corporation is increasing because of its remarkable growth, the conservatism of its management, and the excellent field occupied.

CHAS. F. ROOD, PRESIDENT.

E. B. FISHER, SECRETARY.

EDWARD FITZGERALD, VICE-PRESIDENT.

WM. J. STUART, Treasurer.

## BRANCH BANKING.

## Great Advantages of the System to the Public.

Our subject, in its relation to the commercial, financial and industrial interests of the country, is one of vast importance, and to us as bankers it is of special significance.

In the evolution of the business methods of the country, so aggressive in other lines, what is to be our permanent system of banking? That such a question should remain unanswered in the present stage of our industrial development seems incredible. That it does so remain, however, is evidenced not only by the persistent agitation of the subject, but by the consensus of authoritative opinion in regard to it. We are not satisfied with what we now have.

The development of a National system of banking in this country has twice been diverted from its natural course. In the first instance by erroneous politics when President Jackson refused to renew the charter of the Bank of the United States, and again when for the purpose of creating a market for its bonds, the Federal Government established our present National system of isolated banks.

Had banking, as in the case of other lines of business, been allowed to work out its own destiny untrammelled by politics and free from subordination to Government necessities, a system would have made itself felt as a potent factor in the financial affairs of nations. We would also now have a system that would stand together for the public benefit in times of financial distress. As it is to-day we have no banks that will compare in financial strength and power with those of other countries. While actively competing with other nations in the fields of commerce and industry, it must be admitted that in the world's finance we are away behind in the race; nor does our system even satisfactorily provide for our own domestic requirements. The need of coalition among our unit banks is urgent.

In times of financial distress instead of standing together in aid of the public our isolated banks are compelled, by the very law of their existence, and by the law of self-preservation, to assume a hostile attitude towards each other. This is why for the past decade the rehabilitation of the banking business has been persistently advocated. A gratifying feature of recent discussion is that it is being carried on outside the domain of politics. Business men, bankers, writers on finance, university professors and students are all, from their different points of view, carefully studying the question, and there is reason to hope that it will be settled on its merits.

I am not at all pessimistic about it. In other lines of business, through the federation of interests, new methods are being evolved in behalf of economy of administration, and for the better performance of public functions. Some method of evolution will be devised that will federate the interests of the banks so that the individual rights of each shall not be sacrificed.

One thing urgently necessary is concerted instead of independent action in the face of pending danger. Our strength is in our cash reserves, which we should be able to concentrate instead of being compelled to scatter when danger threatens. Reserves properly controlled in times of financial distress will prevent crises. With 10,000 separate banks, each

controlling its own small portion of them and scrambling to get that portion into its own custody, our reserves are scattered and the strength of the system is dissipated.

In this regard branch banking has a decided advantage. Under it the cash reserves are controlled by the general management, and are placed where they are needed. They can be moved from one branch to another without reducing the aggregate held by the bank. The money belongs to the bank, whether it be locked up in the vaults of the head office or the branches. The public mind is not therefore alarmed by the fluctuations in cash on hand that take place in the large financial centers owing to shipments to the country. With branch banking a great saving could be effected in the financing of the system.

To illustrate this, suppose a consolidation of the First National Banks of Milwaukee, St. Paul, Minneapolis,

The percentage of cash means, including balances in other banks, to gross deposits is 41 against 10.6.

The percentage of balances due from banks to gross deposits is 21.5 against 9.9.

Amount invested in loans and securities as compared with total resources 62.9 per cent. against 83.1 per cent.

How is it that the Bank of Montreal thus invests 83 per cent. of its total resources while we can only invest 63 per cent. of ours? The difference in the amounts carried as balances due by banks largely accounts for it. I have already shown that the combination has \$27,555,816 in this item against \$9,217,100 held by the Bank of Montreal, or 21.5 per cent. of gross deposits against 9.9 per cent. Nor is this comparison strictly correct, for the Bank of Montreal includes balances due by its own agencies in Great Britain and the United States, which probably represent

west established a branch in New York, the item-balances due from other banks would disappear from its statement except as to balances due from banks in foreign countries. This would enable it to loan at current rates from \$20,000,000 to \$25,000,000 of funds now carried as balances due from banks. In other words, the earning capacity of that amount of its funds would be increased about 2 per cent., yielding some \$400,000 or \$500,000 a year additional profit. A closer examination of the Bank of Montreal's statement will show this more plainly. A part of its loans and discounts is grouped in its statement along with its cash on hand and balances due from banks. It is thus treated as an immediately convertible asset, and therefore part of its available cash resources. It, in fact, takes the place of balances due from banks in our statements. It is stated as "Call and Short Loans in Great Britain and United States," and amounts to \$29,397,548 or one-third of the bank's total loan. It probably, as I have already indicated, earns for the bank about 2 per cent. more than the corresponding item in our statements earns for us, or about \$600,000 per annum, equal to a dividend of 5 per cent. on the bank's capital.

I do not want to be understood as making an argument for a reduction in the legal cash reserves. In Canada, where no limit is prescribed by law, the banks are now being financed on what appears to me to be a dangerously low percentage of cash reserves. In a recent annual report the general manager of one of the strongest banks in Canada says: "With thirty-one banks, eight held cash exceeding 9 per cent. of liabilities; fourteen carried from 5 to 9 per cent., and ten less than 5 per cent.; some of the latter less than 2 per cent. Five years ago the percentage of cash to bank liabilities in Canada was 9.84. It is now a little over 7 per cent. The decline is significant, and the attenuated cash reserves held in many cases brush aside every argument against fixed cash reserves and call for the immediate enactment of appropriate legislation."

This is a word of warning which should be sufficient to stop the theorists in this country from arguing for the abolishment of the legal limit of cash reserves. The legal cash reserve is all right, only where branch banking permitted it would have to be adjusted to the new conditions. Banks with their head offices in central reserve cities could not maintain 25 per cent. legal cash reserve for the deposits at the branches. It would not be necessary. The discontinuance of the legal reserve of outside banks forming so large a part of the deposits of reserve city banks, which branch banking would bring about, would make a 15 per cent. cash reserve ample. This would be about double that carried by the Canadian banks.

An act to amend the bank act is now before the Canadian Parliament, which provides that banks must carry cash reserves of not less than 10 per cent. of their liabilities to the public. A penalty of 6 per cent. per annum on any deficiency for the period of default is expected to insure the observance of the law in ordinary times and provide some elasticity in tight times. This act also appoints a comptroller to take charge of the government inspection of the banks. Canada originally got its branch bank system from the United States instead of from Scotland, as is sometimes erroneously stated. Alexander Hamilton was



Omaha, Kansas City and Chicago. I have combined the figures of these six banks. Let us then for the once imagine them to be six branches of one bank and compare the combined figures with those of the largest Canadian bank—the Bank of Montreal—with its forty-eight branches:

	Of the Combination.	Of the Bank of Montreal.
Capital.....	\$ 8,750,000	\$ 12,000,000
Surplus and undivided profits.....	6,391,857	8,479,743
Deposits.....	126,415,117	84,672,239
Circulating notes.....	4,131,280	8,305,340
	\$143,688,254	\$ 113,460,322
Loans and discounts.....	\$ 77,380,975	\$ 89,550,026
Government securities.....	3,786,370	617,697
Bonds and stocks.....	6,222,901	4,284,352
Banking houses, furniture and fixtures.....	270,219	600,000
Other real estate and mortgages.....	262,324	133,366
Due from other banks.....	27,555,816	9,217,100
Cash on hand.....	25,209,649	9,045,841
	\$143,688,254	\$ 113,460,322

The percentage of cash on hand to gross deposits is 19.6 against 9.7.

about half the amount. It shows no balance at all due from other banks in Canada. All its balances due by banks are foreign.

Now, how is it that we find this great Canadian bank running forty-eight branches with cash reserves of about 10 per cent. of its deposits and balances due by other banks of say 5 per cent., or available cash resources of only 15 per cent. against 41 per cent. shown by the combination? It is simply because they can do their entire domestic exchange and collection business within themselves and have no occasion to deposit any of their funds with other domestic banks. The balances which each of our banks now carry with correspondents for exchange purposes are entirely eliminated when they become branches of banks with offices in the financial centers. If the banks I have referred to were one institution, and in addition to their six offices in the North-



# Headquarters for Everything

## In the Grocery Line



CLARK-JEWELL-WELLS CO., Grand Rapids

the author and founder of it. It was strangled by politics before it took firm root in this country, but was adopted by Canada and allowed to develop naturally. It has been improved upon there from time to time by judicious legislation calculated to build it up and strengthen it.

We should not, therefore, hesitate to take back what we gave, if we want it. Our Canadian friends will not grudge us any new ideas which their experience of it may have developed. They got their original ideas from us and even now propose to adopt probably the only two features of our system which would improve theirs—legal reserve limitation and governmental inspection.

In his annual report, recently issued, the Comptroller of the Currency shows that on Sept. 10, 1901, the National banks had 13.7 per cent. of their total resources on deposit with other banks, while the thirty-four chartered banks of Canada had only 5.1 per cent. so employed. This comparison is striking enough, but does not reveal the whole truth. The National banks do not in their statements separate domestic from foreign balances. The Canadian banks do, and the balances due from banks in Canada only amount to the insignificant sum of \$4,629,921. The aggregate amount of balances due by banks in the combined statement of the National banks is \$785,000,000. Probably \$85,000,000 of this is due from foreign banks, leaving the enormous sum of \$700,000,000 in balances due in account between banks in this country. How much of this amount under branch banking would be available as additional funds loanable to the public it would be difficult to compute. The banks that owe the balances use them the same as they use their other deposits. Were our banks divided up into large institutions, with branches capable of financing their exchange transactions largely within themselves, they would be saved the necessity of carrying balances with other banks. Such balances would exist only between the branches separately and the head office. The branches do not keep accounts with each other, but each has an account with the head office through which its operations with the other branches are cleared. Hence, as already stated, and as shown by the Canadian banks' statements, balances due by one bank to another are practically eliminated. The economy in this must be apparent. The result would be to make a considerable portion of this \$700,000,000 available for additional loans to the public, and consequently a further reduction in the discount rate. But this is not the only benefit that would accrue by the elimination of these bank balances. They are really a great weakness and a perpetual menace to our system.

In the last annual report of Mr. Dawes, as Comptroller of the Currency, he called the attention of Congress to this subject. He pointed out the danger to our system of permitting so large a portion of the legal reserves of one bank to be represented by deposits in another. Mr. Dawes was entirely right in his diagnosis. It is a danger which confronts us whenever public confidence weakens. Whenever individual banks, through fear, withdraw their funds from their reserve agents and fortify themselves by increasing their cash reserves in their own vaults, then enforced liquidation takes place at the financial centers, where weekly reports of the shrinkage are published for the further terrifying of the already alarmed public.

I am not surprised that Mr. Dawes should sound a note of alarm, but his remedy was not practical. He proposed to change the present law so that one-fifth instead of three-fifths of the 15 per cent. legal reserve of banks, not reserve agents, may consist of balances due by

reserve banks and that banks in reserve cities be compelled to keep their entire legal reserve in the shape of cash in their vaults the same as those in central reserve cities now do. This would simply require the banks, by legal enactment, to do deliberately what we complain of their doing under panic. Were it once accomplished the system might be permanently put on a strong basis, although it would be a very extravagant one; but what about the process of accomplishing it? Could the system stand the withdrawal from the central reserve cities of practically all the deposits which now form part of the legal reserves of the banks in the reserve cities, and the withdrawal of two thirds of the deposits from the reserve cities which form the legal reserves of their correspondents? The question has only to be put to show the impracticability of it. The real cure is in branch banking, in connection with which, in his arguments against it, Mr. Dawes is now showing as little practical knowledge as he did about our National system when he made such a radical recommendation without realizing the danger of it.

The financing of the combined bank being under central control, cash and cash balances with correspondents could be switched around as circumstances required without changing the total. As separate institutions, however, not one of the combined banks can of its own action increase its cash on hand except by draft on a correspondent for the amount, which to that extent reduces the correspondent's deposits and cash on hand. Under ordinary circumstances this works no harm. The demands on reserve city banks for currency shipments are promptly and cheerfully responded to when times are good and money is plentiful. But when shrinkage in values and general liquidation set in, when confidence is weak and cash balances run low, the effect of our present method is to intensify the strain by scattering the cash reserves of the system far and wide in small, isolated and entirely independent piles. Thus is the country's financial strength dissipated and panic produced.

Just the reverse of this would be the result of concerted action under central control. Money would be placed where it was most needed, while the cash on hand of each central bank and all its branches would be made public without reference to its different locations. A proper average reserve could be maintained, as it would make no difference at which of the branches the cash was on hand so long as the whole of it was counted in the reserves of one combined bank.

The withdrawal of money for the strengthening of 10,000 individual banks would no longer reduce the reserves of the banks in the reserve cities below the legal limit compelling them to resort to clearing house certificates.

As I have already stated the aggregate cash held by all the banks in the National system was \$22,000,000 greater in 1893 than it was in 1892, notwithstanding the enormous shrinkage in deposits and the scarcity of it at the financial centers. If all, or nearly all, the banks outside the reserve cities had been branches of the banks in the reserve cities, so that their increased cash on hand could have been counted as the reserves of the branch systems, it would have been seen that there was plenty of money in the country and no occasion for panic. But practically the only cash balances that received public attention were those of the New York banks. The money was in the banks of the country in increased amounts, but it was not discernible, there being no means of directing public attention to it nor any method of showing the combined reserves of all the banks as the strength of a system. This is virtually an admission that in reality we have no system, but 10,000 unit banks under independent management, each acting for itself without regard to the effect of its action on the others.

Under the branch banking system the cash reserves are kept principally in the financial centers, or redemption cities. They are seldom or never needed

outside of them, the transactions of whole sections are cleared daily at these centers with great economy of both money and work. Under our system in small communities banks are started with \$25,000 capital. In the event of the failure of some local industry, depositors become alarmed. They have no difficulty in gauging the strength of their bank. They know the amount of its small capital and smaller available resources. They conclude that it would not take much to break it, and proceeding to withdraw their deposits they accomplish by their own action the very thing they feared would happen. The matter is largely one of confidence. Branches of large banks establish such confidence that alarm is not easily taken and runs are unknown. Small branches can, therefore, be managed with great economy in the matter of cash reserves.

Where there is an issue of assets currency in connection with branch banking, as there frequently is, the branches are virtually circulating agencies of the parent bank's notes and the entire circulating medium for the district is satisfactorily provided through them. On the other hand it is well known that our small banks can not supply the borrowing requirements of the larger industries in their location. The legal restriction put upon their loaning power makes it impossible for them to do so. This, notwithstanding that many of them have to look outside their own localities for the investment of their surplus funds. In consequence of this it has become the practice for the larger manufacturing concerns and business houses to place their paper through brokers in the financial centers.

With too many of such concerns credit is no longer based on a proper understanding with their bankers, but depends on the ability of their brokers to sell their paper, in such amounts as the various markets in which it is offered will absorb. There is practically no check on the amount issued outside of the limit of the market for it. This is a serious defect begotten of conditions produced by our system of individual banks. Under a branch bank system surplus funds are taken from one locality and loaned in another under the direction of the general management. Through central control the branches would thus be able to supply the entire borrowing requirements of their different localities at the current rates of discount prevailing in the centers. They would have local use for their own funds, and if more could be legitimately used they would be supplied from headquarters. We would no longer find the paper of some concerns offered in half a dozen different markets by as many different brokers. Bankers would get into closer touch with borrowers and have better knowledge of what they are doing for them. This would not only be better banking, but would be much better for the borrowers themselves, who could make all their financial arrangements at home, and have such arrangements as could be relied on. Good customers who only want what they are legitimately entitled to, and what any bank in a position to do so would gladly grant them, would certainly prefer this. Good borrowers would thus be properly taken care of and the plungers exterminated.

There are many other advantages connected with branch banking, such as: economy in the expense of management; better opportunities from a professional standpoint of training young men for the business; greater encouragement for young men to engage in the business as a final calling, a managership being within the reach of everyone of ordinary ability and industry.

Such, from my point of view, with a practical experience of both systems, are some of the advantages to be gained by the adoption of branch banking. I am far from holding it up as a cure for all the ills that bankers are heir to. Branch bankers have their troubles just as we have ours. Nor am I blind to the advantages of our National system as advocated by its admirers. There is something in the argument of the interest which each community takes in its

own institutions, and the benefit of having a bank under local control to build up local industries. I have read with much interest Mr. Frame's criticism of some of the views expressed at the convention of the American Bankers' Association held here last October. It is an able paper and carries conviction with it in many particulars. But the conclusions he arrives at, as tersely stated in the few words he addresses to the bankers of the United States, I can not agree with. He says: "Branch banking means monopoly. Monopoly means revolution in banking. Are you ready to surrender?" I am as much opposed to monopoly and revolution as he can possibly be. Branch banking does not mean monopoly, and I believe it can be brought about by evolution and without revolution. Competition would be keener through the country under branch banking than it is now. Branches are established in every village in Canada, and in many towns there are more branches than one where a \$25,000 National bank under our system could barely exist. There is no intention, nor would there be opportunity, of having the whole absorbed by one, which would be monopoly. Even with a branch bank system we must always have a large number of banks competing for the enormous business of this country. Mr. Frame admits this when he says: "As Great Britain has 129 great banks with over 5,500 branches his (Mr. Stickney's) parallel for the United States would indicate say 250 large central banks with more than 10,000 others as tails to the big kites. In short, his scheme was simply to revolutionize our banking system." This is surely not monopoly that he thus describes, but active competition among 250 kites with 10,000 tails all flying for business. In regard to revolutionizing the system, my imagination does not follow Mr. Frame's prediction, for where he sees the sudden upheaval and quick action of revolution I can only see the slow and gradual process of evolution, a process extending over at least a generation, and probably a century or more. The permission granted to National banks under proper restrictions to establish branches can not immediately change five thousand of the existing banks into branches of the remaining five hundred. Consolidation and absorption are matters of negotiation and bargain, and therefore slow and gradual as conditions change and opportunity occurs. It always has been so. In England the evolution from individual local banks to branch systems has been in progress for 100 years and is still in operation. In Canada the system has been one of gradual development, and there still remain local banks actively competing with branches for the business of their localities.

One of the first official acts of any importance assigned to me twenty-five years ago was the examination of the Union Bank of Prince Edward Island in contemplation of its consolidation with the Bank of Nova Scotia. The merger was accomplished, and since that time the Bank of Nova Scotia has had its branch in Charlottetown competing with the branches of other large banks and with the Merchants Bank of P. E. I., another local institution which has retained its local organization and individuality with a capital of \$300,000, on which it pays 8 per cent. dividend.

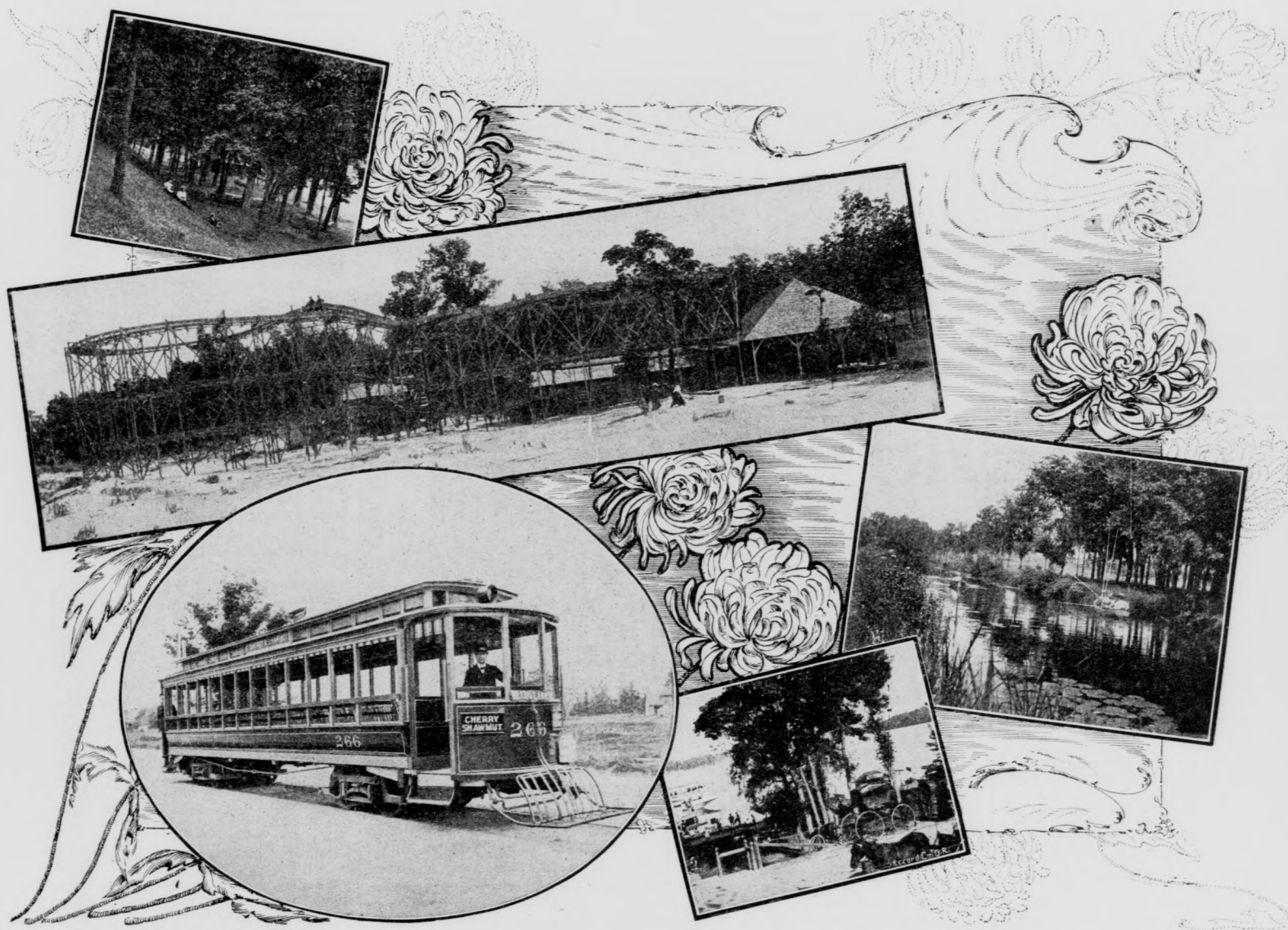
Later I was called upon to establish a branch of the same bank in Liverpool, Nova Scotia, on the ruins of two local institutions which went into enforced liquidation in consequence of local business conditions beyond their control. Still later I undertook the preliminary negotiations for the establishment of branches at St. Stephen and Fredericton, New Brunswick, where in the former, the St. Stephen's Bank, with a capital of \$200,000, had for many years done business and is still in existence, paying 5 per cent. dividends; and in the latter, the Peoples Bank of Fredericton, had for many years done business and is still active with a capital of \$180,000, on which it pays 8 per cent. dividends.

In Yarmouth, Nova Scotia, a branch has been in existence for three-fourths



# GRAND RAPIDS

Is rapidly becoming the resort city of Michigan, and deservedly so, because no other city in the State has such attractions as the BIG THREE---Reed's Lake, North Park and John Ball Park.



But, winter or summer, there is always something doing and visitors to the city need not have a dull moment. Nearly every sort of amusement can be found somewhere along the line of the Grand Rapids Railway Company's lines, and if you will step into their general information bureau (No. 38 N. Ionia St.) you can find out anything you wish about the city, its attractions, its hotels, streets, railways or anything of public interest. The Company maintains a corps of clerks whose business it is to answer questions gratis. If you have a moment to spare run into the office and find out what you can do or where you can go for a good time.

of a century competing with two local banks, one with \$300,000, the other with \$264,000 capital, on which they each pay 5 per cent. dividends.

In Windsor, Nova Scotia, the Commercial Bank, a local institution, held the field entirely to itself for more than a quarter of a century with a capital of \$350,000, on which it pays 6 per cent. dividends.

In St. Johns, N. B., the Bank of New Brunswick, until within the last few years a purely local institution, has done business on a capital of \$500,000 in competition with branches of the largest banks in Canada and pays 12 per cent. dividends.

In other places through Canada local banks are actively competing with branches of the large banks. Comparatively, however, they operate at a disadvantage from the standpoint of economy and are not, therefore, so remunerative on capital invested as are the large banks.

These matters I recall from my personal knowledge and experience, and, after all, experience is a better guide than theory. I mention them to show that no such thing is likely to occur as that predicted by Mr. Frame. He anticipates that "the 10,000 banks in the United States will have a monopolistic brood of 250 great central banks, politely or otherwise saying to them, 'either sell out or get out of business.'"

The facts are that local institutions will neither have to sell nor get out of business, unless they deem it to their advantage to do the one or voluntarily do the other. With the deposits of their localities in their hands and with local interest and influence to support them they would be in absolute control of the situation. In any negotiations looking to consolidation or the purchase of their business they would hold the commanding position and would be well fortified to protect their rights. They would have the good will of an established business, the value of which they would, no doubt, know. They could retain it and continue in business, or they could dispose of it when they got ready at a competitive price, for they would have more than one central bank to dicker with. The officers would practically retain their positions and their standing in the community, as their connection with the business would necessarily have to be maintained. Each individual case would have to be dealt with on its merits, and I see no reason to fear that the rights of any individual or institution would be disregarded or interfered with. Changes in methods and systems naturally beget fears and misgivings, and it would be strange if such an important suggestion as this did not produce them. I see no cause for apprehension, however, as I see no reason to believe that were the power granted to banks in this country to open branches the result would be any different from that which experience has shown it to be in other countries where the system has been adopted. We have no banks to-day so equipped that they could start branches except in the most initiatory manner.

The only possible way the system could be developed would be by the slow process of consolidation with such banks as might be willing to negotiate towards that end. That would mean one deal at a time, and unless both were willing there could be no merger. That it would come about by gradual evolution if it were permitted I do not doubt, for although prejudice and individual interests might retard it, these would be overcome when the public became familiar with the great advantages of the system. James B. Forgan.

#### Artificial Rhine Wine.

The process of making artificial Rhine wine is somewhat complicated. Mix one pound of essence in three gallons of proof spirits and add 37 gallons of rectified cider; then dissolve a pound of tartaric acid in a half gallon of hot water, and add to suit taste. About one-half of the Rhine wine used in the United States is made in this manner.

What grows bigger the more you contract it? Debt.

#### THE FISH TRADE.

##### Some Changes Which Twenty Years Have Wrought.

I will go back to 1883, when I first engaged in this business in Grand Rapids.

At that time the most popular fish sold in our markets were whitefish, pickerel, black bass, trout, etc., although, in fact, they are no less popular to-day. These were caught in abundance at all the nearby ports, including Michigan City, Ganges, St. Joseph, Grand Haven and Muskegon. At the present time there are few whitefish or pickerel caught at any of these places, Michigan City alone furnishing a few whitefish and trout. Herring are getting very scarce, therefore the higher prices which prevail. In 1883 whitefish, trout and No. 1 pickerel could be bought at 5¢ @ 5½¢ per pound, delivered, while at present the same varieties of fish are quoted at 9½¢ @ 10¢. Three years ago the

tematized methods of transportation and distribution enable it to keep all the territories supplied.

The scarcity of fish in the waters of the Great Lakes is now becoming apparent to all engaged in the business. A great many concerns are employed in fishing and the waters are fast being depleted to keep pace with the increased consumption, for we are fast becoming a fish-eating nation. The consumption every year is greatly in excess of the previous years and last year the percentage of increase was larger than ever. The high prices of fresh meats may in a measure account for the record of last year, however.

Fish is now almost a daily diet on all tables in one form or another and no dinner is now considered complete without one or two fish courses. Mackinaw whitefish, Northern Lake Michigan and Lake Superior whitefish are the choicer and more delicately flavored. The Man-



fish trust came into existence, which may have had something to do with the advance in prices. However, there are a few independent fish companies operating at the different fishing ports on the lakes and their prices are fully as much and often higher than those of the trust. Other important reasons for the advance in prices on whitefish and trout are the greatly improved facilities in transportation. Express companies now run refrigerator cars to all parts of the United States, distributing our lake fish in first-class condition within a few hours after they are caught, and there is not a market in the South or East where people may not indulge in the luxury of lake fish. Lake fish find a ready sale everywhere, which necessarily lessens our home supply, making the demand greater than the supply, hence another reason for the higher prices. Then the fish trust is in touch with the markets all over the United States and its sys-

itoba product is of coarser fiber and not so delicate in flavor.

Grand River formerly contributed large numbers of sturgeon, which, together with other varieties, furnished immense quantities of fish eggs, which in the course of time returned to us in neat cans in the form of the well-known delicacy, Russian caviare; but this industry is also becoming extinct.

In days gone by Grand River suckers were shipped to Southern markets and sold under the name of "Lake shad," but there is a very perceptible decrease in this bony tribe at the present time.

With all the scarcity and the higher prices, fish are an economical diet, and will continue to be, it is hoped, for many years to come. F. J. Dettenthaler.

#### Limited Experience.

The Widow—I suppose you are familiar with warfare in all its various forms, Major?

The Major—Not all, madam, not all. I am still in the bachelor ranks.

#### Proposed To Get Even.

"Now, madam," said the counsel for the defendant to a little, wiry, black-eyed, fidgety woman who had been summoned as a witness in a case, "you will please give your evidence in as few words as possible. You know the defendant?"

"Know who?"

"The defendant—Joshua Bagg?"

"Josh Bagg? I do know him, and I knowed his father before him, and I don't know nothing to the credit of either of 'em, and I don't think—"

"We don't want to know what you think, madam. Please say 'yes' or 'no' to my questions."

"What questions?"

"Do you know Joshua Bagg?"

"Don't I know 'im, though! You ask Josh Bagg if he knows me. Ask him if he knows anything 'bout trying to cheat a poor widder like me out of \$25. Ask—"

"Madam, I—"

"Ask him whose orchard he robbed last and why he did it in the night. Ask his wife, Betsy Bagg, if she knows anything about slippin' into a neighbor's field and milking three cows on the sly. Ask—"

"Look here, madam—"

"Ask Josh Bagg about that uncle of his that died in prison. Ask him about letting his poor old mother die in the workhouse. Ask Betsy about putting a big brick into a lot of butter she sold last spring—"

"Madam, I tell you—"

"See if Josh Bagg knows anything about feeding ten head of cattle on all the salt they could eat and then letting them swell down all the water they could hold, just 'fore he driv them into town and sold 'em. See what he's got to say to that!"

"That has nothing to do with the case. I want you to—"

"Then there was old Azrael Bagg, own uncle to Josh, got kicked out of his native town, and Betsy Bagg's own brother got ketchin' in a neighbor's hen-house at midnight. Ask Josh—"

"Madam, what do you know about this case?"

"I don't know a livin' thing 'bout it, but I'm sure Josh Bagg is guilty, whatever it is. The fact is I've owed them Baggses a grudge for the last fifteen years, and I got myself called up on purpose to get even with 'em, and I feel I've done it!"

#### Spoke His Piece.

A dear little boy whose home is in New Jersey, but whose identity shall not be further disclosed, attended school last winter and on an occasion when visitors were announced took part in exercises in their honor. The exercises comprised recitations by the brighter children and among them this dear little boy was called on. He recited in perfectly good faith the following which he had learned or caught from an indulgent nurse with semi-poetical instinct:

Jane ate cake and Jane ate jelly,  
Jane went to bed with a pain in her—  
Now don't get excited  
Don't be misled,  
For what Jane had was a pain in her head.

When the youngster told of this to his entirely surprised and somewhat shocked parents they asked him:

"What did the teacher say?"

He replied: "She said nothing. She just turned around and looked out of the window but the scholars and visitors wanted me to say it again."

#### Future Vengeance.

"You'll be sorry for this some day!" howled the son and heir as his father released him from the position he had occupied across the paternal knee.

"I'll be sorry? When?"

"When I get to be a man!"

"You will take revenge by whipping your father when you are big and strong and I am old and feeble, will you, Johnny?"

"No, sir," blubbered Johnny, rubbing himself, "but I'll spank your grandchildren until they can't rest!"



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Are the ones that the people want and draw the trade. Once used always used, because they are THE crackers; NONE better. We always have a complete stock on hand of our celebrated Blue Ribbon Square, Bud Oyster and Snowdrop Oyster Crackers, which are so popular with the public. If you have not a supply, order some now. It means dollars to you and increased trade.

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REFRIGERATOR CO.**

*Muskegon, Mich.*

## THE RETAIL CLERK.

From the Standpoint of the Walking Delegate.

The retail clerk to-day is worse off than the hodcarrier who receives 30 cents an hour and works day after day in a suit of old clothes which he can discard when his work is done. The clerk, on the other hand, must meet the public clad in good clothing, which takes a large part of his income. While the hodcarrier works ten hours a day the clerk toils twelve, fourteen and sometimes sixteen hours.

The conditions of the retail clerks of to-day—an army of wage earners composed of men and women, both old and young—are such that it is impossible to consider them in all localities in this article. In the city of Chicago there are two classes—the clerks who work in the large department stores on State street and the ones in the stores on the outside.

In the State street department stores the hours of labor have been constantly shortened until now these stores open at 8 in the morning and close at 6 o'clock in the afternoon and remain closed on Sunday. But the rules in these houses are so strict and enforced so severely that they sometimes remind one of a penal institution instead of a place of employment.

One recognizes that any successful place of business must have system and rules and regulations governing its employees, but a great many of the little petty rules can be eliminated. Above all, more wages can be paid the clerks on State street than are paid at the present time.

In the outside stores the hours are entirely too long. The stores open at 7 o'clock in the morning and remain open until 9 and 9:30 in the evening, except Wednesday and Friday nights, when they close at 6 o'clock. To counterbalance these few hours of leisure, however, the clerks must remain Saturday night until 10:30 and 11 o'clock and then be in the store on Sunday from 7:30 in the morning until 1 o'clock in the afternoon. Think of the feelings of the girls and young women who are compelled to labor all these hours in order to help fill the family larder. They have absolutely no time to participate in the innocent pleasures of life, can not even find time to attend to their Christian duties. As an excuse for being compelled to work on Sunday the clerks are told "the merchants must keep open to accommodate the public." In many cases the stores are patronized by the families of the clerks employed in these stores, thus depriving their own flesh and blood of enjoying Sunday as a day of rest.

The clerk in the grocery store is compelled to open the store at 5:30 in the morning and work almost continuously until 9 o'clock at night, and sometimes even later. In addition to this he must be there a half day on Sunday. Why should he work so many hours? Does it require all this time to transact the business done on that day?

No, it is only again the selfishness of the public in compelling them to work so long. As solicitors make the rounds for all the stores, orders could be given them and filled without the loss of the additional time by the clerk. But because they are not the grocery stores are keeping open from early morning until late at night, when their business could be done the same as in the large department stores and the clerks given shorter hours.

Perhaps there is no greater sufferer from long hours than the drug clerk, the young man who is compelled to graduate from a recognized college of pharmacy and stand an examination before he can accept a position as clerk in a drug store. Every day he opens the store at 7 in the morning and closes at 11 o'clock at night. Often he is compelled to sleep in the store all night so as to be there in case of a call for a prescription or through fear an accident may happen that would necessitate medical attention. The welfare of the public thus prevents him from going to his own home to sleep.

There is an old saying that one hears sometimes to-day that "the clerk of to-day is the merchant of to-morrow." Is it true? I do not think so. How can a clerk working on the wages paid to-day and with the increase in living expenses save a sufficient amount of money to enable him to go into business? How could he meet the competition he would have to face? Then if the competition be so strong to-day and requires so much capital, what will it be in the future if trusts and combinations continue to increase as they are both in the manufacturing and retailing of the commodities of life?

Take, as an illustration, a combination effected not long ago. Fifty retail stores were brought under one head. The manager buys in carload lots and retails through his own stores at prices the ordinary merchant cannot get when he goes to the wholesale house. How can a man with small capital meet this kind of competition, and these combinations broadening their sphere of influence? No, the clerk of to-day is not the merchant of to-morrow, but the merchant's sons or the stockholder's sons of to-day are the merchants of to-morrow, for the business is handed down from father to son, and the opportunity of the clerk becoming the merchant to-morrow is becoming less and less a possibility.

There is one way, I believe, that it can be done. That is by co-operation and organization—by organizing one great body of men and women and co-operating with organized labor, with wage earners like ourselves, and demanding, as other wage earners have done, "a just day's wages for a just day's work."

How do the salaries of clerks compare with the wages paid in other lines? The average wage paid male clerks is \$12 a week; the average for women clerks, \$5 a week. For this they are compelled to work seventy-four hours a week in more than 75 per cent. of the stores. Skilled labor works forty-eight hours a week and receives an average of \$24. Unskilled labor works but fifty-four hours and receives not less than 25 cents an hour.

Ministers of the gospel are asking why the attendance at their services is not larger. Need they wonder when so many human beings are compelled to labor so many hours and have so few given them to attend divine worship? I say to the ministers to look into these conditions and they will find their reply. Let them assist organized labor to eliminate them from the lives of the retail clerks. Then they may have an opportunity to attend the churches, the prayer meetings, and receive the benefits that are derived from a Christian education.

The farmers complain to-day that they can not get hands to help them in their fields. Yet their own sons and daughters are leaving their homes and entering

the city because the hours of labor on the farm are too long. There they must toil from sunrise until 8 o'clock in the evening without receiving enough to live on comfortably. They come to the city and become our clerks, not realizing that their conditions will not be bettered. The only remedy for these conditions, in my estimation, lies in universal organization and co-operation. Without them the retail clerks never can become successful and the existing conditions be eliminated from their lives.

H. F. Conway.

## The Law of the Survival of the Fittest.

We hear a great deal of the increasing difficulty in profitably conducting a retail shoe business with all the new forms of competition which have to be encountered by the exclusive shoe dealer. These difficulties are usually met with in the larger and medium-sized cities where the distribution of shoes is greatest. We are also told that the store of the manufacturer who believes in selling his own shoes is coming to be a considerable factor in the large cities.

More serious still is the tendency of dry goods and department stores to add shoes to their stocks where they are not now sold, and to push them more strongly where they are already a feature of the business.

Even men's furnishing goods and clothing stores seem to have the shoe-selling fever, and to-day a great many of this class of retail establishments are selling shoes, and in many cases they are concerns which would have ridiculed the idea a few years ago. In New York (and we presume the instance is duplicated elsewhere) certain stores making a specialty of women's garments, waists, etc., have added shoes.

This multiplication of retail distributors must necessarily have its effect in stunting the growth of the exclusive shoe dealers' business; but we believe its evil effects have been largely magnified by those most affected.

The shoe retailer without any business policy, the man who runs an indifferent sort of a store, caring nothing for prestige, reputation, quality or permanent satisfaction to the customer, must necessarily feel the stress of this competition most keenly. The only trade he ever had was of the fleeting, transient sort that comes once, or maybe twice, and then drops into some other store with bigger bargains or more flaring announcements. Before this new element entered into the game he could manage to work off the job lots, odds and ends, last season's styles, etc., with fairly good results.

There was enough business of this sort to go around, and he managed to pull out even or a little better at the end of the year. But what is he to do now with the department store on the new block claiming to sell women's \$3 shoes for \$1.98 and the clothing store across the street opening a fine, well-organized and arranged department for men?

We must admit that the problem is not an easy one. Again, let us assume that he has been running the other kind of a shoe store, where particular pains was taken to please people—one of those stores which, in a dignified yet aggressive way, managed to get a very valuable local reputation for pleasing people with good footwear. Such a dealer does not fear job-lot offerings or fire sales. He knows almost to a certainty that there are several hundred, yes, and possibly several thousand, sensible, level-headed people in his community

who would no more think of going to some other store for their shoes than they would give up their family physician who had served them well for some new M. D., whose shingle was a little longer or a little wider, and whose automobile had a little more colored paint on it than the carriage of their old friend.

We claim that there are worse evils than the aggressive competition of department or manufacturers' stores. In the strife for public patronage, quality of merchandise and quality of service must inevitably win, and if the newcomer does his shoe selling along these lines and better than the old stands, he is going to win. If the old stores do it better, then they will win.

The man who complains at competition should put his merchandise, his salespeople, his business policy under his own mental microscope. If his business is on the decrease he should look into his own affairs first. He will not discover the reasons by standing in the doorway in his shirt sleeves, watching the people go in and out of his new competitor's establishment.

No man has ever successfully met competition by ridiculing it, running it down to his clerks and his friends or railing against it in his advertising. If a new man comes along and does a better and bigger business than his contemporaries, the chances are that he knows more about the right way to please people and sell them satisfactory shoes than they do, and he will keep on eating into the business until each one for himself has learned the better way and applied the principles to his own business.

The law of the survival of the fittest proves itself in shoe retailing as in every other avenue of human endeavor.—Shoe Retailer.

## The Point of View.

Old Moses, who belonged to Judge J., of Macon, Miss., "befo' the war," was for many years sexton and a devout member of the Presbyterian church. Shortly after the war the colored Methodists of the community held a rousing meeting, in which Moses loudly professed conversion, and joined the Methodist church. Some days afterward the Judge met him, and asked: "How's this, Mose? I hear you have joined the Methodists. I thought I brought you up better than that."

Mose took off his hat, and solemnly scratched his woolly pate as he replied: "Yes sir, massa, dat's so—dat's so—de Presbyterian people am a mighty fine people, an' de Presbyterian church am a mighty fine church—but—massa—don't you tink it am powerful dismal fer a nigger?"

## Unnoticed.

The following fragment of conversation was overheard in a park last Sunday morning between two well-dressed ladies:

"Did you notice that girl who looked at us so pointedly just now?"

"No dear. Which one?"

"It was just as we were passing the Achilles statue."

"Oh! Do you mean the one in a gray Eton jacket with blue silk revers and a strapped skirt to match; a blue hat with a big bow of green velvet, pale gray kid gloves stitched with black, a pale blue silk flounced undershirt, high-heeled patent leather shoes, a spotted veil and a blue parasol?"

"Yes, dear, that was the one."

"No, then, I didn't notice her; in fact, I hardly looked at her."

## Easily Frightened.

"Bobby gets frightened awful easy."

"No, he don't!"

"Yes, he does, too! I saw him crying this morning when his hair snarled."



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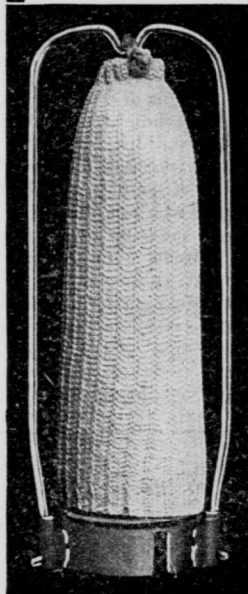
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Better order your **Handkerchiefs** now, Our stock is well assorted.

## THE BICYCLE TRUST.

## Why It Was Compelled To Go Into Liquidation.

The Tradesman has kept in pretty close touch with the vicissitudes of the Bicycle Trust.

In an editorial under date of Jan. 1, 1902, the Tradesman pointed out most of the reasons why the trust had failed to pay dividends upon its securities. That article made it pretty clear that the disintegration process through which the trust was then passing was but the "beginning of the end." The combination's management had found the corporation too unwieldy and complicated for them. They were unable to harmonize the conflicting interests and thought, by organizing subsidiary concerns and going back almost to the point where they began, that they could regain the lost trade, and at the same time freeze out all the small stockholders, but this did not work as they hoped. They succeeded in getting a large amount of common stock at prices ranging from 1½ to 6½ cents on the dollar, but they failed to get business at a profit. The losses resulted in disaster and the parent concern went into the hands of receivers. Its downfall caused trouble for the subsidiary companies and receivers were appointed for one or more of them. The bicycle combine as such is a flat failure. The bicycle business of the future will be taken care of by independent makers. The writer's connection with the bicycle trade during the past twenty years enabled him to correctly foresee the results which were almost sure to accrue from this combination.

The bicycle was a specialty. It was necessary to sell it by special methods. The manufacturer must be in close touch with the rider and the dealer. The advertising of the product must be of a special nature or the success of the concern was jeopardized. Not a single successful bicycle manufacturer obtained his success by dealing with jobbers. Those who made the greatest success of the business were those who advertised extensively and sold direct to the dealer. Through the medium of the traveling salesman and the trade papers he was in close touch with his customer and with the consumer as well. His product was absorbed through the personality of his organization. Dealers and riders had learned, after long years of experience, that manufacturers were alive and wide awake to their particular desires and interests. They had come to regard the maker as a friend and, in many instances, the connections between the manufacturer, the dealer and the consumer were very close.

The trust came along, and what did it do? It consolidated all of these varying interests; established a new policy which was so secretive and entailed so much red tape that it was absolutely disgusting to the dealer and the consumer of bicycles. The advertising of forty-four concerns was merged into one advertising account and a man employed to handle it who was unpopular with the press and agencies—a man who did not know a bicycle from a balloon so far as "copy" was concerned; he advertised them all as "the best on earth," etc. His copy was bad, his readers worse, and to "cap the climax" five or six of the big New York papers got after him and the trust, and when they let go, trust securities had dwindled to almost nothing, and he had lost his \$10,000 job in the meantime.

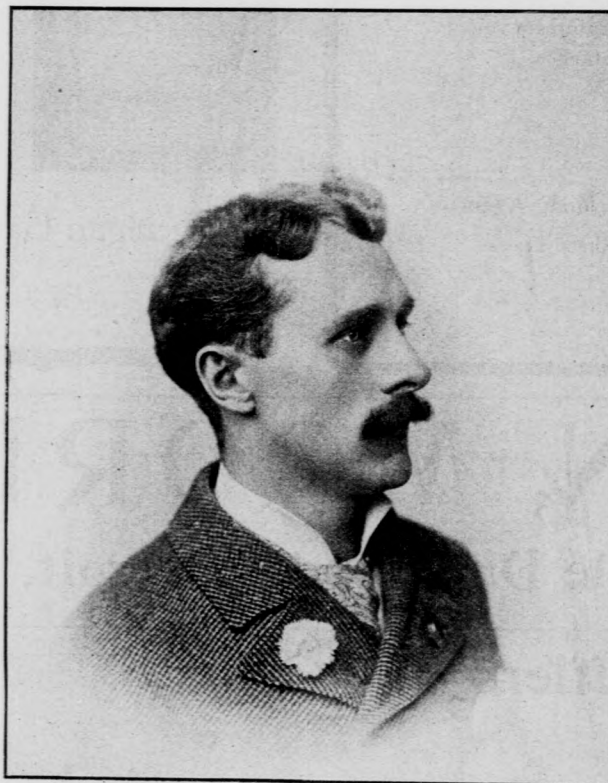
The close personal relations between the maker and the distributor were wiped out; they were obliged to deal with a new element, which was uncommunicative, indefinite and without positive assurance of stability.

Dealers lost their interest in the business and ceased to push the sale of the goods and the enthusiasm of the riders died out. The result was a perfectly natural cause: the trust could not hold the trade of the concerns which it had absorbed, for the reason that it robbed these concerns of the very personality and the individuality which had succeeded in building them up.

If the bicycle trust had followed the advice of some of the older and better posted tradesmen who had been in close touch with this industry for more than twenty years, it would to-day be paying dividends on its enormously inflated capitalization. More than one of the old timers did everything in their power

out at prices far below what the quick assets are actually worth and the stock absorbed by those most interested, and in this way the water squeezed out.

It is my personal opinion that in two years' time the plants of the trust will be in the hands of two men. The capitalization of the company or companies will be reduced to a point where dividends can be paid and a profitable business done. The bicycle industry is not a dead one, by any means, and within a couple of years will, in my opinion, become a reasonably profitable and safe industry. There is no question in my mind that the organization of the trust resulted in the destroying of an industry which would otherwise have been fairly profitable through the depression which it would have passed. It has experienced its best times when almost all other industries were undergoing a depression and its periods of depression have occurred, in every instance, dur-



to influence the managers of the trust to retain the management of each concern, running it independently of the parent company, making the parent company a clearing house for the business of its auxiliary concerns. A great saving could have been made in clearing the institutions through New York. The buying could have been done through the parent concern and a further saving made; but the selling and the advertising should have remained with the men who made the individual concerns what they were.

After nearly two years of mismanagement on the part of the trust the officers began trying to retrench themselves and an attempt was made to follow the advice of those old timers; but it was too late. The trade—what there was left of it—had drifted to the independent concerns. The going into the hands of the receiver was the natural result. The receivers will probably run the business until most of the stockholders have sold

ing prosperous times. When other industries are suffering the bicycle business will be good. The Clipper concern, with which I was identified from '93 until it was sold to the combination, was a prosperous corporation and had it been a little more liberally managed in the profitable days a very much larger corporation would have been the result. When the opportunity to sell to the trust came we were just beginning to make our competition felt. The large makers realized that we were gaining ground on them and that our aggressive advertising, coupled with certain commercial advantages, was rapidly placing us in the front rank. We foolishly accepted a proposition from the trust that was less than we could have realized from local parties, who would have continued the business under the management of the men who had built it up. As it was, our manager thought he was getting a good serv-

ice contract at a better salary than the old concern was paying. The result was the position did not last a year and our losses on securities ran up into the thousands. The business fell off and the factory was closed. The trust could not sell Clipper bicycles without the personality of the old Clipper selling force. A bitter lesson has been learned by those who controlled the concern.

J. Elmer Pratt.

## His Idea of "Protection."

Twenty years ago there ran for Congress in one of the St. Louis districts a man named Gustavus Sessinghaus, a wealthy manufacturer of flour. Sessinghaus was a native German and spoke imperfect English. The campaign managers allowed him to make but one speech in the campaign. That was a sufficiency. After announcing to a couple of thousand people in front of a big beer saloon where the mob had been gulping at his expense, that he was certain to be a big man in Congress and that he had no doubt of his election, he was besieged by the crowd to express his views on the subject of protection. That staggered the man for a few moments, but finally he pointed to a flag fluttering in the breeze and exclaimed:

Do you see dot flag? Dot vas your protection! Uf you protect yourself, you protect yourself; und uf I protect myself, I protect myself. Dot is my view on protection.

On the face of the returns Sessinghaus was defeated, and his opponent was given the certificate of election. Sessinghaus contested and the fight at Washington was a long one. He got a favorable report and the night before Congress expired by limitation he was sworn in, drew the salary for practically the full term, mileage and all the perquisites, and in addition was allowed nearly \$20,000 for expenses in his contest. Just after that, Congress put its foot down on such expensive contests, and now the limit of expenses allowed is \$2,000 to either contestant or contestee.

## Named the Baby For a Cat.

"I have christened children every conceivable name," said a clergyman the other day, "but I think the funniest was a boy I named for a cat. My parsonage was a suburb of Boston, and one of my parishioners was a lady of a large estate and a gentlewoman in every sense of the word, generally known to the community as Aunt Esther. She was an eccentric person, who wore silken gowns very long in the train and short in the front and always several old-fashioned brooches at the same time. She visited Washington frequently, always with her pet cat as a traveling companion, and she was one of the few ladies accorded a seat on the floor of the House of Congress. On the grounds of her country home was a diminutive cemetery where her feline pets slept after life's fitful fever.

"During my residence in the parish her special favorite was a large Maltese cat, named Thomas Henry, whose death occurred just before the coming of a new baby at the lodge keeper's home on Aunt Esther's place. She was to be god-mother and name the child, while I was to baptize it. Her recent bitter bereavement still weighed on her soul, and when I asked, 'By what name shall this child be known?' Aunt Esther responded in trembling tones, 'There is no name so sweet to me as Thomas Henry,' and by that title the boy was thenceforth known."

## When He Was Leaving.

"Jack, dear," she sighed, "Jack, when you are gone, I shall pine away." "Don't," he answered, adding with an uneasy laugh, "don't pine away, spruce up."



## Best Fence at Least Cost



This cut shows a cross stay as woven by our Machine

Michigan dealers can now supply their customers with the means to cut their fence bills in half.

### THE SUPERIOR FENCE MACHINE

furnishes the solution. With it a farmer can weave his own fence of any desired mesh for the actual cost of material used. **The drop in the price of wire** combines, with exorbitant trust prices for ready woven fencing, to place our machine in active demand among the farmers.

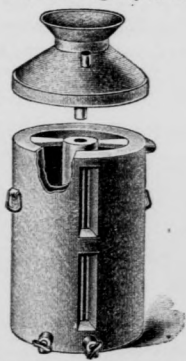
**To Further Aid the Dealer** we have decided to withdraw our travelers from Michigan and to give the Michigan dealer the benefit of this economy in reduced price. With **cheaper wire** and a **cheap, practical fence machine**, the dealer who follows this course will secure the farmers' trade.

Write us for prices and full information

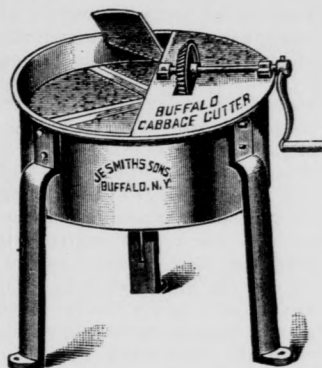
**Superior Fence Machine Co.**

184 Grand River Ave., DETROIT, MICH.

Don't forget to write us in time to secure the agency on our



Superior Cream Separator



## It Pays

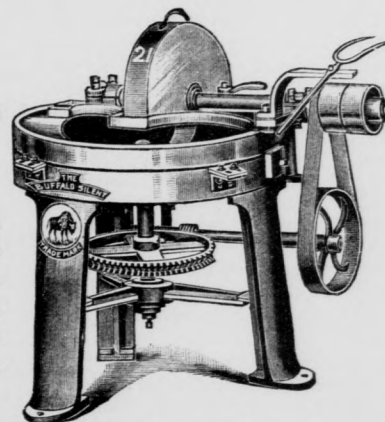
**to Put Down SAUERKRAUT**

There is money in it. This machine will last a lifetime. Made in two sizes, for hand and power.

**Best Kraut Cutter in the World.**

### The World's Greatest Meat Cutter The Buffalo Silent.

Have you seen it? It is a wonderful machine; it makes no noise; cuts a batch in three minutes; time and labor saver. Also used for mince meat, vegetables, etc.



Also made to turn by hand.

**John E. Smith's Sons Co.** BUFFALO, N. Y.  
Manufacturer of Butchers' Machinery.

# RUGS FROM OLD CARPETS

We are equipped with the most powerful modern Carpet Cleaning Machinery to aid us in producing our celebrated Sanitary Rugs. It makes a heap of difference to the careful housekeeper about the cleanliness which of necessity must go hand in hand in every process from the time the carpets are received until finished. Many factories have no carpet cleaning facilities whatever.

Write to us direct as we have  
**NO AGENTS**

We save you 33 1/3 %  
both in material  
used and  
cost



We pay freight  
Write to us for our  
16 page  
**BOOKLET**

It will  
give you valuable  
information

The above illustration shows where our Rugs are manufactured. They are made with or without borders all around; reversible; not the heavy unyielding kind, but soft as an oriental weave.

**PETOSKEY RUG MFG. & CARPET CO., LTD., 455-457 Mitchell St., Petoskey, Mich.**

Long Distance Bell Phone 170

## MANAGING MAMMAS.

## The Term a Badge of Honor, Instead of a Stigma.

A woman writes to me who says:

I have a young daughter who is about to make her entrance into society. She is neither very beautiful, very rich nor very brilliant, but just a pretty, sweet, wholesome American girl, yet I desire her to be a social success and, as I believe matrimony to be the happiest destiny for a woman, to eventually make a good match. Will you tell me how best to achieve this end without incurring the odium of being called a "managing mamma?"

In every game the chief element of success is having a good backer—an angel, as they say in theatrical circles—and there can be no doubt that a mother who knows her business can do more toward making a girl a belle than any amount of beauty or wit. She stands behind the curtain and shifts the scenes; she turns on the lime light at the proper minute; she knows how to cut out faults and work up strong passages, and, above all, discreetly, unperceived, she leads the claque, and the audience joins in and gives the girl the glad hand. Success in society always appears to the outsider to be a spontaneous outburst of enthusiasm over charm, but ninety-nine times out of a hundred it is a round of carefully-worked-up applause.

In the first place, my dear lady, do not shrink from being called a managing mamma. Instead of being the stigma of shame, it ought to be a badge of honor. Any mother who is not a managing mamma—who leaves her daughter's fate to chance, instead of steering her into the safe haven of a good marriage—has failed in her duty. It is impossible that any young girl should have the knowledge of life, the experience of the world, the tact and diplomacy to know how to conduct a social campaign, and she has just as much right to expect her mother to save her from the blunders she would make in society if left to her own guidance as a little child has to look to its mother to keep it from being bruised and wounded by falling.

If I had a young daughter who was about to make her entrance into society I should begin by trying to classify her. I should sit dispassionately down and study her defects and her beauties, and then I should devote all of my energies to trying to build up her strong points. There are many different types of girls and they are all charming in their different ways, but there is not one of them who is universally charming. Many mothers spoil the one attraction that their daughters have by trying to make them something else that they can never be. It not infrequently happens that the gay mother who is fond of society has a daughter who is a prim little saint, or the literary woman's daughter is a girl who is really interested only in the cook book, or the woman who admires dashing girls is afflicted with roly-poly offspring.

In such cases the mistake the mothers commit is in trying to make over their daughters according to their own ideals. This can never be done. You can not set a psalm to ragtime or make an apple dumpling as light as an omelette souffle; but, after all, an anthem is better than a coon song and there are plenty of people whose tastes run to dumplings. Therefore, the wise mother will waste no tears over the impossible, but set to work to make the best of the material she has on hand. If a girl is "serious," she will not drag her around to parties

for which she has no aptitude and where she is always a wall flower; if she has no fondness for books, her mother will not make her ridiculous by pretending she knows things of which she is ignorant.

On the contrary, she will throw a halo around her saint and let her tread the congenial path—and there are many eligible widowers interested in the new thought and the higher life—while she will gild the wings of her butterfly and let her flutter about in that brainless, graceful, merry, light-hearted way that even the most sedate of us find so attractive in youth, while as for the domestic girl, surely heaven itself has pointed the way she should go and devised the frilly-white apron and the chafing dish for her weapons of conquest.

The next important point is to make the house attractive. The girl with one beau is like the poor in the Scriptures—even that one which she bath shall be

pear and many an attractive girl has lost a good husband because the man feared she might grow into a duplicate of her mother. It takes an idiot or a hero to marry a girl who comes out of an ill-kept house.

If I were a mother and wanted to make my daughter popular in society, I should establish an ironclad rule of no presents, with the certainty that a grateful constituency of much-robbed young men would flock to my standard. Most of the young men who compose society are struggling along on salaries that are barely sufficient for their support, and that out of this they should be expected to make presents to the girls they visit is more than an imposition—it is a high-handed outrage. Of course, every woman will say that the presents her daughter receives are free-will offerings, but unhappily we know quite otherwise, and there would be a blessed peace and restfulness and security about



taken away from her. Men are mere sheep and they follow each other when it comes to admiring a woman. Whether this is because a man distrusts his judgment and feels the need of having another man back it up, nobody knows. It is a fact, nevertheless, and it is absolutely necessary to give a girl the appearance of being a belle if you want her to be one.

To do this requires tact and discretion on the mother's part. She must be neither like the old hen with one chicken, nor yet like a recruiting sergeant. She must make men welcome and yet not have the appearance of drumming up beaux for her daughter, for men are suspicious of the mother who gushes over them. They are afraid she is trying to work off her daughter on them. Above all, the mother must know how to be attractive herself and give her home the proper atmosphere, for men are not such fools as they ap-

pear and many an attractive girl has lost a good husband because the man feared she might grow into a duplicate of her mother. It takes an idiot or a hero to marry a girl who comes out of an ill-kept house.

A wise woman in advising her daughter about how to manage her husband said, "feed the brute," and the tip is just as valuable dealing with other men as it is with husbands. This is both troublesome and expensive, but success in this world always has to be paid for. A few years ago a woman complained to me that nobody came to her Sunday evenings since she had quit having supper for her guests. "Why do you not resume the suppers?" I asked. It is unromantic, but true, that human beings are always at their best over something good to eat, and men always think tenderly of the woman who is associated in their minds with irreproachable cooking.

The formal affairs, the coming out

tea, the "duty" dinners and lunches are the A, B, C of entertaining that every woman knows. Where the real art of the thing comes in and where the discreet mother shows her fine Italian hand is in the merry little supper that is waiting at home after the play, the cosy bite by the library fire on a cold night, the long, cool drink and the seductive sandwich on a hot evening. It is things like these that make a girl "popular" and incline a man's heart to matrimony, for he beheld the daughter through the savory incense of her mother's housekeeping.

That a mother of a young girl should absolutely supervise her visitors seems so much a matter of course, it is a wonder it should ever be called in question, but it is. One would think that a woman was a candidate for a lunatic asylum who permitted men to visit regularly at her house whom she was not willing to let her daughter marry, yet we see this stupid little tragedy being enacted every day. Mothers let worthless, dissipated men fairly camp on their parlor chairs, and then, when they find out that their adored Maud wants to marry the hopelessly ineligible young fellow, they are horror stricken. Why? What right had they to expect anything else? It is the logical outcome of proximity and just what every one else was looking for.

The mother is a purblind fool who lets any man visit regularly at her house that she would not welcome as a son-in-law. More than that she is doing her daughter a great injustice and cruelty, for she is running the risk of breaking her heart. Nor is this all; just as much as she should be protected from the bad match, the girl should be protected from the man who does not marry and whose attentions are without intention. In every city there are a number of old beaux, men who have been in society year after year, who make it a practice to single out every season the most attractive debutante and devote themselves to her.

They are connoisseurs in beauty, adepts in flirtation, past masters of the art of flattery, and the girl, young and inexperienced, is proud and pleased at their attentions. They make younger and more honest men seem commonplace and she allows herself to be monopolized by them until she finds out that she has been driven into a kind of social pocket. The men who might have married her have been kept away and by and by she drifts into old maidenhood and is relegated to the chaperone seats at parties, and realizes that her day is past. No girl could be expected to know all this, but every middle aged woman has seen it happen a thousand times, and the wise mother maintains a strict quarantine against these social deadbeats.

Just how far a mother is justified in interfering in her daughter's marriage is a question that must be settled by individual cases, but we are not talking marriage now, but of girlhood and how to make it happy and brilliant. Girls do not realize it, but the little interval between the schoolroom and the altar is the fairy-time of a woman's life. It is the feast of existence where the roses lie red upon the table and the lights glitter and the wine foams over the beaker and all the world is full of youth and music and laughter—it is the playtime, the hour of sunshine, before one gives themselves up to go out and meet the storm and stress of the world, and the pity of the thing is that so many foolish young creatures should be in such a haste to leave it.

Happy the mother who can secure her daughter such a girlhood! Thrice happy the woman who has such a golden memory to look back upon!

Dorothy Dix.



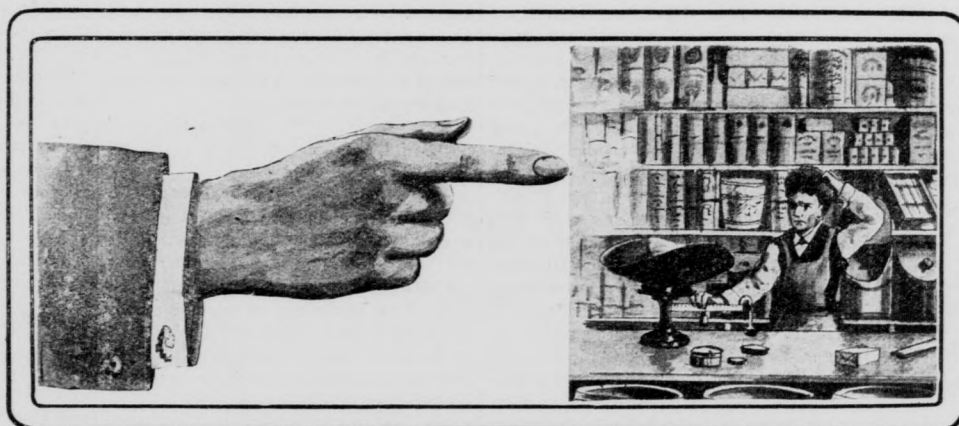
# Our Grandmothers Thought Tomatoes Poisonous

Who is of that opinion now? Many people who could see no good in a computing scale are now enthusiastic users. It is no longer a question as to their necessity; the question now is, "Which is the best?" What, then, is the true test of a really good scale? Is it not its ability to respond to a light weight and maintain that feature?

You must first have a good weighing scale before you can have a good computing scale because all computation is based on weight.

There are scales which simply indicate the value and not the weight; such scales may be off several cents in computation yet weigh correctly in pounds and ounces and the owner not be aware of the incorrectness.

Such are not our kind. Ours indicate both the weight and the value every time, the one being a check on the other, and the funny part is that the two results require but one single operation. If you slide the poise to a certain number of pounds and ounces it will figure the value for you. If you slide the poise to a certain value it will figure the weight for you. It is like the negro's coon trap, "works either ercomin' er agoin'."



There can be no discrepancy between dollars and cents and pounds and ounces in our scales, but there can be in others as they use one mechanism for weight and another for value.

Every day our agents are finding merchants who would have bought our scale had they investigated it before placing their orders; they took the other fellow's word.

We make the only platform scale with agates at every knife edge. If the other fellow says he does, too, just examine and see for yourself. We make the only scale that computes up to one hundred and ten pounds without several mental additions. Our latest improvement, "the Total Adder," does this. Notwithstanding this and other late improvements we make no change in price or easy terms of payment.

We have recently commenced the manufacture of a very complete automatic scale for weighing meats, etc. We say COMPLETE because it indicates the weight and DOES NOT SKIP IN ITS COMPUTATIONS. Every cent is indicated up to its full capacity of 24 pounds. As no other scale does this you see we have a right to say COMPLETE. The people who "root" the loudest for our scales are those who have used the other makes. Look out for the fellow who says his company makes scales like ours; THEY DO NOT. Drop us a card and we will do the rest.

## Stimpson Computing Scale Co.

Elkhart, Indiana

## GRAND RIVER.

## Progress of the Improvement Undertaken by Uncle Sam.

Work upon the present project for the improvement of Grand River has now been in progress since May, 1897, and it may be of interest to call to mind once more the original condition of the river, to state the plan for improvement now in progress and to give some idea of just how much has been accomplished to the present time.

The official project for the improvement of Grand River is based upon a survey made in the fall of 1891 and upon a report of the results of this survey made in April of the following year. The survey in question was made in considerable detail and furnishes precise information as to the nature of the river in its unimproved state. Briefly, the river, in its natural condition, is at low water 350 to 600 feet wide and its length from the foot of Ganoe's Canal to Grand Haven is 39.14 miles. The slope or fall of the water surface varies in steepness. From Grand Rapids to Grandville, a distance of about six miles, the actual fall is 2.85 feet, or 5.73 inches per mile. From Grandville to Lamont the fall is 2.92 feet, or 3.05 inches per mile, and from Lamont to Grand Haven the fall is, in a distance of 21.64 miles, 0.43 feet, or .24 inches per mile. The total fall from Grand Rapids to Grand Haven is 6.2 feet, an average of 1.9 inches per mile. The rates of fall in the reaches mentioned are, of course, averages only, the actual fall at two of the bars being from 10 to 14 inches per mile at low water, and over five feet of the total fall occurs in the upper twelve miles.

Borings made during this survey showed that for the upper eight miles gravel and clay predominate, while in the lower thirty-one miles the material of the river bed is principally sand. The velocity of the current was found to vary from .8 foot per second at low water to 2.83 feet per second at high water, while the low water discharge was found to be 980 cubic feet per second, and the high water discharge about 12,380 cubic feet.

Based upon these data a project was presented calling for the creation of a channel ten feet deep, which from Grand Rapids to Grandville should be ninety feet wide on the bottom and 130 feet wide at the water surface, and below that point 100 feet wide on the bottom and 160 feet wide at the water surface. No detailed plans for the work were given, but it was stated that in all probability this channel could be created by dredging, aided by such protection works as in the actual execution of the work should prove to be needed. The total estimated cost for this ten foot channel was given as \$670,500, of which \$495,000 was for dredging something over 4,000,000 cubic yards of material and \$175,500 for the construction of wing dams and training walls.

The first appropriation for work under this project was that of June 3, 1896, and since that time Congress has appropriated a total of \$275,000, more than half of this being derived from the appropriation of \$150,000 of June 13, 1902, which extended the limit of the improvement one-half mile upstream to Fulton street bridge.

Actual work began in May, 1897, and has since been in progress with such vigor as the uncertain and hitherto

small appropriations have permitted. The work, while not without similarity to other projects previously executed elsewhere, was without exact precedent and for this reason the first two seasons were devoted to experiments looking to a development of the cheapest and most efficient means of accomplishing the desired results. No uncertainty existed as to the proper manner of executing the necessary dredging, but only actual trial could show whether the dredged cuts would need the protection of retaining walls. The first season's work showed that these cuts could not be maintained without protection, and it therefore became necessary to devise a type of wall which might serve the purpose within the limits of cost imposed by the approved project. In the lower seven miles from the Ottawa boom the natural depth is over ten feet, while from Bass River to the Ottawa boom, a distance of about ten miles, the depth varies from six to eight feet. From Bass River to Grand Haven, a distance of seventeen miles, therefore, it is expected that no protection work will be needed, and the estimate for wing dams and training walls, i. e., \$175,500, applies, therefore, to the upper twenty-two miles of the river, being an average of about \$8,000 per mile. This average cost per mile is very much lower than that of work for similar use actually executed elsewhere. Upon the Mississippi and Missouri Rivers the cost per mile has varied from \$20,000 to \$50,000, while upon the Rhone, in France, the cost has been in the neighborhood of \$100,000 per mile. It follows that a new type of construction was needed; beginning with the season of 1899 there has been gradually developed a type of wall which it is confidently expected will answer all needs. The walls as now built consist of a double row of small piles, the space between the piles being filled with bundles of brush, opposite piles in the two rows being bound together by wire clamps at the top and longitudinal rigidity afforded by a pole stringer or wale fastened to both rows. These walls join the bank at the upper end, the lower end being detached. As constructed they are largely water tight and serve not only to guide the current but also to protect the spoil banks cast up by dredging. The piles are cut off at about the low water surface so as to afford a minimum length for the attack of the ice. Frequent surveys, both before and after the construction of walls, have afforded much light as to their effect. Their proper location has already done much to render stable the increased depths derived from dredging and the surveys show that in addition to protecting the channel these walls are now causing the accumulation of sedimentary deposits behind them, so that in the course of time it may be expected that the banks of the river will actually have built out to the edge of the deepened channel, the actual time for the accomplishment of this result depending on the frequency and duration of high water periods. Up to the present time a total length of 94,983 linear feet of these walls has been built in the twenty-two miles below Grand Rapids to Bass River, and in this portion dredging has been carried on from season to season.

The table which follows shows the improvement of depth upon the worst bars above Bass River. Work upon Grand River below that point has been postponed until the river above has been improved to at least a depth of six feet:

Name	Soundings 1897	Soundings 1901 & 1902	Increase
Plaster Creek	4.0	5.5	1.5
Noble	1.3	3.6	2.3
Salt Works	2.0	5.0	3.0
Howlett	1.4	3.5	2.1
Glenn Creek	1.3	4.5	3.2
Clamshell	3.5	4.3	0.8
Jenison	2.5	4.7	2.2
Snyder	1.4	4.4	3.0
Boynton	1.8	4.0	2.2
Mack's	4.5	5.0	0.5
Claybanks	3.0	4.0	1.0
Halre's	2.6	4.2	1.6
Sand Creek	3.5	4.0	0.5
Loring	2.4	4.0	1.6
Bridge St.	2.8	3.0	0.2
Lamont	2.4	3.4	1.0
Trall Creek	2.8	3.8	1.0
Deer Creek	1.4	2.9	1.5

Even the improved depths seem relatively insignificant, but it must be remembered that up to this year only \$125,000 had been appropriated, of which the larger portion has gone into the walls, which, unaided by radical dredging, can not greatly improve the depths, their principal office being to maintain the improved depths which proper dredging will afford.

Up to the present year the only dredge available for the work has been well adapted to digging in clay and gravel, but not in sand. This fact has been recognized, but until the walls were practically complete it seemed inadvisable to push the dredging. Plans are, however, now complete for a modern dredge of approved type for dredging sand and as soon as the sanction of the War Department has been received it will be built and thereafter its use should produce notable results. There is, then, ample ground for the belief that the ten foot channel from Grand Haven to Grand Rapids will in the near future be an accomplished fact.

Charles Keller,  
Captain Corps of Engineers, U. S. A.

## My Business Is What I Make It.

When we consider that we are sole masters of our thoughts, we can readily see and understand that we DO make our own conditions and our own business. What is the use in any one person troubling himself about another who is in the same line of business as himself? The only competitors we have after all are our own mistakes.

Why should I keep my mind filled with thoughts of fear that some one else may do more business than myself? We should remember that our minds can not entertain thoughts that will make us successful when we are continually entertaining thoughts of fear. Many are laboring under the false impression that our conditions depend largely on some one else; this is entirely the wrong conception of the nature of things. Too many of us seem to think that others are greater than we and for this reason we feel afraid of the other fellow who seems to go along in life easy, and making money the while.

We should never fear the "other fellow." It is our own self alone that we need fear more than anything else. When one can command the attention of the people he has nothing to fear. And the only way for one to command this attention is to pay a great deal of attention to himself. He must first learn who he is and what kind of stuff he is made of. When a man who is in business learns that before he can command the attention of the people he must prove to them that he knows himself, in that he must not be afraid of himself or any one else. The world in general loves any man who is not a coward. Prove to your trade that you are honest with yourself, and that you are not afraid of anything that is right and you will begin to succeed.

Now, in order to bring this about, you

must use lots of printers' ink. Do not be afraid to talk to your people just the same as you would over the counter; in fact, talking to your trade on paper is much better than talking over the counter, for you can talk to thousands on paper, while you can talk only to one over the counter.

The way to make more business, then, is to do lots of talking, and the way to let your business get away from you is to let the other fellow talk. But remember, while you talk, tell the truth.

You can not fool anybody. You have been fooled, no doubt, but remember that you soon discovered you were being deceived. Always try to remember the experience you have had with others who have tried to fool you before you try the little game on any one. A business man who will make up his mind to treat each and every one of his customers alike and use printers' ink to the same amount as his rent costs will make his business a success.

We should never forget that everything is governed according to the laws of nature. Like begets like in all things. We must give before we can receive. The best way to spend money is to invest it in something that will attract the public. I have never heard of a man just starting in business but whose first thought was, "How shall I let the people know that I am starting in this business?" If it is necessary to let the public know when one is going into business, it certainly is necessary to keep on telling them that you are still at the old stand. If you cease to give as you did at first, you will as surely cease to receive.

If you want your business to grow, put all your life into it.—Edward Miller in Shoe Trade Journal.

## Keeping Everlastingly At It.

The one big "don't" in the advertising business is, "Don't let up."

Consider your advertising as the sowing of business seed; it is not just enough to sow part of a crop and expect a full field of harvest; it is not just enough to put the seed in any old way and trust to Divine Providence to do the rest. You have to keep tilling your advertising soil; fertilizing it; irrigating it; putting in more seed for the next crop.

If ten million or ten billion dollars were put into a bridge that fell ten feet short of the other side of the gulf to be spanned, the bridge, as a bridge, would not be worth 30 cents; would it?

The French say, "It's the first step that costs;" the Yankees know it is the "last half inch that counts."

Don't let up in your advertising; don't figure that, because you are doing a comfortable trade on such advertising as you have already done, you should rest on your advertising oars; that means stagnation.

Follow up your good work with still more of the same kind; you would not be getting results unless it was good; being good, you want to get all the results you can. And you want to get after them now—to-day—not after awhile.

A high-tempered widow had ill-natured remarks made about her by a young man. She determined to squelch his thirst for scandal, so, arming herself with a rolling pin, she went down to where he worked, and, with a cheerful remark, "I don't want to hurt you, but I wish to punish you," belabored the tattler with her rolling pin, breaking his ribs and nearly his backbone, until he cried for mercy. What would the widow do if she really started to hurt? Sam Weller was right. "Beware of the vidders."

It is slow work building up, but when you reach a solid footing you are usually there to stay.



# History and Horehound

The belief that Horehound is possessed of certain virtues as a remedial agent in Coughs and Colds is as old as man. It is a knowledge that seems to be born with us and an integral part of our nature.

But if we want Horehound we want it good.

## Ye Olde Fashion



## Horehound Drops

are always good and are in greater demand than any other horehound preparation on the market.

Printed bags and window cards with every order.

Packed in 35 pound pails and 100 pound tubs. Send for samples.

## Putnam Factory

National Candy Co.

Grand Rapids, Mich.

## SCHEDULE RATING.

## Wherein It Will Result to the Advantage of Insurers.

There has been considerable talk about the increase of the insurance rates in all classes of business, except dwellings, household furniture, churches and school houses, and to those unfamiliar with the insurance business this increase appears to be unjust and uncalled for, and it is hard to convince the business man that the average fire insurance company has been doing a losing business and has not shared in the general prosperity of the past few years. The insurance figures for four years will illustrate somewhat the condition of the business:

Losses paid.....	\$354,528,673
Expenses, taxes, loss adjustments, commissions, etc.	220,544,011
Total expense.....	\$575,072,684
Contra.	
Premiums received.....	\$575,402,907
Deduct increase in unearned premiums and all other claims.....	33,911,989
Net earnings.....	\$541,490,918

Net underwriting loss..\$ 33,581,766

These figures show that the fire insurance companies have lost large money in the past few years. While some companies have shown a gain and a surplus, they have not done so through their insurance. Insurance companies have two different branches of business. The investment or banking branch has nothing to do with the insurance part, and while some insurance companies show a profit in some years, the money has been made on their banking or investments.

Since 1898 200 fire insurance companies have retired from the business. Of these 200 companies, two were Michigan stock companies—the Grand Rapids Fire Insurance Co. and the Saginaw Valley Insurance Co.—both of these companies having a paid up capital stock of \$200,000 each. They did a conservative business, and volume enough to get an average, yet both were compelled to reinsure and retire on account of the low rates and heavy losses.

Hostile or adverse legislation in different states has done much to increase the expenses of the companies and, instead of being a benefit to policy holders, has been a serious drawback and has been the means of holding up a lot of wildcat or irresponsible companies.

We hold that a combination, if there were such, among the insurance companies, founded on proper principles, honesty and impartiality, are not only necessary to the success of the insurance business, but are a positive direct benefit to the insurers at large, and they would not any more make the rate higher or lower, but they would have the power to compel observance of their requirements instead of legislating to prevent insurance companies from forming a combination. The Legislature, on the contrary, should pass laws to compel companies to combine for the purpose of fixing rates which would be fair to the public and themselves. Any such law would do more to benefit the public than all the legislation on the subject of insurance which is now upon statute books of many states.

Schedule rating, now being adopted, is practically a new feature. It is based upon the experience of nearly all leading fire insurance companies for a period of many years. That is to say, the premiums and losses for this period were obtained from these companies,

showing receipts and losses upon the different classes of property insured. Some classes are shown to be already self supporting; others, and the majority of them, show big losses and must be advanced. No argument is necessary to convince any intelligent person that insurance less than cost can not be permanent, as the business must be made self supporting.

Under schedule rating each risk rates itself, each risk being rated according to its hazard. Under schedule rating you can lower or increase your own rate, according to the construction of your building and the cleanliness of your premises. This system should surely appeal to every insurer, for it is just and fair to all. It is a right rate by a right method and no favoritism shown to any one.

Insurers can also reduce their rate 10

## What Is Required To Be Successful.

To do a large, successful business of any kind you must locate on a path of business. You must solve the problem of how to attract the attention of the people as they pass by. The announcement of the fact that you are a dealer or a sign over your door does not signify. Anybody can have a sign made and every one who is in business does have one made and hangs it in front of his store, but is each of them successful? Not by a long shot. We should remember that it makes no difference how attractive things look around the store, people always go where they think they will get the best for their money.

The only way you can make them think that your store is not only the most attractive but the best in goods and price is to tell them of it in strong language while they are in their homes.

each and every day we are attracting power to us.

We should remember that all power is in the thoughts that make us move, and that thoughts alone build the condition of business.

We should be very careful in regard to the different thoughts our clerks entertain also, for they will have a certain effect on the customers. Many people make their own unhappy conditions by simply speaking too quick. In this you must educate your clerks or your great efforts in advertising will be ineffectual. As I have said before, we make our own conditions, and it is our duty to be very careful of things that may tend to undo a work that took many days to build. Much depends on the mode of a man whether he is to be successful or not, and the different modes of men lie in their thinking. If man's different modes lie in his thinking, then it is essential that he should endeavor to think right. Now the best way for one to be sure of this is to judge everything from one's own experience. We must remember that the possibilities of man are infinite, because he can sit at home and summon the whole world in his presence. There is no limit to the man who lives on the mental plane. The man who lives on the mental plane may entertain the multitude. If this be true, and it certainly is true, then a man's possibilities are very favorable when he endeavors to live on the mental plane. But who stops to think about this very important subject?

No man can live successfully on the mental plane of life if he frets and worries. He who frets and worries is likely to lose valuable time, time that might have been used in writing a good advertisement, which would bring him trade, and seeing his clerks waiting on trade as a result of his advertisement would bring smiles to his face instead of vain regretting. It does not take a very smart man to educate himself out of the habit of worrying. Anyone can throw off these unpleasant feelings. The best way to throw off worrying thoughts is to determine not to entertain them. We should all remember that the mind can entertain but one thought at a time, and if we allow our minds to indulge in worrying thoughts, we must understand that in so doing we keep successful thoughts out. If this sounds reasonable, how can you expect to be successful if you sit and worry? Edward Miller, Jr.

## The Wind Did It.

"I happened to be in a Wyoming town when a city lot was put up at auction," said a Grand Rapids drummer, "and in a spirit of fun I made a bid or two. It was knocked down to me at \$40, and I was wondering if anybody would take it off my hands at half that when the city marshal called on me and said:

"Look here, pard, I want to lease your lot by the head."

"What do you mean by head?" I asked.

"Well, it's the only lot in town with a tree on it, and I want to use that tree when there's a hanging to be done. I'll give you \$5 every time I use it."

"And about what sum can you guarantee?"

"Oh, it will run \$50 or \$60 a year, anyhow; but if times are good it'll go \$80 or \$90."

"I closed with him," said the drummer, "and in six months my income was \$35. Then, not hearing anything further, I wrote to the marshal, and in reply he said:

"Sorry to inform you that your old tree has blown down and that we now have to walk a man a mile to hang him."



per cent. by accepting the following percentage clause:

In consideration of a reduced rate of premium, it is hereby agreed, that in case of loss, this company will pay only such proportion of the loss, as the sum hereby insured bears to 80 per cent. of the value of the property insured; but in no case shall this company be liable for a greater proportion of any loss, than the amount hereby insured shall bear to the whole insurance whether valid or not.

This clause limits a company's liability to the proportion of insurance to value.

In placing your insurance always look first to the indemnity offered, then to the agent's ability as an underwriter to write your policy correctly.

W. Fred McBain.

Life is not a cup to be emptied but a measure to be filled.

And if you are personally acquainted with everybody in your town you must be very careful to tell them all about your business in your own language, never allow any one to do your advertising or your buying if your trade is apt to discover it, as they will not have faith in you as they would if they know you are capable of handling all this yourself. Don't you know that people rather like to see a business man who has faith in himself? That people may have faith in you, you must prove that you are a man of good judgment.

I find people will talk about a man more freely and will advertise him in many ways if he is not afraid to start the ball rolling.

We make our own conditions in all things, and these conditions all depend on how we handle the thoughts that come to us; if we are careful of this



# MICA AXLE GREASE

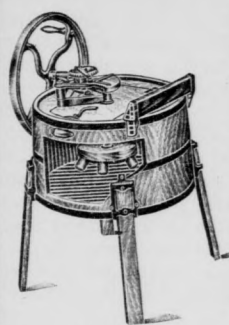
has become known on account of its good qualities. Merchants handle Mica because their customers want the best axle grease they can get for their money. Mica is the best because it is made especially to reduce friction, and friction is the greatest destroyer of axles and axle boxes. It is becoming a common saying that "Only one-half as much Mica is required for satisfactory lubrication as of any other axle grease," so that Mica is not only the best axle grease on the market but the most economical as well. Ask your dealer to show you Mica in the new white and blue tin packages.

## ILLUMINATING AND LUBRICATING OILS

PERFECTION OIL IS THE STANDARD  
THE WORLD OVER

HIGHEST PRICE PAID FOR EMPTY CARBON AND GASOLINE BARRELS

STANDARD OIL CO.



## Michigan Rotary Roller Bearing Washing Machines

Are the finest, easiest running and most simple machines made. They are all fitted with the new improved roller bearings. The bottoms are also reinforced by tongue and groove strips which make them stronger than any others. They are simple, strong, easy running and noiseless. Do not jar or pound when reversing at high speed.

The Michigan machines are the best and most popular on the market. Up-to-date merchants always keep a stock on hand.

Write for pamphlets and prices to-day.

**Michigan  
Washing Machine Co.**

Muskegon, Mich.



# Talk About Your "Hold Up"



If there is anything that can beat an old Pound and Ounce Scale for actual thieving and persistent pilfering we don't know what it is unless it is the thief who enters your house in the night season and disturbs your domestic tranquility.

The MONEY WEIGHT SCALE and the MONEY WEIGHT SYSTEM is the only thing that will stop these daily losses.

**The Computing Scale Co.**

Dayton, Ohio, U. S. A.

**Money Weight Scale Co.**

47 State St., Chicago

SOLE DISTRIBUTORS

## THE RAILWAYS OF MICHIGAN.

## Discouraging Features Experienced in the Early Days.

We have become so used to the operations of railroads and the accommodations furnished by them that we are likely to forget the extent of their usefulness and, above all, their history. In these days of plentiful resources great stretches of railway are constructed in different parts of the country, involving an outlay beyond the comprehension of the average citizen, and we consider only the results. It is not made necessary to enquire by what means nor from what sources the money has come, since it is all carried on so easily and with so little demands upon the community through which the line passes. It has not always been so, however. The early days of construction were attended by alternate hope and failure and some of the older citizens of our State, living in remote communities, could tell pitiful stories of the self-denial, the contributions and the failures of projected railroads.

These highways are prosperous or otherwise, depending upon the business conditions of the State. They suffer with private interests and, in a limited way at least, prosper when others prosper. The time has come when no town or community can hope for growth in comparison with its neighbor except it be located upon at least one line of railroad. So keen has become competition among manufacturers and traders that there must not only be a railway, but it must furnish sidetracks and quick service to the very door where the business is conducted. This necessity has made and marred many places and has had a most unfortunate tendency to build up favored cities and other convenient centers at the expense of the intermediate towns. This unfortunate condition can not for the time being be prevented, since it is the result of a simple and natural law. Through the aid, however, of restrictive laws affecting discrimination in favor of competitive points, the difficulty in the long run may be righted and the inconvenience and loss meantime must be charged to the marvelous pace with which our country is being settled.

At this time, when the business of the State at large is most prosperous and the traffic of the railroads is correspondingly large, it is still worth while to look backward at humble beginnings. We are all apt to overlook this, not only in connection with corporate enterprises like railroads, but I have known individuals to either wholly forget their own early struggles or to hear with some impatience any reference to them. The history of railroad construction is within the easy reach of all, but unless brought to our special attention, all sorts of research are put aside for what is current and near at hand.

Active emigration into Michigan commenced about 1830 and was at its height during the intervening years up to 1836. The population which came was largely from Western New York and New England. These people brought with them youth and energy, along with magnificent plans for the new empire. It would be highly interesting now to consider the hundreds of schemes and plans for developing the State and, along with these projects, to realize how few the inhabitants were in number and how meager the resources at their command.

With the State practically unsettled

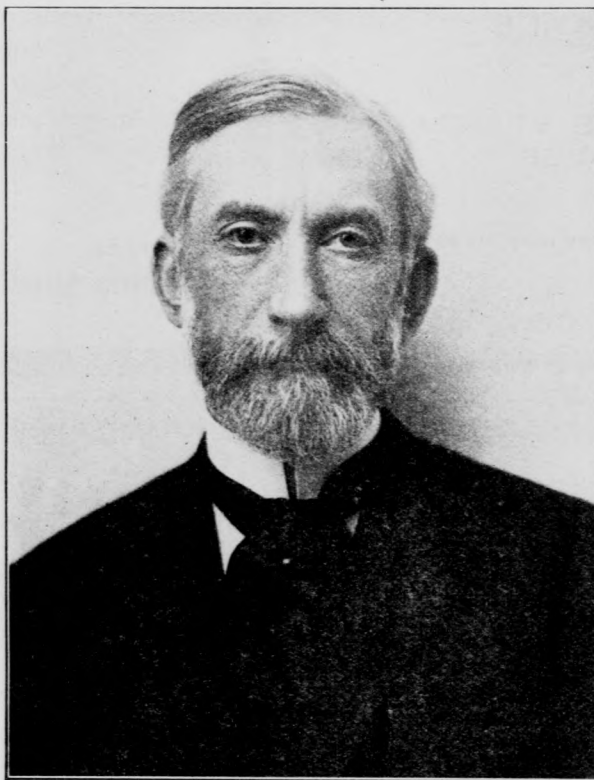
west of Detroit, and with the latter city containing not more than 2,500 people, still ambitious projects for internal improvement were almost as plentiful as all sorts of projects are at the present day. Following out their enterprising designs, the council of the territory on June 29, 1832, authorized the incorporation of the Detroit & St. Joseph Railroad. The leading citizens of Detroit and along the proposed line became the stockholders. All of these men are now dead, but the names of many have since figured in the State's history.

The stock of the proposed company was taken in Detroit, probably not a dollar being subscribed east of that point. It should be remembered, to the credit of these gentlemen, that they undertook this great project at an early stage—a time when the first railroad north of Pennsylvania (Albany & Schenectady) had only been running about one year. With all the patriotism

Central Railroad, and that name, as we know, has been continued to the present time.

The crash of 1837 put to sleep for the time being a large number of other ambitious projects, some of which never revived, and others of which afterwards were carried out. Time will not permit more than a passing notice in respect to the construction of railroads generally. It must be sufficient at this time to refer to the one just stated and its sister line, the Michigan Southern. Our chief interest, however, is in the Michigan Central, because, among other reasons, of the name it bears, and because it is what may be considered the earliest and most effective trunk line this State has had.

The first charter of the Michigan Southern Railroad was from Monroe to Lake Michigan. The Eastern terminus was afterwards changed to Toledo, although, perhaps, both lines were built.



and self-denial of the stockholders, but little headway was made, and when the State was admitted in 1837 the line had barely been constructed to Ypsilanti. The government of the new State, in common with the governments of neighboring states, was ambitious for public works of this character and in 1837 purchased the railroad from its owners. After all the effort which had been made prior to that time and with all the sacrifice and self-denial of the promoters, only about \$30,000 had been expended. The State, in its ambition, issued bonds for a loan of \$5,000,000, and bonds to that amount were put out, although less than \$3,000,000 was realized from their sale. Thereupon the State proceeded with the construction of the railroad, with the purpose of finding a terminus at some place on Lake Michigan near Michigan City. Upon the purchase being made, the name was changed by the State to the Michigan

The Toledo terminus, however, became the chief one.

One of the earliest railroad projects was that of a line from Detroit to Lake Michigan by way of Pontiac. The financial and other difficulties surrounding the construction of this line would be considered at present as most laughable, but were serious enough to the parties immediately concerned. This road was chartered by the Territorial Legislature in 1834 and the road, such as it was, was completed to Pontiac, 28 miles, in 1843.

It is well worth while for the citizens of Grand Rapids to refer now and then to the hardships and losses attending the construction of this line, because it was the first road into the city (1857) and for ten years or more continued the only one.

Returning to the history of the Michigan Central, the State continued the construction, through many difficulties

and by slow degrees, westward from Ypsilanti. Money, however, was scarce, material for construction was difficult to obtain, and the State itself was an unsuitable instrument to carry on this type of public work. The State was overwhelmingly involved and the affairs of the road were in such a condition that work ceased; in fact, the abandonment of what had been constructed was at one time contemplated, and would probably have been carried out except for the strenuous effort of Governor Barry, who became personally liable for money to cover the immediate wants.

The Legislature in 1846 assembled and at once took up the question of a sale of the road. A purchaser was found in J. W. Brooks, of Boston, at \$2,000,000, and a charter was granted. The rails had come into use elsewhere and the purchaser was required to use this type, weighing not less than sixty pounds to the yard, for both old and new work, and was allowed to make the terminus on Lake Michigan at any point the company might see fit. It is a singular fact that afterwards, when the road had been constructed to the Lake near the State line, Indiana refused to allow the work to proceed through that territory, and it was some time before that State would allow the construction to proceed toward Chicago.

The charter granted to the Michigan Central Railroad fifty-six years ago, at a time when but few railroads were in operation, is most interesting reading. The apt and suitable language employed, the careful provisions in respect to rates of traffic and dealings with the public, were all quite perfect, and might be still used, unimproved by changed conditions and the ingenuity of later managers and lawyers in the many new enterprises elsewhere. The last clause in the Act has to such an extent been the subject of discussion that it may well be quoted here:

The State reserves the right at any time after thirty years from the passage of this Act, by vote of two-thirds of each branch of the Legislature, to alter, amend or repeal the same; provided, that said company shall be compensated by the State for all damages sustained by reason of such alteration, amendment or repeal.

Agitation in late years has compelled the Legislature to repeal the charter under the clause quoted and the company is now operating under the general law.

To the stockholders of this corporation and their friends in the East the State of Michigan is indebted for a vast outlay of money in the construction of other lines than the principal one. Of course, these enterprises were undertaken for profit, but the State has been immensely benefited thereby and our people may be interested in knowing that great losses on the part of the investors were the result. It may be estimated that not less than \$60,000,000 was thus used. Primarily, no doubt the new roads were intended to supplement and feed the main line and yet, for the most part, they have passed from under the control of the Central Company and are now being operated independently. Some of these lines may be mentioned—the Jackson, Lansing & Saginaw, the Grand River Valley, Chicago & Michigan Lake Shore, the Jackson & Ft. Wayne, the Michigan Air Line, Detroit, Hillsdale & Indiana, Kalamazoo & South Haven, Detroit, Lansing & Northern and the Detroit & Bay City. From 1840 onward some mileage has



# PILES Cured In 15 Minutes

I have made a new discovery for the cure of piles without Knife, Caustery, Chloroform, Pain or Detention from Business. The treatment consists of DISSOLVING and ABSORBING piles by means of a properly applied mild current of electricity; a property of electricity discovered and used exclusively by me, administered by an equipment of my own invention, the construction of which is a secret. The pile is dissolved in a few minutes and readily absorbs in a few days. You suffer no inconvenience whatever from the treatment, and you are not laid up at all. I have cured many bad cases in ONE PAINLESS TREATMENT, so the patient was able to return home on the next train cured.

If you suffer with piles, write me a full description of your case as you understand it and I will give you my opinion free of charge and send you a booklet



telling all about my NEW DISSOLVENT METHOD for the CURE OF PILES. If you have a friend who is afflicted and you wish to do him a kindness for which he will be everlastingly grateful to you, send his name and address to me and I will send him my booklet.

I have a local reputation for remarkable cures in this line and dealing honestly and honorably with my patients, who send me their afflicted friends and acquaintances for treatment, and in this way I get a large clientele from all parts of the country; but wishing my new DISSOLVENT METHOD for the CURE OF PILES to become more widely known, have decided to do a little advertising. I am not an extensive advertiser, and if you are interested I would advise you to be sure and write me at once, as you may not see my advertisement again.

I deal with my patients on the same basis as their family physician does. I exact no deposit and no ironclad agreement. When you have returned home and are satisfied you are cured, you mail me a check, and that is all there is of it. If I don't cure you, it will not cost you one cent.

**Dr. Willard M. Burleson**  
Rectal Specialist.  
103 Monroe St.  
Grand Rapids, Michigan



Write them for a Booklet. Their Special advertisement appears on page 53 of this issue.

# Rugs from Old Carpets

The illustration herewith shows what comes out of worn-out carpets. This was made from a "Lowell" (in-grain) after having been in constant wear for 33 years and in the Rug now is good for years of service. Soft and beautiful as oriental weaves.

**The Petoskey Rug Mfg. & Carpet Co., Ltd.,**

of Petoskey, Mich., make a specialty of these high grade rugs, which are a patent of their own. They cater to first-class trade and cover the whole United States with their special orders.

# Handsome Ties Draw Trade

If you buy from our line you will be sure to have the latest patterns and shapes.

**Put Attractive Ties in Your Window.**

You will find that they will bring people into your store and they will buy other lines when they once get in.

**Send for Samples or write to have our nearest Traveling man call.**

**Detroit Neckwear Co.**

Makers of Up-to-Date Neckwear

129 Jefferson Av.  
Detroit, Michigan

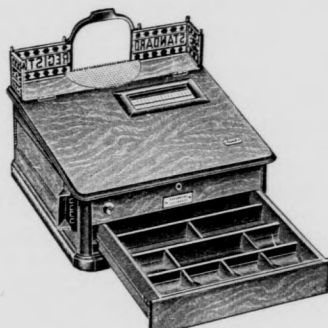
# Will You Have

a COMPLETE RECORD of your sales, cash receipts and disbursements? THEN WRITE IT. In no other way will you obtain it.

There are Cash Registers without number. Most of them are made for ornament. None give practical results but the

## Standard Autographic

HERE IT IS



Price  
only

\$30

No. 2

Our No. 1 same mechanism, plainer case, \$25.

**STANDARD CASH REGISTER CO.**

Wabash, Indiana

Department M

# Wall Paper

The finest, the newest designs are always in our stock.

Our Paints are Strictly Pure  
**J. W. Masury & Son's** make.

We carry the finest line of Picture Mouldings in the city and our framemakers are experts.

A complete Artists' Material Catalogue for the asking.

**C. L. Harvey & Co.,**

59 Monroe Street,  
Grand Rapids, Mich.

Exclusively Retail.

been added to the railway system of the State in every year except five and other lines of greater or less importance are yet to be constructed. It is probable, however, that additional outlay in this direction will be made by the owners of lines already built, and the extensions will only accommodate local communities.

It is not the purpose of this article to deal with the interurban railways. It may be said, however, that an era of construction is now at hand and for some years to come a considerable extension of these systems may be expected. They are likely to cut some figure with the fortunes of the steam railroads and in some localities changed conditions may result. A broad view of the subject, however, will suggest that if they will aid in adding to our population, giving greater value to our farms and making them more attractive to the growing generation, there will be a resulting benefit to the public at large.

To business men a most interesting feature of railway development has been along the line of earnings and rates of traffic. In 1873 the average rate for the carriage of freight in the State was about 1½ cents per ton per mile. At the present time I suppose the rate would not exceed one-half that amount. Our business men would be appalled if 3½ cents, the rate of 1854, prevailed at this time, and they will be glad to realize that the rate did not go below 2½ cents until after 1868. And yet so great has been the development of the States and the growth of business that, while the railroads at the period first stated were for the most part insolvent and unable to meet their obligations, they are now with scarcely an exception in a prosperous condition.

The gross income of the railroads within the State for the year 1875 was a little more than \$17,000,000, while for the current year of 1902 \$45,000,000 would be a safe estimate. During the year 1875 but four roads having mileage in the State paid a dividend and none of these roads were tributary to Grand Rapids. By way of comparing the present prosperity of the roads with their condition in 1873 to 1876, it may be said that in 1873 seven of our roads earned less than their operating expenses, while as late as 1876 five lines were in the same class. In 1876 more than \$3,000,000, or something like 25 per cent. of the whole interest due from our roads, went by default. In the same year seven of the roads paid no interest; eight paid a part but left unpaid nearly \$2,500,000. It is interesting to notice that among these were the Chicago & Michigan Lake Shore, Detroit & Milwaukee, Detroit, Lansing & Lake Michigan, Flint & Pere Marquette and the Michigan Lake Shore, while the remaining twenty-five roads in the aggregate earned less by nearly \$4,000,000 than their operating expenses, interest and rental.

The agricultural resources of the northern part of our State are only just beginning to be understood and appreciated, and there is every indication that these resources will be developed by a rapidly increasing population. The railroads running north and south, with such feeders as will be added, are quite sufficient to afford transportation facilities for the products. There seems no reason to doubt an era of prosperity in this reign for both railroads and people, and it rests with the city of Grand Rapids to take advantage of the possibilities destined to flow from these conditions. Thomas J. O'Brien.

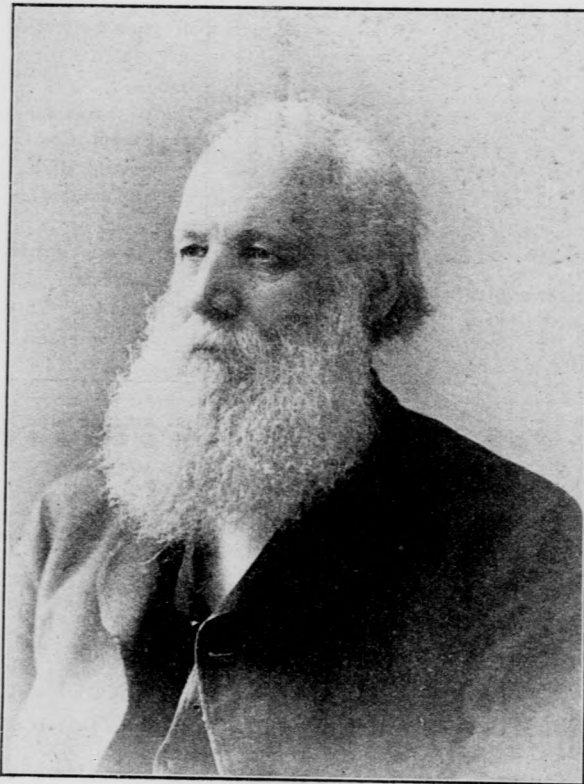
#### BELGIAN HARE RAISING.

The Industry Will Continue to Be Attractive to Many.

To forecast the future of the Belgian hare industry is not just now an easy problem. It is only about fifteen years since the raising of that variety of the rabbit family, either as pets or for market, began in this country. At first the fanciers were slow to recognize the better value of the Belgians as compared with other breeds for tame animals and for domestic and market uses and profits. Very few small animals reclaimed from the wild condition become fairly profitable for home raising on the farm, although the Belgian hare, with intelligent care and attention, ranks well with the hen, the goose and the duck among domestic stock. This hare is so easily raised and cared for and so prolific as to yield a profit and furnish pleasant occupation to the small farmers, to the boys and girls of the farm or the

panies with means sufficient to yield fair returns for a moderate percentage on investments and for the requisite labor. The labor part is easy and may be cheap.

Now that the use of the skins and fur of Belgian hares is growing general, as well as the demand for their meat in the markets, it should not be long before their prices will again stimulate production and give renewed impetus to this branch of industry and we may expect soon to see this as well as many other forms of labor much revived. There are now "trusts" in nearly all the trades and activities of life, also strikes growing out of the trusts and their operations; but from strikes, not perhaps as legitimate effects but as almost inevitable results, grow reactions and again stable remunerations in nearly all fields of labor, for on labor alone, in the last resort, must fall the sustenance of all the people and all the classes of common



village home, and even to women, who are naturally inclined to admire and pet beautiful little animals.

The great speculative boom in Belgian hares—which was about ten years ago and started near Los Angeles, California, and so assiduously pushed as to raise prices for breeding stock beyond all reasonable limits—has run its course; the fever of that craze has well nigh subsided, and now that hare industry, under present conditions in all sorts of trades and occupations, is likely to fall into the common run of the survival of the fittest, in the hands of those with the best talent and skill and the most economical aggregations of capital investments in that line of business. From its nature and the special care requisite to secure the best returns, it seems not to present much attraction to small capital. It, however, has enticements for persons suitably situated for carrying it on, not only singly but in partnerships or com-

humanity. All can not grow marvelously rich at once; but neither can all multi-millionaires propagate their kind without some beneficial effect upon the masses of the multi-millions who are not and never will be millionaires. The Belgian hare industry is smaller than most other kinds, perhaps, but it has its modest place with them and will continue to be attractive to many because of the moderate amount of labor attending it and the sure, although perhaps very moderate, returns it makes financially to those engaged therein.

Albert Baxter.

#### Custom a Worse Tyrant Than Poverty.

In the tragedy of human martyrdom the despotism of hearsay plays a more important part than famine, pestilence and all the hostile powers of nature taken together. Deference to absurdities of public opinion causes millions to starve in the midst of plenty. It

makes them turn blessings into curses. Under its influence a plurality of our fellow men renounce their birthright to freedom and comfort. Rather than defy the tyranny of insane dogmas, beings of our species have sacrificed their children to Moloch; Hindu widows have consented to perish in the flames of the stake.

"Do you believe fashion could induce our people to wear blue spectacles?" a French lady asked the reformer, Condorcet.

"I have not the slightest doubt they would agree to wear blisters," said the old philosopher.

To women especially custom is a worse tyrant than poverty. It incumbers them with artificial impediments that hamper every step of their earthly pilgrimage—often in the most literal, foot-crippling sense of the word.

The Chinese are not the worst sinners in that respect. Custom compels their women to turn their feet into hoofs, but the metamorphosis is accomplished in early infancy; the bunch of toes become callous and fit snugly into the padded box that answers the purpose of a shoe. Our devotees of fashion prolong the crippling process for years. Most "stylish" shoes are too tight in proportion to their length. A man wearing thumb-screws instead of gloves could hardly suffer more than a lady with a new pair of gaiters. High heels strain the sinews of the instep, the cramped toes are distorted, swell and ache; every step is torture. Corns form and defy every remedy except the removal of the cause. But the evil does not end there. Discomfort reacts on the habits of the martyr.

"How do you account for it that your doctrine makes so few female converts?" I once asked a movement cure doctor. "Are they too fond of indoor life?"

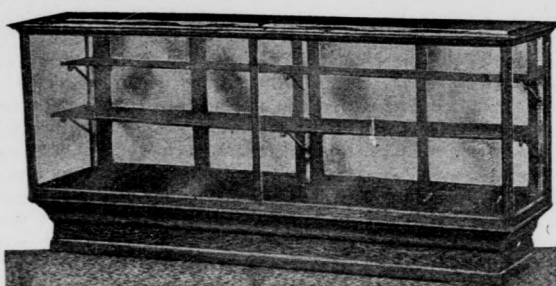
"No, it is not that," he said. "Most of them would enjoy promenades and the sight of other promenaders more than we do the beauties of nature, but the trouble is that they are handicapped by fashion; their shoes are implements of torture; one might as well ask a man to walk on hot coals and wonder why he preferred indoor fun."

Dio Lewis arranged all sorts of outdoor attractions near his model sanitarium, prospect points, echo rocks, camps near springs and shade trees, berry picnics and what not, but found that he could get more female excursionists in winter than in summer. He tried to explain it this way and that, but one of his girl boarders at last divulged the actual reason: They could wear "arctics" in cold weather and compromise with fashion by letting passersby infer an understratum of the conventional toe-pinchers; it would be so unstylish to wear wide shoes in summer.

One of his assistants, a graduate of a Montreal medical college, suggested a characteristically French solution of the problem. After a few interviews with an intelligent cobbler he proved by actual experiments that common-sense shoes, fully two inches broader than the wearer's foot, could be made tight looking by garnishments of the upper leather. A super-addition, fastened by means of leather, glue or hidden strings, tapers off in imitation of the usual needle point, while the actual shoe is mistaken for an ornamental enlargement of the sole.—Felix L. Oswald in Chicago Record-Herald.

Good sense and good nature are never separated, although the ignorant world has thought otherwise. Good nature, by which I mean beneficence and candor, is the product of right reason.—Dryden.





Show  
Cases  
and  
Special  
Fixtures

All kinds made to order just as you want them at prices to suit your pocket. All goods and workmanship guaranteed. For specifications, prices, etc., write to  
**Standard Show Case Co., Kalamazoo, Mich.**

## Morris Kent & Co.,

Wholesale Dealers in

**Grain, Seeds, Beans, Potatoes, Hay and  
General Produce**

ELEVATORS

at Kalamazoo, Mich.; Mattawan, Mich.; Mendon, Mich.; Tustin,  
Mich.; Scotts, Mich.; Kendall, Mich.; La Grange, Indiana.

**Carload Lots a Specialty**

Correspondence solicited.

Long distance phone.

**KALAMAZOO, MICHIGAN**

## Every Cake



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

**Fleischmann & Co.,**

Detroit Office, 111 W. Larned St.

Grand Rapids Office, 29 Crescent Ave.

## MALT

Scientifically Malted

Predigested

Invigorates Body and  
Brain

It is the most delightful,  
delicious, nutritious and  
economical food made.  
It is rapidly growing in  
popular favor.



## =OLA

Purifies the Blood  
Strengthens the Nerves  
Good for  
Old and Young

All up-to-date grocers  
handle it.  
If YOU DON'T then  
write for free package.  
A postal will do.

**LANSING PURE FOOD CO., LTD., Lansing, Mich.**

# ***E. Bement's Sons*** ***Lansing Michigan.***

## **Peerless Steel Sled**



Patented March 5, 1895. Other Patents Pending.

Do not buy a pair of bobs to go under your express wagon body, platform or depot wagon, surrey, piano body or for any other purpose until you have seen the Peerless Steel Sled. Please bear in mind they are not a coarse, cheap, cast-iron affair, neither is it a hub runner attachment, but a pair of bobs, fitted with the Peerless Steel Shifting Bar, to which can be attached buggy shafts and easily adjusted to side or center draft. The Peerless Steel Sleds are light, strong and durable; the workmanship is first-class, and the material is the best to be found, the several parts being placed edgewise so as to resist the greatest strain. The runners are of two pieces placed edgewise with space between through which pass the bolts that secure the shoe in place. They are therefore easily reshod. They are low priced only on account of their peculiar construction. It is practically impossible to break them. Remember they are not put together with cast iron pipe fittings which are sure to break, but every part is such as to obtain the greatest amount of strength for the material used. These Sleds are designed to go under a box taken from a wheeled vehicle, by attaching by means of a bolster on the rear bob, and by attaching the circle on the front bob to the front bolster from the wagon. Shipped without shafts or tongue and without reach or couplings.

## TWENTY YEARS AGO.

## How Merchandise Was Handled in Antrim County.

In looking over the material at hand for the construction of an article for the 1,000th edition of this paper, I can not help being impressed with the wonderful changes that have taken place in business methods in Central Lake since the Tradesman issued its first number. And what is true of this village is also true of most towns in the northern part of the Lower Peninsula of Michigan. It has been said that all men are alike, which statement is erroneous. It might also be said that all stores are alike, but that would not make it so. The prime motive in starting a merchandise business is the making of a living and a little more for its proprietor. The mere distribution of goods of the various kinds that the storekeeper thinks best to handle is a problem which every man works out in his own way, according to the times, the locality and the needs of the community as interpreted by the merchant, and with due allowance for his limitations of purse, capacity and opportunity.

And so, while any particular statement herein may not be applicable to every store, nor to every man who was in business in this part of the State two decades ago, still I believe that many of the old fellows in trade will recognize here and there a landmark of the glorious past, when "times was good," and before the devastating axe of the lumberman had destroyed the noble forests of our beautiful land.

One of the most unsatisfactory articles that a grocer ever handled is kerosene oil. That used to come to us in blue barrels, and the paint with which they were coated rubbed off on our brown duck overalls and smeared up everything that came in contact with it. After a while, however, the Standard Oil Company improved its methods and sent us barrels that were colored a lovely brown, but by this time we had worn out our old overalls and as the new ones were made of blue denim, the work of smearing up our clothing went merrily on.

Merchants vied with each other in seeing which could sell oil the cheapest. It went from 40 to 35 cents a gallon and after a while it dropped to 30. Then it got down to a quarter, and I remember well enough that when it hit the 18 cent mark we all thought that was bottom for the great illuminant.

What I started to say was that few stores were possessed of metal tanks in the early days, and the oil barrel was stood on end and tapped. If it happened to be a sound package, well and good; but if the reverse, which was the usual thing, as much oil often leaked away as was measured out to customers. Dexter & Noble used to dump their surplus stock of oil into the river in front of their store at Elk Rapids and fish it out a barrel or two at a time as they happened to need it. Others piled it in a heap on the ground and covered it with wet sawdust, while still others left it out where sun and wind could do their very worst. It was no infrequent occurrence for a merchant to find that a barrel had leaked so much that the profit on the lot had all escaped before the package was opened, and yet our friends used to tell us that we ought to sell kerosene right down cheap so as to draw trade. Well, I guess we did.

For years and years we hauled kerosene over the worst roads in Michigan, sometimes twenty-five miles and seldom

less than eight or nine, and took our sunstrokes or our frost bites stoically, according to the season, and did not think so very much about it.

Now Mr. Rockefeller drives right to our back door with a nice red wagon full of kerosene, carries the fluid into the store and pours it into our tank. And for this service, oil and all, he charges much less than he formerly did for the goods alone. And he furnishes us a more uniform and a much better article, too.

One winter, long, long ago, even before the Tradesman saw light, the lakes froze up very early, and as Hannah & Lay and Dexter & Noble were short of oil, and it was out of the question to haul such heavy freight from Big Rapids, the local merchant here invested in candle molds and holders. It was not long before the inhabitants revelled in an abundance of light, but so strong is the force of habit with some people that

what they are, have replaced the old even balance scale, the steelyard and the spring balance, the wooden cash drawer under the counter, the little 5x7 panes of glass in the front of the store, and the old wearying grind of writing out by hand a few hundred letters announcing to our customers that we have just received the largest stock of fall and winter goods that ever came into Northern Michigan. It would not be fair to say that these nickel plated inventions have completely superseded the ancient and very useful art of lying, but if an honest dealer wishes to dilate upon the merits of his goods nowadays, he simply writes out what he pleases and sends his copy to the local paper. After that he is scruple free and will not be annoyed by penning and re-penning the erring words a multitude of times. The printer does that, and his charges are such that any little abrasions of conscience which he may chance to

of remittances. Now, of course, we go to a bank, leave our money, if we have any, and then check against the deposit. In those days we could not do that. Instead, we either had to carry our money personally to the dealer we wished to pay it to or send it to him by registered mail. We were always a little afraid that our letters would get lost, although they never did. Still we were always in a stew about our remittances until we had the "return receipt card" from the postmaster at the other end of the line.

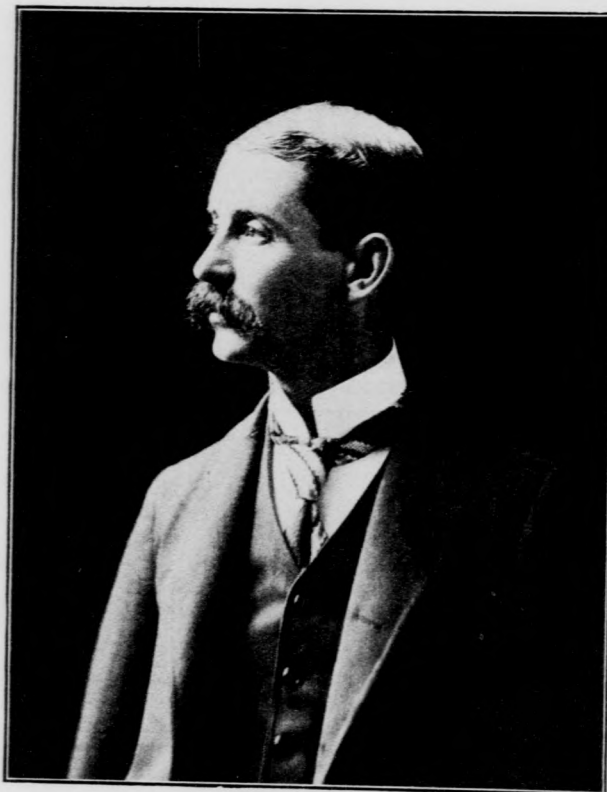
Now it is harder to keep from buying too many goods than it used to be to get what one really needed. The drummer made his appearance in great numbers about the time the railroad was built through here and he waxes fatter and more and more abundant as time goes on. He always tells us that business is good and has such hopeful, cheery ways and meets adversity with such a valiant front, that I can not help thinking he has been one of the principal agents in making Northern Michigan what it now is in a commercial way.

Twenty years ago every family hereabouts made its own clothes. It was permissible for the head of the family to have one store suit, which he kept carefully folded away during the greater part of the year, to be produced only on occasions of National importance. At these times it was worn, creases and all, and its wrinkled appearance and usual brevity helped to lend mirth to what might otherwise have been very serious affairs.

We had some ready-made overalls in stock, and I think a few flannel shirts as well, but otherwise our trade was all on piece goods. Cottonade, Kentucky jeans, brown duck and blue denim were the staple goods for men's wear. They were cut off in suitable lengths and taken home to be manufactured. Most people made their underwear, too, and it seems to me there was very, very little to be had in children's garments. Such a thing as a woman's ready-made calico wrapper was never dreamed of. Why should it be? Ma and grandma had always made their own and what was all right for them was certainly good enough for us. Now this is all changed and present conditions are so well known that it is useless for me to attempt to recount them.

It seems to me now that no farmer in the old days was truly or permanently happy save in the possession of a pair of Bradley & Metcalf's Milwaukee-made long-legged boots. This came to be firmly impressed upon my memory for the simple reason that early in our business career we did not know why this boot was better than any other. We do not know to this day, but we found that in order to keep up with the procession we had to have it in stock. Now there are comparatively few long boots sold here and I do not remember to have had the particular make above referred to called for in fifteen years.

But if the farmer must have his special kind of footwear, so also should his wife and his daughter be entitled to consideration in the same line. The ladies in the early days bought calfskin boots, good solid ones, for everyday wear; but when it came to fine shoes nothing seemed to fill the bill quite as well as the old-fashioned prunella shoes, colloquially known as "penells." A few ladies still wear this style of shoe on account of its flexibility and the comfort it affords in hot weather, but as



as soon in the spring as the boats began to run, Central Lakers all went back to kerosene lamps. And whatever of the molds and holders were left from the winter's business, immediately became dead stock—a total loss to the merchant who had them. In this way is genius and enterprise often rewarded. It is the old, old story.

Anyone here who is willing to pay for it can press a button and Wallbrecht's electric light plant gives him all the illumination he can ask for. I think some of the old fellows who passed away years ago would be shocked at the "doin's an' the goin's on" of the present generation.

Computing scales, cash registers, telephones, plate glass windows, typewriters, mimeographs and other duplicating devices, besides the thousand and one conveniences we have in the way of fixtures of one kind and another that are now so common it is hard to tell just

undergo in getting out the job are suffered without a murmur.

If we needed goods in a hurry twenty years ago we had to drive to Elk Rapids or Traverse City to get them. The chances were that we could find just about what we wanted at either of these places, but if they happened to be "out," which was sometimes the case, we were confronted by a somewhat serious problem. It was a question whether to wait a day to see if the expected boat came in or to drive back home with what we could get and come again when there was more certainty that the required goods could be obtained.

Still we always managed to keep about everything on hand that we made any pretense of handling and we sold more or less of pretty much every line of merchandise a country dealer could dispose of at that time. After we had the goods and had obtained the money for them there was always the question



## 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.

## 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 Uneeda 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.

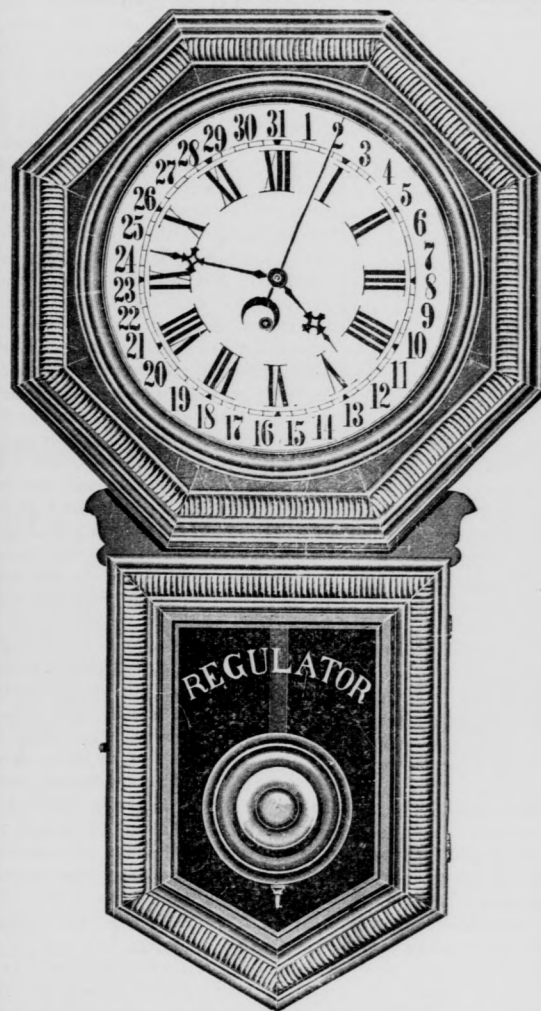
# JAMO

Coffee, the world's best, is blended and dry roasted by experts. Contains the finest aroma and richest flavor of any coffee in this market. Sold in pound packages.

**Telfer Coffee Co.**  
Detroit, Mich.

## Yes, This Is Good Value

The Toledo Coffee & Spice Co.—be sure you get the name



right---will send you this splendid 8-day Regulator (solid oak and 32 inches high), with 40 pounds of purest spices at the unusually low price for **\$10** both of - - - -

**Toledo Coffee & Spice Co.,**  
Toledo, Ohio.

a pattern for elegance prunella footwear has given way to the products of a number of shoemakers who were not known by name when Central Lake made its debut as a commercial center.

In the early days here the grain bag was one of the prime necessities of the inhabitants of this region. It was handy to "back" home groceries in. It was used in lieu of a mackintosh in rainy weather, being worn over the head in such a way as to shelter the wearer's back from the storm. It also made the most durable of towels and pantaloons and it was better than almost anything else in place of a saddle. The grain bag, as an article of wearing apparel, has fallen into disrepute, and with its decadence have come many other changes equally remarkable.

Among those little things that help to make life in business endurable and cause it to pass along "like a glad, sweet song" is that feeling of good-will and friendliness that now exists between competing merchants in this village. At one time the grocer who got out of prunes stayed out until he could get in a shipment from abroad, but now he hustles over to his competitor and borrows or buys a few. If Cameron gets out of light brown sugar, if Sissons is short of mustard, if McFarlan is shy of eggs, if Thurston lacks somewhat in filling an order for codfish or if Mathers suddenly hits the bottom of his cracker barrel, business does not stop in the least on this account—neither do we pull long faces and explain that we are "out." A thousand times no. We say, "In just a minute," and then hustle out of the back door as if we were going into the warehouse for the goods, and presently we return with the coveted article and the country is safe. This works nicely, as a rule, but on a recent morning, when we all started out at the same time to borrow eggs from each other and met on the principal corner of the village, it was rather hard for common, everyday citizens to get past us while we were engaged in making necessary explanations.

In the end it is the little things that count. Interchanges of courtesy in business make it pleasanter for those in the grind and teach man to better know and respect his competitor. The slight cost of these little commercial amenities we get back with usury and they enable us to maintain a footing of friendliness with a highly respectable portion of the community—a condition of affairs which, considered from the standpoint of the country merchant of twenty years ago, would be set down as little short of absurd. Geo. L. Thurston.

#### Slips of the Tongue.

In making the announcements to his congregation recently, an Episcopal minister, whose parish is not more than a thousand miles from Grand Rapids, said:

"Remember our communion service next Sunday. The Lord is with us in the forenoon and the bishop in the evening."

Here is another lapsus linguae, which had its origin in a Sunday school out in the missions. The superintendent was making a fervid prayer a few Sundays ago, and asked divine blessing upon each and every enterprise in which the school was interested. He closed his petition to the throne of grace in the following words:

"And now, O Lord, bless the lambs of the fold and make them 'meet for the kingdom of heaven.' Amen."

The man who is hugged by one thug while the other takes his watch finds himself pressed for time.

#### DRY GOODS.

##### Weekly Market Review of the Principal Staples.

**Staple Cottons**—There has been no evident change in the general demand of staple cottons for the week past. Buyers have been looking out for their present needs only and the weak condition of the market for raw cotton strengthens them in the belief of future lower prices. Neither bleached muslins nor bleached cambrics show any change since our last report. The former are held steady, the latter quite firm, but the amount of business in progress can only be designated as moderate. There have been fair sales of wide sheetings, also in made-up sheets and pillow cases, at firm prices. In brown sheetings and drills, both heavy and lightweights, there has been a fair home trading, but the exporters continue to show an indifferent attitude. Prices, however, have not been altered. Coarse colored cottons are for the most part well sold and the current demand is enough to keep the market well cleaned up and prices firm.

**Linings**—In the cotton linings division the business for the past week has reached a very good aggregate and orders for forward delivery have been more in evidence than for immediate requirements. With the latter purchases have been almost invariably confined to small lots, but for the next spring delivery there have been some excellent operations reported. In regard to the request for kid finished cambrics, there is but little change from our last report. Business conditions remain quiet on the same basis as heretofore. Sileas show a steady condition in all grades and the demand has been quite fair, well up to the average. The medium and lower grades continue to show the best business and finer grades are rather quiet. Percalines have received a fair amount of ordering, principally in the higher finishes. Other highly finished goods, mercerized and similar styles, are firm in price. The demand for spring delivery has been good for both plain and fancy colors, and for quick delivery there has been a steady call, although the individual quantities are small. The clothing trade has bought fairly well for immediate and future delivery, particularly of twills, Alberts, Italians and similar lines, as well as cotton warp goods. Domestic lines of these fabrics are well sold up and imported lines are in fair shape.

**Underwear**—Many of the lines of heavyweight underwear are now on the market and there are comparatively few that have not yet been shown, but these will be out very soon and the first of December will not only see everything presented to the trade, but in all probability a large number of orders will be booked as well. The conditions in the underwear market for the present season have been of such a nature as to induce the buyers to place their orders with more spirit than usual. They fear repeating in an even more marked degree the shortage and late deliveries of this season. The average retail buyer has not yet seen the goods, although many of those who buy direct from the mills will view them very soon. The salesmen who are on the road with their new samples met with many different experiences, probably not all unexpected. The majority of the larger buyers are willing to place orders with considerable liberality, but the smaller buyers are showing a tendency to hold off.

**Hosiery**—The hosiery agent is at

present passing through an exceedingly dull period. Deliveries of goods under order are much behind. The buyers are constantly pushing the agents for their goods. Both the sellers and retailers are feeling this condition, but can not see any relief for it, and the agents do not offer very much consolation. The buyers claim that unless they can get the goods very soon, it will mean a serious loss to them, but still there are few cancellations on this account. From the agent's point of view the fancy end of the business is a very satisfactory one and good orders have been received ever since the spring season opened and there is a growing percentage for plain sample goods, which is using up rapidly any surplus that is on hand. As a matter of fact, the stocks of both plain and fancy hosiery are in excellent condition and some business has been accomplished by the manufacturers for next fall, but the amount is small and only a proportion of the samples are out. Fleece hosiery is in a very strong position. There are no stocks on hand, but enquiries are being received for them every day which can not be filled. As a matter of fact the manufacturers did not expect or prepare for the amount of fleece hosiery business that materialized.

**Carpets**—The usual surplus stocks are conspicuous by their absence and the season starts off with a market that has not been so thoroughly cleaned up for years. The large Eastern factors in the market are understood to be in no better position than the smaller members of the trade, and their feelings concerning higher prices should be on just as high a tension as the latter. From all indications the new prices anticipated will show an advance ranging from 2½ to 5c per yard, both three-quarter goods as well as ingrain. While existing conditions warrant even higher prices than those mentioned, manufacturers have taken into consideration the liabilities of the demand running on to cheaper grades should too high prices prevail, or even a curtailment in the demand from the same cause. It can readily be seen, that when such worsted yarns as are used in Brussels, tapestries and ingrain have received a 30 per cent. advance over prices current a year ago, an advance of 5c a yard at the most on the price of the finished fabric does not leave the maker much margin of profit. The chances for a continued strong yarn market are good. If the demand for carpets is as great the present season as during the past, a small famine in the yarn market would not be surprising. It is said that spinners of

the better worsted carpet yarns are finding a better market on yarns for men's wear fabrics. Manufacturers of three-quarter carpets in general expect that the new prices will mean 2½ to 5c more per yard on their productions. The new samples shown differ little from those displayed last season. The fabrics have a tendency to go more into the lighter shades, but not into the ecru displayed some years ago with rather disadvantageous results. Old golds and blues and pinks are shown quite extensively. The greens and reds of the darker varieties are by far exhibited the most and are always considered the best sellers. Ingrain weavers expect an advance on the best worsted grades equal to that on three quarter goods, or from 2½ to 5 per cent. A large business for the coming season is expected. The Philadelphia spinners have received some big yarn orders with large carpet orders in view. Western jobbers report the prospects exceedingly bright.

**Rugs**—Weavers are very busy on business received some time ago. Smyrns in small sizes are in excellent request. Carpet-sized rugs in Wiltons, Brussels and Axminsters are sold up for weeks ahead.

#### Making His Choice.

"Why did he marry the widow after courting her daughter?"

"He concluded that he would rather have the girl as a stepdaughter than the widow as a mother-in-law."

## Holiday Goods

We extend a very cordial invitation to the trade to visit our store, where will be found one of the prettiest lines of Holiday Goods ever shown in Western Michigan. Complete in every respect. Will make liberal allowance for expense.

### Grand Rapids Stationery Co.

29 North Ionia St.,  
Grand Rapids, Mich.

## The Peerless Manufacturing Company

Manufacturers of Pants, Shirts, Corduroy and Mackinaw Coats.

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

Sample Room 28 South Ionia Street, Grand Rapids, Mich.  
31 and 33 Larned Street East, Detroit, Mich.





# The Young Man

judges the merchant by his line of neckwear—if that's right then he's a good fellow. We will help you "catch" the trade of the young man. Our line of neckwear is good—good in design, quality, shape and variety. Prices are: Four in Hands, \$2.25 and 4.50 per dozen; Band Tecks, \$2.25 and 4.50 per dozen; Shield Tecks for double collars, \$2.25 per dozen; Shield Bows for double collars, \$1.25 and 2.25 per dozen; Silk String Ties, \$2.25 per gross; Lawn String Ties, 90c, \$1.25 and 2.25 per gross; Lawn Bows, 40, 75, 90c, \$1.25, 1.50 and 2.00 per dozen; "Midget" Bows and "Midget" String Ties (the new fad), \$2.00 per dozen. If you cannot wait for salesman we will be pleased to make up an assortment for the holiday trade. Give us an idea of the kind you want.

**Grand Rapids Dry Goods Co.,**  
Grand Rapids, Mich.  
Exclusively Wholesale

## Christmas Goods!



Now is the time to stock up on Xmas Goods. We have the best assortment we ever carried in the following lines:

Dolls Rugs Ribbons Brushes Perfumes  
Hand Mirrors Lace Curtains Handkerchiefs  
Fancy Cushions Neckties Suspenders Mufflers  
Sterling Silver Novelties Xmas Novelties

Come in and inspect our line before placing your order.

**P. Steketee & Sons**

WHOLESALE DRY GOODS  
GRAND RAPIDS, MICHIGAN

## Corl, Knott & Co.

Importers  
and Jobbers of

## MILLINERY and STRAW GOODS

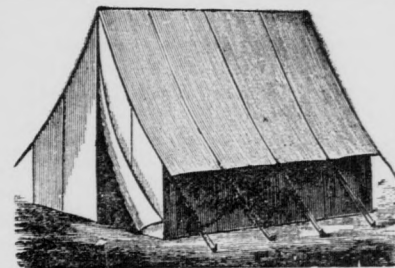
Grand Rapids, Michigan  
20, 22, 24, 26 North Division Street

New York Office  
657 Broadway

Paris Office  
21 Rue de l'Echiquier

## Tents, Awnings,

Horse Covers, Wagon  
Covers, Stack Covers;  
Cotton, Jute, Hemp,  
Flax and Wool Twines;  
Manila and Sisal Ropes.



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

All Kinds  
of  
Solid

**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

## 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 cater 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.

**Petoskey Rug Mfg. & Carpet Co.,**  
Limited  
455-457 Mitchell St., Petoskey, Mich.



**RUGS**

Made From

**Old Carpets**

Any size desired at small cost. Price list and information as to amount of carpet required free.

**Michigan Rug Co.**

43-5 S. Madison St., Battle Creek, Mich

## Shoes and Rubbers

Importance of Supplying Suitable Shoes For the Children.

There is a store in New York City which does an enormous business in selling wearing apparel for children only, and one of the most important of its lines is children's shoes. This concern numbers among its customers thousands of mothers who would not think of going elsewhere to supply their children with footwear. We believe we can state without hesitancy that this store probably sells more pairs of good shoes for children than any specialty shoe store in the city, and the success which it has attained in this branch can only be attributed to the same principles which are maintained throughout the entire establishment—namely, the supplying of footwear and apparel for children which shall fit, wear well and give better satisfaction than the merchandise generally sold. The theory that anything will do in children's footwear, so long as it is strong and will wear, has been disapproved by this establishment. It might be said that the majority of parents want service when buying children's shoes. This is true, but service is not necessarily compatible with ugly, coarse, mis-shaped footwear, the only virtue of which is solidity and strength. Probably one-half the ills to which the human foot is heir have come from careless fitting of shoes on children. The boy or girl is trotted into a store by its mother or father, and the first pair of shoes handy is put on by the salesman, who is anxious to make a sale, and so long as the price seems attractive to the "power behind the purse" nothing else is considered. The youngster, not having discretion enough to know whether the shoe fits properly or not, and having become schooled in the belief that a new shoe must necessarily be tight and uncomfortable until it is broken in, says nothing; or if he does raise some objection about the shoe being too tight or uncomfortable he is airily waived one side, and the matter is settled between the parent and the salesman, who are both anxious to close the transaction as quickly as possible.

If a shoe dealer were in business for a week or a month any expedient to get rid of goods quickly might be feasible, but the boy of 10 or 12 years soon becomes a young man, and at 16 or 18 has something to say about his footwear. If he has learned to look upon visits to a certain shoe store with horror, by reason of the torture and agony which he has been compelled to endure every time a new pair of shoes was needed while he was a youngster, it is hardly possible that he is going to be anxious about purchasing his shoes at the same establishment when he comes to have a voice in the matter. The foot of a child is more susceptible to pressure and feels the agony of ill-fitting shoes to a much greater extent than that of an older person. The corns and bunions of mature age can generally be traced to the careless, slipshod methods by which the footwear needs of the child were attended to.

We believe there is a better policy than the one which promotes this tendency. Intelligent fathers and mothers are commencing to learn that it pays well to seek out a store which gives careful attention to the proper footwear needs of children. They are recommending such stores to one another and telling how much better shoes pur-

chased there look and wear than those which were formerly picked up haphazard. The children, released from torture and careless fitting, beg and implore that their shoes come from this particular store, and painstaking, careful furtherance of this idea on the part of the merchant who sees the drift of the children's footwear business of his town coming toward his store will help to clinch this business for himself in a manner that will make it impossible for a competitor to make inroads. This policy is not only putting the children's shoe business at his own store on an entirely new plane, but he is laying the foundation of a future business of tremendous value. To build up such a children's shoe business is a trade triumph. It can not be brought about by ordinary methods. The greatest pains must be taken in selecting lines which are built on the proper proportions. The lasts must be selected with even greater care than is given to the purchases of ordinary lines of men's and women's shoes. Fit, leather and service must be the three cardinal principles laid down to the manufacturer who shall supply these goods. The cheap, poor, shoddy shoe, which has no virtue except the extremely low price, must be relegated to oblivion, or else kept down so that it will only be forthcoming when it is impossible to sell the customer the proper kind and quality.

Salesmen must be educated to show people that one pair of shoes properly fitted and of the right build and stock will give the service of two pairs of the cheaper kinds, the combined price of which would more than exceed the cost of a single pair of the better grade. We believe this to be an actual fact.

It is said that some children wear out a pair of shoes in two weeks, and all blame for it is laid on the youngster, who is supposed to be unnaturally hard on his footwear.

Does the father or mother who complains so bitterly about the number of pairs of shoes they have to buy for the youngsters ever look into the quality of the shoe that is forced on the little one's foot? Does the salesman in the store ever try to show the poor economy of buying a low-grade shoe which is possibly one-third paper or leather substitute? Does the shoe dealer ever call his clerks together and point out to them the necessity of more careful and conscientious attention to the needs of the coming generation in the way of footwear and urge them to push the better grades?

Does the shoe dealer himself take the trouble to see how good a shoe he can buy for his children's trade, or does he try to squeeze the price down from the present figures, already too low to give the sort of shoe that American boys and girls ought to wear?

The children's shoe business is an important branch of the industry, Mr. Retailer. Mutual helpfulness between manufacturer and retailer in improving the standard and quality of the children's shoes now sold can not help but have its effect on the customer, and the shoe retailer who is the first to take steps to bring about a radical reform in the children's shoe business will reap a corresponding reward.—Shoe Retailer.

### Hard Proposition.

"Brace up," said the leader of the suffrage club, "and we will yet prove that we can wear masculine attire."  
"That's the trouble," sighed the pretty little blonde. "We can't brace up because we can't wear suspenders."

# Shinola

The finest Shoe Polish made. Gives a lasting shine. Water does not affect it.  
One gross large (10 cent size), \$10.00.  
5 per cent. off.

## Free

With each gross, a fine Oriental Rug, 36x72.  
Just what you want in your shoe department.  
Write now.

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

## The Flying Machine

would no doubt be a good thing for man, but as long as he's got to keep his feet on the ground shoe him with a pair of our Hard Pan Shoes—wear like iron. They'll give him longer service than any other shoe made out of leather.

## Herold-Bertsch Shoe Co.

Makers of Shoes,  
Grand Rapids, Mich.



NOT AT ALL  
OFFENSIVE

**SCW.**  
5¢ CIGAR

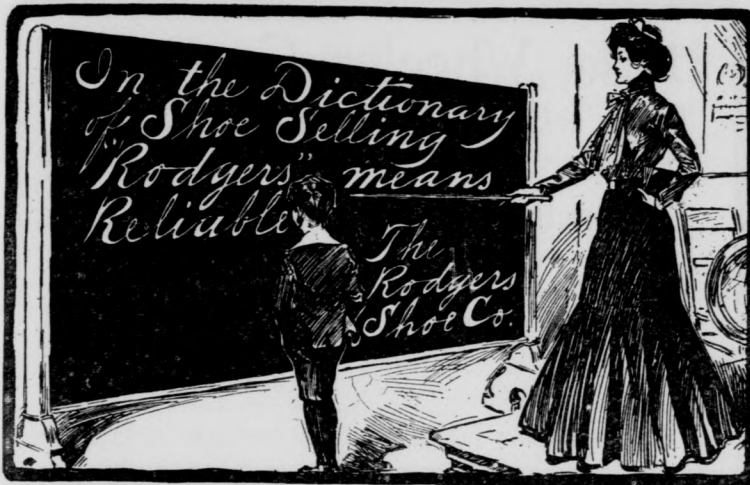
USE THE CELEBRATED

# Sweet Loma

FINE CUT TOBACCO.

NEW SCOTTEN TOBACCO CO. (Against the Trust.)





## YOU WILL FIND

This cut on all our cartons. We stand behind our assertions; if goods are not as represented, remember that the railroad runs both ways. We will send the following shoes on approval **because we know you can not better them.** "Honesty is the best policy," so we are honest in what we advertise. Three of our good things made by us at our Northville factory are:

- No. 236. Men's Boarded Calf, Heavy  $\frac{1}{4}$  D. S., Brass Stand, Screw, French, Bals..... \$1 50
- No. 230. Men's Boarded Calf, two full Sole and Slip, Brass Stand, Screw, French, Bals.... 1 60
- No. 231. Men's Boarded Calf, two full Sole and Slip, Brass Stand, Screw, Tipped, Bals.... 1 60

Each pair with a guarantee tag attached

The Rodgers Shoe Company, Toledo, Ohio  
FACTORY, NORTHVILLE, MICH.




### Rush Your Orders

in now for HOOD and OLD COLONY RUBBERS. You will soon need them and we can take good care of you now.

Either mail them or drop us a card and we will have our salesman call on you soon.

We are the main push on the above goods for this part of the country.

The L. A. Dudley Rubber Co.  
Battle Creek, Mich.

### Push Our Hard Pan Shoe with Your Trade





It will surprise you how its good wearing and fitting qualities will help your business.

None genuine without our trade mark on the sole.

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

Original Makers

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

## Mr. Retailer

Our line is complete. Salesmen will call soon. Wait for our Ladies' specialties; they retail at





\$2 & \$2.50

Made in  
All Leathers

**The Lacy  
Shoe Company**  
Caro, Mich.



## 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.



## Butter and Eggs

Observations by a Gotham Egg Man.

A considerable falling off in the average quality of our receipts of fresh gathered eggs has lately been noticeable. Prior to the first of November fresh stock that would just pass the requirements of the rules as firsts (65 per cent. fresh) would hardly pass muster with buyers at top prices and there were a number of lots of closely graded Western that would run up to 75@80 per cent. comparatively new eggs. For this reason the Egg Committee decided to maintain the requirement of full fresh eggs at 65 per cent. to pass as firsts after November 1, although the printed egg rules provided for a reduction of the standard to 50 per cent. on and after November 1.

But the average quality of receipts has lately fallen so much that it now takes unusually good stock to pass inspection as firsts under the present rule and we shall not be surprised if the rule is soon put back to a 50 per cent. standard.

The hardening tendency now noticeable in fine fresh eggs is confined pretty closely to the very highest and good medium grades. It will be remembered that last year there was a difference of about 10c per dozen between the finest fresh eggs and the best refrigerators late in November, and that that difference was maintained in December. It must also be considered that the position of refrigerator eggs was generally regarded as stronger last year in November and December than is now the case.

It would seem reasonable to expect the present difference in prices of fresh and held goods to increase as the season advances, and for the near future, at least, we may expect this to be attained by an advance in fresh rather than by a decline in refrigerators.

We are now approaching the season of naturally lightest supplies of new eggs. No matter what the weather conditions may be we can expect only a small production of eggs until the spring crop of poultry begins to lay; this does not usually give any material increase in production until December and then only in the event of favorable weather in the Southerly and Southwestern sections where the pullets are the most advanced in maturity.

The natural upward tendency in high grade fresh eggs is not likely to be interfered with materially by any slaughter of refrigerator holdings in the near future. Although the refrigerator outlook is evidently less favorable than it was at this time last year the situation is one that may be saved by a cold winter and a late beginning of new crop production; until the scale of winter production is indicated by December conditions there will doubtless be a waiting policy on the part of the majority of refrigerator holders. Very likely the offerings will continue free enough for all demands at about present range of prices, but we think the natural strength of the position on new eggs will sustain values of held stock even under a comparatively slow reduction, until signs of increased production in the South and Southwest shake confidence.—N. Y. Produce Review.

Timely Hints on Raising Turkeys For Market.

A great many people have quit raising turkeys because they did not find them profitable, and the reason they were not

profitable was not due to the turkeys but the way in which they handled and marketed them. If you ask a farmer whether his turkeys are in good condition for market, he almost invariably replies, 'They ought to be; they have been running with the fattening hogs.' Our experience, however, is that in a case of this kind the fattening hogs get the corn and become fat while the turkeys get very little of it and come to market in only fair condition; nothing like what they should be. To fatten a turkey it should be fed shell corn or other grain until accustomed to heavy feed and then it should be penned for about two weeks and given plenty of grain, good water, lime and gravel. Never put a turkey directly from grass feed into a pen on grain feed. The turkeys should not be expected to find their own feed nor shell their own corn, for while they will find enough to keep reasonably healthy they will not get fat. A variety of grains will prove beneficial. Western people do not realize the advantage of fattening turkeys. It increases the value of the turkey per pound and also materially increases the weight. It will pay just as well to fatten a turkey as it will to fatten a hog, and no farmer thinks of selling a hog without first fattening it.

Again when it comes to marketing the turkeys, farmers seem to depend more upon what their neighbors are doing than on their own judgment and the advice of the dealer, and when one sells they all sell, which makes the supply of turkeys come in all at once instead of being marketed with reference to the facilities of the dealer to handle them.

In bringing turkeys to market the turkeys should be tied in bunches of three or four and this tying should be done about the feet. Never tie the wings. Then these bunches of turkeys should be laid in the bottom of the wagon bed on a good bed of straw. This is the best way to market turkeys and will prevent them becoming bruised or smothered in bringing to town. If a farmer will raise a good grade of turkeys and fatten them and market them properly there is good money in them.

Arthur Jordan.

### Suggesting an Improvement.

The fellow with the wagon-load of cabbages started to drive across the track when the big red street car was about twenty-five feet away.

By shutting off the power instantly and applying the brake with all his might the motorman succeeded in stopping the car just in time to avoid a collision.

"Ye blamed fool!" he yelled to the man in the wagon, "let one o' the other cabbage heads drive!"

Established 1865

**L. O. Snedecor & Son**  
NEW YORK

## Egg Receivers

HAVE YOU EVER?

considered how necessary it should be for your interests to ship eggs to an egg house that makes a specialty of the one line throughout the year? We want to double our business this year; we have the outlet, so will rely on YOU to send us the EGGS.

Reference: N. Y. National Exchange Bank.

## Thanksgiving Poultry

SHIP TO

**LAMSON & CO., BOSTON**

Ask the Tradesman about us.

## Hyde, Wheeler Company

41 North Market Street and 41 Clinton Street

BOSTON

## Strictly Commission Merchants

Consequently we are able to give consignments our undivided attention. We want shipments of

### POULTRY AND EGGS

You can not make a very big mistake if you give us a few trial shipments. We will give you the market price and remit promptly. Write for stencils, information relative to advances or anything you wish to know about our line. We do our banking with the Fourth National, Board of Trade Bldg., Boston. When you write mention the Tradesman.

SHIP YOUR

## BUTTER AND EGGS

—TO—

**R. HIRT, JR., DETROIT, MICH.**

and be sure of getting the Highest Market Price.

## Sweet Potatoes, Cranberries, Oranges, New Nuts, Figs and Dates

We are headquarters for these goods.

We want Potatoes, Onions, Apples and Beans.

**The Vinkemulder Company, Commission Merchants**

14-16 Ottawa Street

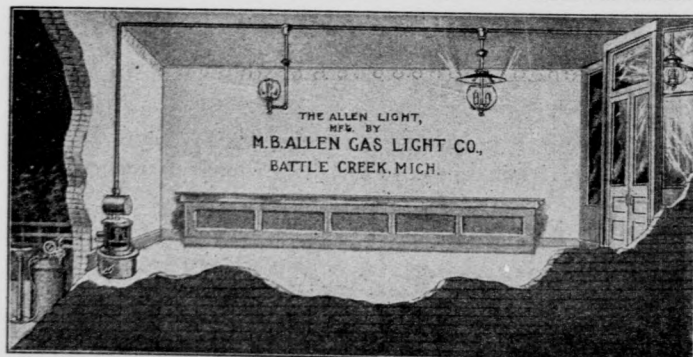
Grand Rapids, Michigan

## Cold Storage

This is the time of year to store your Apples. Why not put them where they are sure to come out as good as when picked? Save shrinkage and sorting by storing with us. We also store Butter, Eggs, Poultry and Meats. Liberal advances on produce stored with us, where desired. Rates reasonable. Write for information.

## Grand Rapids Cold Storage & Sanitary Milk Co.

Grand Rapids, Michigan



Allen Gas Light Company, Battle Creek, Mich.

Bellevue, Mich., Sept. 2, 1902.

Gentlemen—I have used your Little Giant Gas machine for about two months. Prior to this I have used two other makes of gas machines with not very good results. I can say for your machine that it gives a better light, with less breakage and trouble, than any machine I have ever seen. As you know, I light two stores, fifteen lights, and it takes about four gallons of gasoline every three nights. I think that I have the best lighted store in the State of Michigan. Trusting that you may have good success, I remain,

Truly yours,

B. D. VAUGHAN.



**Phil Hilber****Jobber of Oleomargarine**

109 Canal Street, Grand Rapids, Michigan

I have State agency for several manufacturers and am prepared to quote factory prices.

We are in the market for

**CLOVER, ALSYKE  
BEANS, PEAS, POP CORN, ETC.**

If any to offer write us.

ALFRED J. BROWN SEED CO., GRAND RAPIDS, MICH.  
24 AND 26 N. DIVISION ST., 20 AND 22 OTTAWA ST.

**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 3332.

**Beans**

The bean market is very active. I can handle all you can ship me. Will pay highest price. Write or telephone me for prices and particulars.

**E. D. Crittenden, 98 S. Div. St., Grand Rapids**  
Both Phones 1300

**SEEDS**

Clover and Timothy—all kinds of Grass Seeds.

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

**E. S. Alpaugh & Co.**  
**Commission Merchants**

16 to 24 Bloomfield St.

17 to 23 Loew Avenue

West Washington Market

**New York**

Specialties: Poultry, Eggs, Dressed Meats and Provisions.

If you anticipate shipping any produce to the New York market we advise your correspondence with us before doing so; it will pay you.

References: Gansevoort Bank, R. G. Dun & Co., Bradstreet's Mercantile Agency, and upon request many shippers in your State who have shipped us for the last quarter of a century.

Cold Storage and Freezing Rooms

Established 1864

**POTATOES**

Carlots only wanted. Highest market price. State variety and quality.

**H. ELMER MOSELEY & CO.**  
GRAND RAPIDS, MICH.

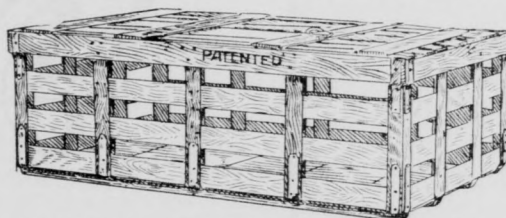
Long Distance Telephones—Citizens 2417  
Bell Main 66

304 & 305 Clark Building,  
Opposite Union Depot

**Butter**

I always  
want it.

**E. F. Dudley**  
Owosso, Mich.

**POULTRY CRATES**

Shippers of poultry will be interested in knowing that we are putting on the market crates made especially for poultry. They are made of seasoned elm, are strong, light and well ventilated. We have had nothing but words of praise from those shippers who have used them. Ask us to send you booklet giving full information and prices.

**WILCOX BROTHERS,**  
CADILLAC, MICH.

**BUTTER EGGS  
POULTRY**

We expect to double our sales of poultry this winter. Why? Because all our old shippers will stick to us and this advertisement will do the rest. We can handle your poultry as well as any one and better than many. We are headquarters for Eggs and Butter. Give us a trial. Prompt and honest returns. Reliable quotations.

Buffalo market compares favorably with all others.

**Rea & Witzig**

Commission Merchants in Butter, Eggs and Poultry  
96 West Market Street, BUFFALO, N. Y.

References: Buffalo Commercial Bank, all Express Companies and Commercial Agencies.  
Established 1873

**WHOLESALE****OYSTERS**

**WE QUOTE YOU THIS WEEK**

Selects, per can,	23 cents	Selects, per gallon,	- - -	\$1.60
Anchors, per can,	20 cents	Perfection Standards, per gallon,	- - -	1.15
Standards, per can,	18 cents	Standards, per gallon,	- - -	1.10
Favorites, per can,	16 cents	Clams, per gallon,	- - -	1.25

**DETTENTHALER MARKET, Grand Rapids, Mich.**

# PEOPLES Savings Bank

of Grand Rapids, Michigan



Assets over \$2,000,000  
Pays 3½ per cent. on Deposits

## OFFICERS

THOMAS HEFFERAN, President  
WM. ALDEN SMITH, Vice President  
SAMUEL M. LEMON, Vice President  
CHARLES B. KELSEY, Cashier  
M. D. HOOGESTEGE, Ass't Cashier

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W. H. ANDERSON	CHRISTIAN BERTSCH
JOHN MURRAY	EUGENE D. CONGER
CHAS. W. GARFIELD	REUBEN HATCH
JOHN W. BLODGETT	J. BOYD PANTLIND

SAMUEL M. LEMON



## Commercial Travelers

**Michigan Knights of the Grip**  
President, JOHN A. WESTON, Lansing; Secretary, M. S. BROWN, Saginaw; 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.

### Gripsack Brigade.

A wise man does not need advice, and a fool will not take it.

Never interrupt a buyer who is opening his mail. It is exasperating.

A salesman will not be expected to do the impossible, but will be asked to recognize and do more possible things, and to waste neither time nor energy on the impossible.

It is easier to instruct a salesman in what he should not do than in what he should do, yet if he will avoid the evils pointed out to him, he will be more likely to do right than wrong.

Some salesmen have a penchant for "nursing their trade." The great trouble arises from keeping it too long at the bottle. The house can not afford to pay for the milk. A "grown up" trade is more profitable.

**Jonesville Independent:** Percival Sibley, in the employ of F. L. Burdick & Co., of Sturgis, for the last few years, severed his connection with that firm last week and goes on the road for the Walker Co., of Buffalo, manufacturer of boots and shoes.

Notwithstanding Dun's or Bradstreet's ratings a customer may show signs of weakness which an experienced salesman can detect almost by intuition. He should be prompt in advising his house of any circumstance which might have a bearing on the credit of a customer. The interests of his house are also the salesman's interests.

**Big Rapids Herald:** Claude Carlisle, the trustworthy and obliging young gentleman who the past four or five years has been M. M. Brackney's right hand man, has resigned his position in this city to accept a more lucrative position as traveling salesman for the Herold-Bertsch Shoe Co., of Grand Rapids. He enters upon his new duties next Monday and will remain in the factory a week or more until he becomes acquainted with the business methods of the house before starting on the road.

Modern business methods are crowding out the vocation of sample carrying. Dozens of men used to linger about the hotels of the big towns and cities on the lookout for the job of carrying drummers' cases. Travelers having valuable goods are unwilling to intrust them to any man they may pick up on the street, and insist that hotel managers furnish them men on whom they can rely. Photography is another enemy of the carriers, as photographs in many instances serve fully as well as the goods themselves. Another plan has reduced the volume of baggage still further where pottery, chinaware and fancy glass drummers are concerned. The samples in these lines are "shells" or "masks," simply the front halves of the vessels, and made so thin and light that a great many of them can be carried in small space. The segments of the vases and other things carried represent the principal part of the design and decoration and give to the experienced dealer a perfect idea of just what the goods are. A system in vogue in

many cities by which the out-of-town merchant's fare to and from the city is paid if he makes a purchase of a certain amount has depleted the ranks of the drummers themselves.

### The Boys Behind the Counter.

**Bay Shore—**Marion Burnett, formerly with W. J. Clarke & Son, of Harbor Springs, has been engaged to take charge of the grocery department of the Bay Shore Lime Co. W. S. Atwood, who has been with that house for a number of years as general clerk, has been placed in charge of the other departments, with the exception of the meat market, which is under the charge of Frank Van Schoick, who has also been with the house for a number of years.

**Port Huron—**Henry Saety is now connected with the wholesale grocery store of Silas Armstrong.

**Elk Rapids—**Fred Marriott has resigned his position with the Butler Grocery Co. and is now in the employ of the Elk Rapids pharmacy.

**Menominee—**James Lahaie, who has clerked in the clothing store of E. A. Devall for the past five years, has taken the management of the wholesale furnishing goods store of G. H. Nicholas & Co.

**Sturgis—**J. Peterson, of Webster City, Ia., has taken a position as salesman in the dry goods department of F. L. Burdick & Co.'s store.

**Alma—**Arthur Downing, of Harbor Springs, has taken the position of clerk at the drug store of Sharrar & Mulholland.

**Port Huron—**Fred A. Baker, for several years connected with Shields' grocery store, has taken a position as bookkeeper for R. C. Burton & Co.

**Cedar Springs—**Elbert Wagar is head clerk in the grocery store of Mrs. Jennie A. Davis.

**Lansing—**W. G. Manning, for the past four years with the dry goods establishment of Burnham & Co., has taken a position with Mandel Bros., of Chicago.

### Not Without Friends at Home.

**Bay City, Nov. 15—**At a special meeting of Post D, Michigan Knights of the Grip, held Saturday evening, Nov. 8, the following resolutions were unanimously and enthusiastically adopted:

Whereas—Our esteemed brother and co-worker, George H. Randall, is about to retire from the directorate of the Michigan Knights of the Grip, after four years' service; and

Whereas—He has ever worked, in and out of season, at all times and places, under all conditions and circumstances, for the propagation and advancement of the principles of the order; and

Whereas—We believe that our order can ill afford to lose the official services of such an experienced member; and that such long and faithful service should be fittingly recognized and rewarded by our order; therefore be it

Resolved—That Post D, M. K. of G., in meeting assembled, unanimously endorse Brother George H. Randall for President of the Michigan Knights of the Grip for 1903; be it further

Resolved—That the Post do all in its power to further his candidacy and that we pledge ourselves, individually and collectively, to use all legitimate means to bring about his election to this office.

Resolved—That these resolutions be spread on the minutes of this Post and copies be transmitted to the various posts of the State, to the local press and to the trade journals of Michigan.

There is a report to the effect that an English publisher is bringing out a book in which the Smith family, with all its ramifications, is to be traced. Enterprising publisher! He probably expects every man of the name of Smith to subscribe for or buy the book.

### Too Late to Classify.

**Lyons—**The Ash-Harper Co. is considering the removal of its factory to Mt. Pleasant, where \$14,000 has been subscribed in the shape of additional capital stock, conditional on the change of location being made.

**Belding—**Wilson & Sinclair, planing mill and lumber operators, have dissolved partnership, W. D. Sinclair retiring. The business will be continued by R. E. Wilson & Co., with Robert Wilson as active manager.

**Pontiac—**R. D. Scott & Co. will shortly put on an extra force of men, increasing the capacity of the factory to the utmost. The output for the present year will reach 12,000 vehicles, averaging one about every sixteen minutes for the working days of the year.

**Birch Creek—**Michael Krick, owner of the Birch Creek cheese factory, has discontinued operations for the season. He has handled about 400,000 pounds of milk and has made about 40,000 pounds of cheese, which sold for about \$4,400. This is the first season in the history of the factory. Mr. Krick expects to double his output next year.

**St. James—**The Beaver Island Lumber Co., which was recently organized with a capital stock of \$75,000, has purchased the plant of W. F. Gill, and will at once proceed to survey and grade a narrow gauge railroad leading into its newly acquired timber lands, formerly known as the McCrea lands, a tract of over 8,000 acres of cedar, hemlock and hardwood.

**Cadillac—**John S. Goldie and Paul Johnson, who have been engaged in the lumber business for many years, and John H. Manning, a superintendent of the plant of the Cadillac Handle Co., have formed a copartnership under the

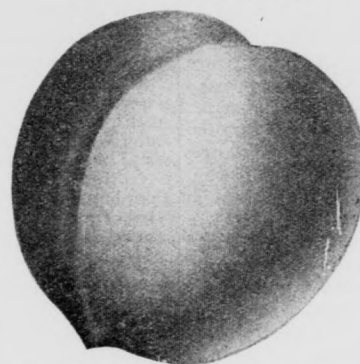
style of Goldie, Johnson & Manning and purchased a sawmill plant at Baginall. The new concern has already contracted for the cutting of one million feet of logs and will begin operations within three or four weeks.

**Howell—**The Central Machine & Engine Co., of Detroit, has submitted a proposition to the citizens of this place to remove its plant here and manufacture gasoline engines and tool holders. The company will employ from twenty-five to fifty men at the beginning. A committee was appointed to confer with the company and satisfactory terms have been agreed upon. It now remains for the village to back up the agreement, which it will doubtless do.

Queer charges are sometimes brought against clergymen with a view of inducing them to seek other fields. Such a case is reported from Denver, the pastor being Rev. Bruce Brown, of the Central Christian church, whose resignation was demanded by the elders when he was out of town. The complaint against him was in some particulars unique and consisted of three points—that he belonged to too many secret societies, that he preached too many special sermons, and that he drew so many outsiders to the church the regular members were inconvenienced by the crowd. The first two indictments are scarcely sufficient, if proven, to warrant his dismissal, and the third is one to which he probably will put in no denial and constitutes what almost every church in Christendom would regard as the strongest possible reason for retaining a pastor's services. That seems to have been the view taken of it by the members and congregation, for last Sunday, by a unanimous vote, they asked Rev. Brown to remain.

## Peach Flake

Nut Flavored



The latest and most popular cereal food now on the market. It has a delicacy of flake and flavor that puts it in a class by itself above all others.

Who should eat Peach Flake? Those desiring to regain and retain health, strength and brain power. Peach Flake is so prepared as to be easily digested and assimilated by old or young, sick or well.

Put up in attractive cartons ready for immediate use. Merchants find in it a good profit and ready sales. Give us a trial.

Send for free samples and prices.

**Globe Food Co., Ltd.,**  
Grand Rapids, Mich.





## WHOLESALE DRUG PRICE CURRENT

Advanced—Linseed Oil.  
Declined—Bromides.

Acidum			
Aceticum	60¢	8	
Benzoleum, German	70¢	75	
Boracic	24¢	29	
Carbonic	40¢	42	
Citricum	30¢	5	
Hydrochloric	80¢	10	
Nitrosum	120¢	14	
Oxalicum	50¢	53	
Phosphoric, dil.	15¢	2	
Salicylicum	15¢	2	
Sulphuric	15¢	2	
Tannic	15¢	2	
Tartaric	38¢	40	
Ammonia			
Aqua, 16 deg.	40¢	8	
Aqua, 20 deg.	60¢	8	
Carbonas	130¢	15	
Chloridum	120¢	14	
Aniline			
Black	2 00¢	2 25	
Brown	80¢	1 00	
Red	45¢	60	
Yellow	2 50¢	3 00	
Bacca			
Cubebæ, po. 25	22¢	24	
Juniperus	6¢	7	
Xanthoxylum	1 50¢	1 60	
Balsamum			
Copaiba	50¢	55	
Peru	60¢	1 70	
Terabin, Canada	60¢	65	
Tolutan	45¢	50	
Cortex			
Abies, Canadian	18¢	18	
Cassia	12¢	12	
Cinchona Flava	18¢	18	
Eunymus atropurp.	30¢	30	
Myrica Cerifera, po.	20¢	20	
Prunus Virginiana	12¢	12	
Quillaja, gr'd	12¢	12	
Sassafras, po. 15	12¢	12	
Ulmus, po. 20, gr'd	38¢	38	
Extractum			
Glycyrrhiza Glabra	24¢	30	
Glycyrrhiza, po.	28¢	30	
Hamatox, 15 lb. box	11¢	12	
Hamatox, 15	13¢	14	
Hamatox, 1/4s	14¢	15	
Hamatox, 1/4s	16¢	17	
Ferru			
Carbonate Precip.	15¢	15	
Citrate and Quinla	2 25¢	2 25	
Citrate Soluble	40¢	40	
Ferrocyanidum Sol.	40¢	40	
Solut. Chloride	15¢	15	
Sulphate, com'l.	2¢	2	
Sulphate, com'l, by	80¢	80	
bbl, per cwt.	7¢	7	
Sulphate, pure	7¢	7	
Flora			
Arnica	15¢	15	
Anthemis	22¢	25	
Matricaria	30¢	35	
Folia			
Barosma	35¢	40	
Cassia Acutifol, Lin-	20¢	25	
nevelly	25¢	30	
Cassia, Acutifol, Alx.	20¢	25	
Salvia officinalis, 1/4s	12¢	20	
and 1/4s	8¢	10	
Uva Ursi	8¢	10	
Gummi			
Acacia, 1st picked	60¢	65	
Acacia, 2d picked	60¢	65	
Acacia, 3d picked	60¢	65	
Acacia, sifted sorts	60¢	65	
Acacia, po.	45¢	65	
Aloe, Barb. po. 18@20	12¢	14	
Aloe, Cape, po. 15	60¢	60	
Aloe, Socotri, po. 40	60¢	60	
Ammoniac	55¢	60	
Assafoetida, po. 40	25¢	25	
Benzoinum	50¢	55	
Catechu, 1s	60¢	65	
Catechu, 1/4s	60¢	65	
Catechu, 1/4s	60¢	65	
Camphora	64¢	69	
Euphorbium, po. 35	60¢	65	
Galbanum	60¢	65	
Gamboge	80¢	85	
Gualacum, po. 35	60¢	65	
Kino, po. 30, 75	60¢	65	
Mastic	60¢	65	
Myrrh, po. 45	60¢	65	
Opil, po. 4.10@4.30	3 00¢	3 10	
Shellac	35¢	40	
Shellac, bleached	40¢	45	
Tragacanth	70¢	1 00	
Herba			
Absinthium, oz. pkg	25¢	25	
Eupatorium, oz. pkg	25¢	25	
Lobelia, oz. pkg	25¢	25	
Majorum, oz. pkg	25¢	25	
Mentha Pip. oz. pkg	25¢	25	
Mentha Vir. oz. pkg	25¢	25	
Rue, oz. pkg	25¢	25	
Tanacetum, oz. pkg	25¢	25	
Thymus, V. oz. pkg	25¢	25	
Magnesia			
Calcined, Pat.	55¢	60	
Carbonate, Pat.	18¢	20	
Carbonate, K. & M.	18¢	20	
Carbonate, Jennings	18¢	20	
Oleum			
Absinthium	6 50¢	7 00	
Amygdala, Dule	80¢	85	
Amygdala, Amara	8 00¢	8 25	
Anisi	1 80¢	1 85	
Aurant Cortex	2 10¢	2 20	
Bergamti	2 50¢	2 55	
Cajiputi	80¢	85	
Caryophylli	75¢	80	
Cedar	80¢	85	
Chenopodii	2 75¢	2 80	
Cinnamoni	1 00¢	1 10	
Citronella	35¢	40	
Conium Mac.	80¢	90	
Copaiba	1 15¢	1 25	
Cubebæ	1 30¢	1 35	
Exechthitos	1 50¢	1 60	
Erigeron	1 00¢	1 10	
Gaultheria	2 20¢	2 30	
Geranium, ounce	60¢	75	
Gossypii, Sem. gal.	50¢	60	
Hedera	1 80¢	1 85	
Juniper	1 80¢	2 00	
Lavendula	1 80¢	2 00	
Limonia	1 15¢	1 25	
Mentha Piper	5 50¢	6 00	
Mentha Virid.	5 00¢	5 50	
Morruha, gal.	2 00¢	2 10	
Myrica	4 00¢	4 50	
Olive	75¢	3 00	
Picea Liquida	10¢	12	
Picea Liquida, gal.	10¢	12	
Ricini	92¢	98	
Rosmarini	6 50¢	7 00	
Rose, ounce	6 50¢	7 00	
Succini	40¢	45	
Sabina	90¢	1 00	
Santal	2 75¢	7 00	
Sassafras	55¢	60	
Sinapis, ess., ounce	1 50¢	1 60	
Tigili	40¢	50	
Thyme, opt.	2 10¢	2 20	
Theobromas	15¢	20	
Potassium			
Bi-Carb.	15¢	18	
Bichromate	13¢	15	
Bromide	34¢	35	
Carb.	12¢	15	
Chlorate, po. 17@19	16¢	18	
Cyanide	34¢	38	
Iodide	2 30¢	2 40	
Potassa, Bitart. pure	28¢	30	
Potass Nitras, opt.	7¢	10	
Potass Nitras	6¢	8	
Prussiate	23¢	26	
Sulphate po.	15¢	18	
Radix			
Aconitum	20¢	25	
Althea	30¢	35	
Anchusa	10¢	12	
Arum po.	2¢	25	
Calamus	20¢	40	
Gentiana	12¢	15	
Gentiana, po. 15	12¢	15	
Glycyrrhiza, pv. 15	16¢	18	
Hydrastis Canaden.	12¢	15	
Hydrastis Can.	12¢	15	
Hellebore, Alba, po.	12¢	15	
Inula, po.	12¢	15	
Iris, po. po. 35@38	2 75¢	2 80	
Iris, po. po. 35@38	35¢	40	
Jalapa, pr.	25¢	30	
Maranta, 1/4s	25¢	30	
Podophyllum, po.	22¢	25	
Rhei	75¢	1 00	
Rhei, cut.	1 25¢	1 35	
Rhei, pv.	75¢	1 35	
Spigelia	35¢	38	
Sanguinaria, po. 15	50¢	55	
Serpentaria	75¢	80	
Senega	75¢	80	
Smilax, officinalis H.	10¢	12	
Smilax, M.	10¢	12	
Sellia	10¢	12	
Symplocarpus, Foeti-	10¢	12	
cus, po.	10¢	12	
Valeriana, Eng. po. 30	15¢	20	
Valeriana, German.	14¢	16	
Zingiber a	25¢	27	
Zingiber j.	25¢	27	
Semen			
Anisum, po. 18	13¢	15	
Apium (graveleons).	40¢	6	
Bird, 1s	10¢	11	
Cardamom	1 25¢	1 75	
Coriandrum	8¢	10	
Cannabis Sativa	75¢	1 00	
Cydonium	15¢	16	
Chenopodium	1 00¢	1 10	
Dipterix Odorata	1 00¢	1 10	
Foeniculum	10¢	12	
Foenugreek, po.	7¢	9	
Lini	4¢	6	
Lini, gr'd	4¢	6	
Lobelia	1 50¢	1 55	
Pharlaris Canarian.	5¢	6	
Rapa	5¢	6	
Sinapis Alba	11¢	12	
Sinapis Nigra	11¢	12	
Spiritus			
Frument, W. D. Co.	2 00¢	2 50	
Frument, D. F. R.	2 00¢	2 50	
Juniperis Co. O. T.	1 25¢	1 50	
Juniperis Co.	1 75¢	3 50	
Saacharum N. E.	1 90¢	2 10	
Spt. Vini Gall.	1 75¢	6 50	
Vini Oport.	1 25¢	2 00	
Vini Alba	1 25¢	2 00	
Sponges			
Florida sheeps' wool	2 50¢	2 75	
Nassau sheeps' wool	2 50¢	2 75	
Velvet extra sheeps'	2 50¢	2 75	
wool, carriage	2 50¢	2 75	
Extra yellow sheeps'	2 50¢	2 75	
wool, carriage	2 50¢	2 75	
Grass sheeps' wool	2 50¢	2 75	
carriage	2 50¢	2 75	
Hard, for slate use.	2 50¢	2 75	
Yellow Reef, for	2 50¢	2 75	
slate use.	2 50¢	2 75	
Syrups			
Acacia	2 50¢	50	
Aurant Cortex	2 50¢	50	
Zingiber	2 50¢	50	
Ipecac	2 50¢	50	
Ferri Iod.	2 50¢	50	
Rhei Arom.	2 50¢	50	
Smilax Officinalis	2 50¢	50	
Senega	2 50¢	50	
Sellia	2 50¢	50	

Menthol.....	7 50	8 00	Selditz Mixture.....	20	22	Linseed, pure raw.....	47	50
Morphia, S. P. & W.....	2 15	2 40	Sinapis.....	18	18	Linseed, boiled.....	48	50
Morphia, S. N. Y. Q.....	2 15	2 40	Sinapis, opt.....	30	30	Neatsfoot, winter str	59	65
Morphia, Mal.....	2 15	2 40	Snuff, Maccaboy, De			Spirits Turpentine.....	59	64
Moschus Canton.....	40	40	Voes.....	41	41			
Myristica, No. 1.....	65	80	Snuff, Scotch, De Vo's	41	41	Paints	BBL.	LB
Nux Vomica...po. 15		10	Soda, Boras.....	9	11			
Os Sepia.....	35	37	Soda, Boras, po.....	9	11	Red Venetian.....	1 1/2	2 1/2
Pepsin Saac, H. & P.			Soda et Potass Tart.....	25	27	Ochre, yellow Mars.....	1 1/2	2 1/2
P. D. Co.....	1 00		Soda, Carb.....	14	16	Ochre, yellow Ber.....	1 1/2	2 1/2
Piels Liq. N.N. 1/4 gal.			Soda, Bi-Carb.....	3	5	Putty, commercial.....	2 1/4	2 1/4
doz.....	2 00		Soda, Ash.....	3 1/4	4	Putty, strictly pure.....	2 1/4	2 1/4
Piels Liq. quarts.....	2 00		Soda, Sulphas.....	2 1/2	2 1/2	Vermilion, Prime		
Piels Liq. pints.....	2 00	85	Spts. Cologne.....	2 60	50	American.....	13	15
Pil Hydrarg. po. 80		80	Spts. Ether Co.....	50	55	Vermilion, English.....	70	75
Piper Nigra...po. 22		18	Spts. Myrcia Dom.....	2 00		Green, Paris.....	14 1/4	18 1/4
Piper Alba...po. 35		30	Spts. Vini Rect. bbl.			Green, Peninsular.....	13	16
Pilx Burgun.....	7	7	Spts. Vini Rect. 1/2 bbl			Lead, red.....	5	6 1/4
Plumbi Acet.....	10	12	Spts. Vini Rect. 10gal		2	Lead, white.....	6	6 1/4
Pulvis Ipecac et Opil	1 30	1 50	Spts. Vini Rect. 5 gal			Whiting, white Span		90
Pyrethrum, boxes H.			Strychnia, Crystal.....	80	1 05	Whiting, gliders.....		95
P. D. Co., doz.....	75	75	Sulphur, Subl.....	24	4	White, Paris, Amer.		1 25
Pyrethrum, pv.....	25	30	Sulphur, Roll.....	24	3 1/4	Whiting, Paris, Eng.		
Quassia.....	8	10	Tamarinds.....	8	10	Whiff.....		1 15
Quina, S. P. & W.....	28	38	Terebenth Venice.....	28	30	Universal Prepared. 1	10	120
Quina, S. German.....	28	38	Theobromæ.....	45	50			
Quina, N. Y.....	28	38	Vanilla.....	9 00	16 00	Varnishes		
Rubia Tinctorum.....	12	14	Zinci Sulph.....	7	8	No. 1 Turp Coach.....	1 10	1 20
Saccharum Lactis pv	20	22				Extra Turp.....	1 60	1 70
Salacin.....	4 50	4 75	Oils			Coach Body.....	2 75	3 00
Sanguis Draconis.....	40	50	Whale, winter.....	70	70	No. 1 Turp Furn.....	1 00	1 10
Sapo, W.....	12	14	Lard, extra.....	85	90	Extra Turk Damar.....	1 55	1 60
Sapo M.....	10	12	Lard, No. 1.....	60	65	Jap. Dryer, No. 1 Turp	70	75
Sapo G.....	15	18						

## 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. Prices, however, are liable to change at any time, and country merchants will have their orders filled at market prices at date of purchase.

ADVANCED	DECLINED
Sugars	Package Coffee
Oranges	Brooms
Cranberries	Pecan Nuts
Scaled Herring	Lard Compound

## Index to Markets

### By Columns

	Col.
<b>A</b>	
Akron Stoneware.....	15
Alabastine.....	1
Ammonia.....	1
Axle Grease.....	1
<b>B</b>	
Baking Powder.....	1
Bath Brick.....	1
Bluing.....	1
Breakfast Food.....	1
Brooms.....	1
Brushes.....	1
Butter Color.....	1
<b>C</b>	
Candles.....	14
Candles.....	1
Canned Goods.....	2
Catsup.....	3
Carbon Oils.....	3
Cheese.....	3
Chewing Gum.....	3
Chicory.....	3
Chocolate.....	3
Clothes Lines.....	3
Cocoa.....	3
Cocanut.....	3
Cocoa Shells.....	3
Coffee.....	3
Condensed Milk.....	4
Coupon Books.....	15
Crackers.....	5
Cream Tartar.....	5
<b>D</b>	
Dried Fruits.....	5
<b>F</b>	
Farinaceous Goods.....	5
Fish and Oysters.....	13
Fishing Tackle.....	6
Flavoring Extracts.....	6
Fly Paper.....	6
Fresh Meats.....	6
Fruits.....	14
<b>G</b>	
Gelatine.....	6
Grain Bags.....	7
Grains and Flour.....	7
<b>H</b>	
Herbs.....	7
Hides and Pelts.....	13
<b>I</b>	
Indigo.....	7
<b>J</b>	
Jelly.....	7
<b>L</b>	
Lamp Burners.....	15
Lamp Chimneys.....	15
Lanterns.....	15
Lantern Globes.....	15
Leorice.....	7
Lye.....	7
<b>M</b>	
Meat Extracts.....	7
Molasses.....	7
Mustard.....	7
<b>N</b>	
Nuts.....	14
<b>O</b>	
Oil Cans.....	15
Olives.....	7
<b>P</b>	
Pickles.....	7
Pipes.....	7
Playing Cards.....	8
Potash.....	8
Provisions.....	8
<b>R</b>	
Rice.....	8
<b>S</b>	
Salad Dressing.....	9
Sal Salatus.....	9
Salt Soda.....	9
Salt.....	9
Salt Fish.....	9
Seeds.....	9
Shoe Blacking.....	9
Snuff.....	10
Soap.....	10
Soda.....	10
Spices.....	10
Starch.....	10
Stove Polish.....	10
Sugar.....	11
Syrups.....	11
<b>T</b>	
Table Sauce.....	11
Tea.....	11
Tobacco.....	11
Twine.....	12
<b>V</b>	
Vinegar.....	12
<b>W</b>	
Washing Powder.....	13
Wicking.....	13
Woodenware.....	13
Wrapping Paper.....	13
<b>Y</b>	
Yeast Cake.....	13

1

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AXLE GREASE

<b>AXLE GREASE</b>			
Aurora	.....	50	gross
Castor Oil	.....	60	6 00
Diamond	.....	50	4 25
Frazer's	.....	75	9 00
IXL Golden, tin boxes	75		9 00

Mica, tin boxes	.....	75	9 00
Paragon	.....	55	6 00

**BAKING POWDER**

<b>Egg</b>			
¼ lb. cans, 4 doz. case	.....	3 75	
¼ lb. cans, 2 doz. case	.....	3 75	
¼ lb. cans, 1 doz. case	.....	3 75	
5 lb. cans, ¼ doz. case	.....	8 00	

**JAXON**

¼ lb. cans, 4 doz. case	.....	45	
¼ lb. cans, 2 doz. case	.....	85	
1 lb. cans, 2 doz. case	.....	1 60	

**Royal**

10c size	.....	90	
¼ lb. cans	1 35		
6 oz. cans	1 90		
¼ lb. cans	2 50		
¾ lb. cans	3 75		
1 lb. cans	4 80		
3 lb. cans	13 00		
5 lb. cans	21 50		

**BATH BRICK**

American	.....	75	
English	.....	85	

**BLUING**

Arctic, 4 oz. ovals, per gross	4 00		
Arctic, 8 oz. ovals, per gross	6 00		
Arctic 16 oz. round per gross	9 00		

Small size, per doz	.....	40	
Large size, per doz	.....	75	

**BREAKFAST FOOD**

**CERA NUT FLAKES**

Cases, 36 packages	.....	4 50	
Five case lots	.....	4 40	

**TRYABITA**

Peptonized Celery Food, 3 doz. in case	.....	4 05	
Hulled Corn, per doz	.....	95	

**BROOMS**

No. 1 Carpet	.....	2 70	
No. 2 Carpet	.....	2 25	
No. 3 Carpet	.....	2 15	
No. 4 Carpet	.....	1 75	
Parlor Gem	.....	2 40	
Common Whisk	.....	85	
Fancy Whisk	.....	1 10	
Warehouse	.....	3 50	

**BRUSHES**

<b>Scrub</b>			
Solid Back, 8 in	.....	45	
Solid Back, 11 in	.....	95	
Pointed Ends	.....	85	
<b>Shoe</b>			
No. 8	.....	1 00	
No. 7	.....	1 30	
No. 4	.....	1 90	
No. 3	.....	1 70	
<b>Stove</b>			
No. 3	.....	75	
No. 2	.....	1 10	
No. 1	.....	1 75	

**BUTTER COLOR**

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

## 2

Electric Light, 8	12
Electric Light, 16s	13 1/2
Paraffine, 6s	9 1/4
Paraffine, 12s	9
Wickless	17
<b>CANNED GOODS</b>	
<b>Apples</b>	
3 lb. Standards	85
Gallons, standards	3 25
<b>Blackberries</b>	
Standards	35
<b>Beans</b>	
Baked	1 00 @ 1 30
Red Kidney	75 @ 85
String	70
Wax	75
<b>Blueberries</b>	
Standard	70
<b>Brook Trout</b>	
2 lb. cans, Spiced	1 90
<b>Clams</b>	
Little Neck, 1 lb.	1 00
Little Neck, 2 lb.	1 50
<b>Clam Bouillon</b>	
Burnham's, 1/4 pint	1 92
Burnham's, 1/2 pints	3 60
Burnham's, quarts	7 25
<b>Cherries</b>	
Red Standards	30 @ 1 30
White Standards	1 50
<b>Corn</b>	
Fair	80
Good	85
Fancy	1 0 @ 1 20
<b>French Peas</b>	
Sur Extra Fine	22
Extra Fine	19
Fine	15
Moyen	11
<b>Gooseberries</b>	
Standard	90
<b>Hominy</b>	
Standard	85
<b>Lobster</b>	
Star, 1/4 lb.	2 10
Star, 1 lb.	3 60
Picnic Tails	2 40
<b>Mackerel</b>	
Mustard, 1 lb.	1 80
Mustard, 2 lb.	2 80
Soused, 1 lb.	1 80
Soused, 2 lb.	2 80
Tomato, 1 lb.	1 87
Tomato, 2 lb.	2 80
<b>Mushrooms</b>	
Hotels	18 @ 20
Buttons	22 @ 25
<b>Oysters</b>	
Cove, 1 lb.	85
Cove, 2 lb.	1 55
Cove, 1 lb Oval	95
<b>Peaches</b>	
Pie	85 @ 90
Yellow	1 35 @ 1 85
<b>Pears</b>	
Standard	1 00
Fancy	1 25
<b>Peas</b>	
Marrowfat	1 00
Early June	90 @ 1 80
Early June Sifted	1 65
<b>Plums</b>	
Plums	85
<b>Pineapple</b>	
Grated	1 25 @ 2 75
Sliced	1 35 @ 2 55
<b>Pumpkin</b>	
Fair	1 00
Good	90
Fancy	1 25
<b>Raspberries</b>	
Standard	1 15
<b>Russian Caviar</b>	
1/4 lb. cans	3 75
1/2 lb. cans	7 00
1 lb. can	12 00
<b>Salmon</b>	
Columbia River, talls	@ 1 85
Domestic, Mustard	8
Red Alaska	@ 30
Pink Alaska	@ 90
<b>Shrimps</b>	
Standard	1 40
<b>Sardines</b>	
Domestic, 1/4s	3 1/2
Domestic, 1/2s	8
Domestic, Mustard	8
California, 1/4s	11 @ 14
California, 1/2s	17 @ 24
French, 1/4s	7 @ 14
French, 1/2s	18 @ 28
<b>Strawberries</b>	
Standard	1 10
Fancy	1 40

## 3

<b>Succotash</b>		
Fair.....		95
Good.....		1 00
Fancy.....		1 25
<b>Tomatoes</b>		
Fair.....		1 10
Good.....		1 15
Fancy.....		1 25
Gallons.....		3 00
<b>CARBON OILS</b>		
<b>Barrels</b>		
Eocene.....	@12 1/4	
Perfection.....	@11 1/4	
Diamond White.....	@11	
D. S. Gasoline.....	@14 1/4	
Deodorized Naphtha.....	@12	
Cylinder.....	29 @34	
Engine.....	16 @22	
Black, winter.....	9 @10 1/2	
<b>CATSUP</b>		
Columbia, pints.....	2 00	
Columbia, 1/2 pints.....	1 25	
<b>CHEESE</b>		
Acme.....	2 3/4	
Amboy.....	2 1/4	
Elsie.....	2 1/4	
Emblem.....	2 1/4	
Gem.....	2 1/4	
Gold Medal.....	2 1/4	
Ideal.....	2 1/4	
Jersey.....	2 1/4	
Riverside.....	2 1/4	
Brick.....	14 @15	
Edam.....	2 90	
Lelden.....	2 17	
Limburger.....	13 @14	
Pineapple.....	50 @75	
Sap Sago.....	2 19	
<b>CHEWING GUM</b>		
American Flag Spruce.....	55	
Beeman's Pepsin.....	55	
Black Jack.....	55	
Largest Gum Made.....	55	
San Sen.....	55	
Sen Sen Breath Perfume.....	1 00	
Sugar Loaf.....	55	
Yucatan.....	55	
<b>CHICORY</b>		
Bulk.....	5	
Red.....	7	
Eagle.....	4	
Frank's.....	7	
Schener's.....	6	
<b>CHOCOLATE</b>		
Walter Baker & Co.'s.		
German Sweet.....	23	
Premium.....	31	
Breakfast Cocoa.....	46	
<b>CLEANER &amp; POLISHER</b>		
		
10 oz. box, 3 doz., per doz. \$1 35 Qts box, 2 doz., per doz. 2 25 Gal box, 1/2 doz., per doz. 7 50 Samples and Circulars Free.		
<b>CLOTHES LINES</b>		
<b>Sisal</b>		
60 ft, 3 thread, extra.....	1 00	
72 ft, 3 thread, extra.....	1 40	
90 ft, 3 thread, extra.....	1 70	
60 ft, 6 thread, extra.....	1 29	
72 ft, 6 thread, extra.....	1 50	
<b>Jute</b>		
60 ft.....	75	
72 ft.....	90	
90 ft.....	1 05	
120 ft.....	1 50	
<b>Cotton Victor</b>		
50 ft.....	80	
60 ft.....	95	
70 ft.....	1 10	
<b>Cotton Windsor</b>		
59 ft.....	1 20	
60 ft.....	1 40	
70 ft.....	1 65	
80 ft.....	1 85	
<b>Cotton Braided</b>		
40 ft.....	75	
50 ft.....	85	
60 ft.....	95	
<b>Galvanized Wire</b>		
No. 20, each 100 ft long.....	1 90	
No. 19, each 100 ft long.....	2 10	
<b>COCOA</b>		
Cleveland.....	41	
Colonial, 1/4s.....	35	
Colonial, 1/2s.....	33	
Epps.....	42	
Huyler.....	45	
Van Houten, 1/4s.....	12	
Van Houten, 1/2s.....	20	
Van Houten, 3/4s.....	40	
Van Houten, 1s.....	70	
Webb.....	30	
Wilbur, 1/4s.....	41	
Wilbur, 1/2s.....	42	
<b>COCOANUT</b>		
Dunham's 1/4s.....	26	
Dunham's 1/2s and 3/4s.....	26 1/4	
Dunham's 1s.....	27	
Dunham's 3/4s.....	28	
Bulk.....	13	
<b>COCOA SHELLS</b>		
20 lb. bags.....	2 1/4	
Less quantity.....	3	
Pound packages.....	4	
<b>COFFEE</b>		
<b>Roasted</b>		
Telfer Coffee Co. brands		
No. 9.....	9	
No. 10.....	10	
No. 11.....	11	
No. 12.....	12 1/4	
No. 14.....	14	

## 4

No. 16.	16
No. 18.	18
No. 20.	20
No. 22.	22
No. 24.	24
No. 26.	26
No. 28.	28
Belle Isle.	20
Red Cross.	24
Colonial.	26
Kor.	30
Koran.	14
Delivered in 100 lb. lots.	
Dwinnell-Wright Co.'s Brands.	

White House, 1 lb. cans.	.....	16
White House, 2 lb. cans.	.....	18
Excelsior, M. & J. 1 lb. cans	.....	20
Excelsior, M. & J. 2 lb. cans	.....	22
Royal Java.	.....	24
Royal Java and Mocha.	.....	26
Java and Mocha Blend.	.....	28
Boston Combination.	.....	30
Ja-Vo Blend.	.....	14
Ja-Mo-Ka Blend.	.....	
Distributed by Olney & Judson	.....	
Gro. Co., Grand Rapids, C. El-	.....	
lrott & Co., Detroit, B. Desen-	.....	
berg & Co., Kalamazoo, Symons	.....	
Bros. & Co., Saginaw, Jackson	.....	
Grocer Co., Jackson, Melsel &	.....	
Goeschel, Bay City, Fielbach	.....	
Co., Toledo.	.....	

<b>Rio</b>	
Common.	8
Fair.	9
Choice.	10
Fancy.	15
<b>Santos</b>	
Common.	8
Fair.	9
Choice.	10
Fancy.	13
Peaberry.	11
<b>Maracalbo</b>	
Fair.	13
Choice.	16
<b>Mexican</b>	
Choice.	13
Fancy.	17
<b>Guatemala</b>	
Choice.	13
<b>Java</b>	
African.	12
Fancy African.	17
O. G.	26
P. G.	31
<b>Mocha</b>	
Arabian.	21
<b>Package</b>	
New York Basis.	
Arbuckle.	10
Dillworth.	10
Jersey.	10
Lion.	9 1/2
McLaughlin's XXXX sold to	
retailers only. Mail all orders	
direct to W. F. McLaughlin &	
Co., Chicago.	
<b>Extract</b>	
Valley City 1/4 gross.	75
Felix 1/4 gross.	1 15
Hummel's foll 1/4 gross.	85
Hummel's tin 1/4 gross.	1 43
<b>CONDENSED MILK</b>	
4 doz in case.	

Gall Borden Eagle.	6 40
Crown.	5 90
Daisy.	5 20
Champion.	4 75
Magnolia.	4 00
Challenge.	4 10
Dime.	3 35
Peerless Evaporated Cream.	4 00
Milkmaid.	6 10
Tip Top.	3 85
Nestles.	4 25
Highland Cream.	5 00
St. Charles Cream.	4 50
<b>CRACKERS</b>	
National Biscuit Co.'s brands	
Butter	
Seymour.	6 1/2
New York.	6 1/4
Family.	6 1/4
Salted.	6 1/2
Wolverine.	6 1/2

5

Soda	
oda XXX	7
oda, City	8
ong Island Wafers	13
ephrette	13
Oyster	
rust	7½
arina	7
xtra Farina	7½
altine Oyster	7
Sweet Goods—Boxes	
Animals	10
Assorted Cake	10
elle Rose	8
ent's Water	18
innamon Bar	9
offee Cake, Iced	10
offee Cake, Java	10
oconut Macaroons	18
oconut Taffy	10
rackells	16
reams, Iced	8
ream Crisp	10½
ubans	11½
urrant Fruit	12
rosted Honey	12
rosted Cream	9
inger Gems, l'ge or sm'l	8
inger Snaps, N. B. C.	6½
ladiator	10½
ladiator Cakes	9
raham Crackers	8
raham Wafers	12
rand Rapids Tea	12
oney Fingers	16
iced Honey Crumpets	10
mperials	8
umbles, Honey	12
ady Fingers	12
emon Snaps	12
emon Wafers	16
marshmallow	16
marshmallow Creams	16
marshmallow Walnuts	16
ary Ann	8
ixed Picnic	11½
lk Biscuit	7½
olasses Cake	8
olasses Bar	8
oss Jelly Bar	12½
ewton	12
oatmeal Crackers	8
oatmeal Wafers	12
range Crisp	9
range Gem	9
enny Cake	8
lot Bread, XXX	7½
retzeches, hand made	8½
retzeches, made	8½
coot Cookies	8
ears' Lunch	7½
ugar Cake	8
ugar Cream, XXX	8
ugar Squares	8
ultanas	13
ulti Fruiti	16
anilla Wafers	16
ienna Crimp	8
J. Kruee & Co.'s baked good	
Standard Crackers	12
Blue Ribbon Squares	12
Write for complete price list	
with interesting discounts.	
CREAM TARTAR	
and 10 lb. wooden boxes	80
bulk in sacks	29
DRIED FRUITS	
Apples	
undried	25
evaporated, 50 lb. boxes	72 8
California Fruits	
90-120 25 lb. boxes	2 4
90-100 25 lb. boxes	2 4½
90-90 25 lb. boxes	2 5¼
70-80 25 lb. boxes	2 5½
70-70 25 lb. boxes	2 6¼
50-60 25 lb. boxes	2 7½
40-50 25 lb. boxes	2 8½
30-40 25 lb. boxes	9
½ cent less in 50 lb. cases	
California Fruits	
apricots	2 8½
lackberries	
ectarines	8½
eaches	8 210
ears	9½
itted Cherries	
runnelles	
aspberries	
Citron	
eghorn	12
orsican	12½ @13
Currants	
alifornia, 1 lb. package	
ported, 1 lb package	8¼
ported, bulk	6
Peel	
itron American 10 lb. bx.	12½
emon American 10 lb. bx.	13
range American 10 lb. bx.	13
Raisins	
ondon Layers 2 Crown	1 85
ondon Layers 3 Crown	2 50
oose Muscatels 2 Crown	6½
oose Muscatels 3 Crown	7½
oose Muscatels 4 Crown	8
M., Seeded, 1 lb.	@ 8¼
M., Seeded, ½ lb.	8
ultanas, bulk	10
ultanas, package	10½
FARINACEOUS GOODS	
Beans	
ried Lima	5½
edium Hand Picked	2 80
ron Holland	2 25
Farina	
1 lb. packages	1 50
1 lb. packages	2 50



6

Hominy	
Flake, 50 lb. sack	90
Pearl, 200 lb. bbl.	5 00
Pearl, 100 lb. sack	2 50
Maccaroni and Vermicelli	
Domestic, 10 lb. box	60
Imported, 2 1/2 lb. box	2 50
Pearl Barley	
Common	3 00
Chester	2 90
Empire	3 65
Peas	
Green, Wisconsin, bu.	1 85
Green, Scotch, bu.	1 85
Split, lb.	4
Rolled Oats	
Rolled Avena, bbl.	5 40
Steel Cut, 100 lb. sacks	2 75
Monarch, bbl.	5 70
Monarch, 1/2 bbl.	2 75
Monarch, 90 lb. sacks	2 50
Quaker, cases	3 10
Grits	
Walsh-DeRoo Co.'s Brand.	



Cases, 24 2 lb. packages	2 00
Sago	
East India	3 1/2
German, sacks	3 1/2
German, broken package	4
Tapioca	
Flake, 110 lb. sacks	4 1/2
Pearl, 130 lb. packages	3 1/2
Pearl, 24 1 lb. packages	6 1/2
Wheat	
Cracked, bulk	3 1/2
24 2 lb. packages	2 50
FISHING TACKLE	
1/4 to 1 inch	6
1 1/2 to 2 inches	7
2 to 3 inches	9
3 to 4 inches	11
4 to 5 inches	15
5 to 6 inches	15
6 to 7 inches	15
7 to 8 inches	15
8 to 9 inches	15
9 to 10 inches	15
10 to 11 inches	15
11 to 12 inches	15
12 to 13 inches	15
13 to 14 inches	15
14 to 15 inches	15
15 to 16 inches	15
16 to 17 inches	15
17 to 18 inches	15
18 to 19 inches	15
19 to 20 inches	15
Linen Lines	
Small	20
Medium	26
Large	34
Poles	
Bamboo, 14 ft., per doz.	50
Bamboo, 16 ft., per doz.	65
Bamboo, 18 ft., per doz.	80

FOOTE & JENKS' JAXON	
Highest Grade Extracts	
Vanilla	Lemon
1 oz full m. 20	1 oz full m. 80
2 oz full m. 2 10	2 oz full m. 1 25
No. 3 fan's 3 15	No. 3 fan's 1 75

COLEMAN'S	
HIGH GRADE EXTRACTS	
Vanilla	Lemon
2 oz panel. 1 20	2 oz panel. 75
3 oz taper. 2 00	4 oz taper. 1 50

JENNINGS'	
FLAVORING EXTRACTS	
Folding Boxes	
D. C. Lemon	D. C. Vanilla
2 oz..... 75	2 oz..... 1 20
4 oz..... 1 50	4 oz..... 2 00
6 oz..... 2 00	6 oz..... 3 00
Taper Boxes	
D. C. Lemon	D. C. Vanilla
2 oz..... 75	2 oz..... 1 25
3 oz..... 1 25	3 oz..... 2 10
4 oz..... 1 50	4 oz..... 2 40
Full Measure	
D. C. Lemon	D. C. Vanilla
1 oz..... 65	1 oz..... 85
2 oz..... 1 10	2 oz..... 1 60
4 oz..... 2 00	4 oz..... 3 00
Tropical Extracts	
2 oz. full measure, Lemon	75
4 oz. full measure, Lemon	1 50
2 oz. full measure, Vanilla	90
4 oz. full measure, Vanilla	1 80

FRESH MEATS	
Beef	
Carcass	4 1/2 @ 7 1/2
Forequarters	6 @ 6
Hindquarters	6 @ 8
Loins	8 @ 14
Ribs	7 @ 12
Rounds	5 1/2 @ 7
Chucks	5 @ 5 1/2
Plates	4 1/2 @ 5
Pork	
Dressed	7 1/2 @ 7 1/2
Loins	9 1/2 @ 10
Boston Butts	9 @ 9 1/2
Shoulders	9 @ 9
Leaf Lard	12 @ 12

7

Mutton	
Carcass	4 1/2 @ 5 1/2
Lamb	7 @ 9
Veal	6 @ 9 1/2
GELATINE	
Knox's Sparkling	1 20
Knox's Sparkling, pr gross	14 00
Knox's Acidulated	1 20
Knox's Acidulated, pr gross	14 00
Oxford	75
Plymouth Rock	1 20
Nelson's	1 50
Cox's, 2-qt size	1 61
Cox's, 1-qt size	1 10
GRAIN BAGS	
Amoskeag, 100 in bale	15 1/2
Amoskeag, less than bale	15 1/2
GRAINS AND FLOUR	
Wheat	74
Winter Wheat Flour	
Local Brands	
Patents	4 25
Second Patent	3 75
Straight	3 55
Second Straight	3 25
Clear	3 15
Graham	3 40
Buckwheat	3 25
Rye	3 00
Subject to usual cash discount	
Flour in bbls., 25c per bbl. additional	
Worden Grocer Co.'s Brand	
Quaker 1/2s	3 80
Quaker 1/4s	3 80
Quaker 1/8s	3 80
Spring Wheat Flour	
Clark-Jewell-Well's Co.'s Brand	
Pillsbury's Best 1/2s	4 60
Pillsbury's Best 1/4s	4 40
Pillsbury's Best 1/8s	4 40
Pillsbury's Best 1/4s paper	4 40
Pillsbury's Best 1/8s paper	4 40
Lemon & Wheeler Co.'s Brand	
Wingold 1/2s	4 40
Wingold 1/4s	4 20
Wingold 1/8s	4 20
Judson Grocer Co.'s Brand	
Ceresota 1/2s	4 60
Ceresota 1/4s	4 40
Ceresota 1/8s	4 40
Worden Grocer Co.'s Brand	
Laurel 1/2s	4 40
Laurel 1/4s	4 40
Laurel 1/8s	4 40
Laurel 1/2s and 1/4s paper	4 40
Meal	
Bolton	2 70
Granulated	2 80
Feed and Millstuffs	
St. Car Feed, screened	23 00
No. 1 Corn and Oats	23 00
Corn Meal, coarse	23 00
Corn Meal, fine	22 50
Winter Wheat Bran	16 00
Winter Wheat Middlings	19 00
Cow Feed	18 00
Screenings	17 00
Oats	
Car lots new	34
Corn	
Corn, car lots	63
Hay	
No. 1 Timothy car lots	19 50
No. 1 Timothy ton lots	12 00
HERBS	
Sage	15
Hops	15
Laurel Leaves	15
Anna Leaves	25
INDIGO	
Madras, 5 lb. boxes	55
S. F., 2, 3 and 5 lb. boxes	50
JELLY	
5 lb. pails, per doz.	1 85
15 lb. pails	43
30 lb. pails	80
LICORICE	
Pure	30
Calabria	23
Sticky	14
Root	10
LYE	
Condensed, 2 doz.	1 20
Condensed, 4 doz.	2 25
MALTED FOOD	
MALT-OLA	
Cases, 12 packages	1 35
Cases, 36 packages	4 05
MEAT EXTRACTS	
Armour & Co.'s, 2 oz.	4 45
Leibig's, 2 oz.	2 75
MOLASSES	
New Orleans	
Fancy Open Kettle	40
Choice	35
Fair	28
Good	22
Half-barrels 2c extra	
MUSTARD	
Horse Radish, 1 doz.	1 75
Horse Radish, 2 doz.	3 50
Sage's Celery, 1 doz.	1 75
OLIVES	
Bulk, 1 gal. kegs.	1 35
Bulk, 3 gal. kegs.	1 10
Bulk, 5 gal. kegs.	1 05
Manzanilla, 7 oz.	80
Queen, pints	2 35
Queen, 19 oz.	4 50
Queen, 28 oz.	7 00
Stuffed, 5 oz.	90
Stuffed, 8 oz.	1 45
Stuffed, 10 oz.	2 80

8

PIPES	
Clay, No. 216	1 75
Clay, T. D., full count	50
Cop, No. 2	8
PICKLES	
Medium	
Barrels, 1,200 count	8 00
Half bbls, 600 count	4 15
Small	
Barrels, 2,400 count	9 50
Half bbls, 1,200 count	5 20
PLAYING CARDS	
No. 90, Steamboat	90
No. 15, Rival, assorted	1 20
No. 20, Rover, enameled	1 60
No. 572, Special	1 75
No. 98, Golf, satin finish	2 00
No. 808, Bicycle	2 00
No. 632, Tournaunt Whist	2 25
POTASH	
48 cans in case	
Babbitt's	4 00
Penna Salt Co.'s	3 00
PROVISIONS	
Barreled Pork	
Mess	2 17 75
Back	2 20 75
Clear back	2 20 50
Short cut	2 21 00
Pig	24 00
Bean	21 00
Family Mess Loin	21 00
Clear	20 75
Dry Salt Meats	
Bellies	12
S P Bellies	13 1/2
Extra shorts	12
Smoked Meats	
Hams, 12 lb. average	13
Hams, 14 lb. average	13
Hams, 16 lb. average	13
Hams, 20 lb. average	12 1/2
Ham dried beef	12
Shoulders (N. Y. cut)	12
Bacon, clear	15 @ 16 1/2
California hams	15 @ 16 1/2
Bolled Hams	18
Picnic Bolled Hams	13 1/2
Berlin Ham pr's'd	9 1/2 @ 10
Mince Hams	9 1/2 @ 10
Lard	
Compound	7 1/2
Pure	11 1/2
60 lb. Tubs, advance	7 1/2
50 lb. Tubs, advance	7 1/2
20 lb. Pails, advance	7 1/2
10 lb. Pails, advance	7 1/2
5 lb. Pails, advance	7 1/2
Vegetable	8 1/2
Sausages	
Bologna	6
Liver	6 1/2
Frankfort	2 1/2
Pork	8 1/2 @ 9
Blood	6
Tongue	9
Headcheese	6 1/2
Beef	
Extra Mess	11 75
Beefless	11 75
Rump, New	12 00
Pigs' Feet	
1/2 bbls., 40 lbs.	1 75
1/2 bbls., 28 lbs.	3 25
1 bbls., lbs.	7 50
Tripe	
Kits, 15 lbs.	80
1/2 bbls., 40 lbs.	1 50
1/2 bbls., 80 lbs.	3 00
Casings	
Pork	28
Beef rounds	12
Beef middles	12
Sheep	85
Uncolored Butterine	
Solid, dairy	21 1/2
Rolls, dairy	21 1/2
Rolls, purity	16 1/2
Solid, purity	16
Canned Meats	
Corned beef, 2 lb.	2 50
Corned beef, 14 lb.	17 50
Roast beef, 2 lb.	2 50
Potted ham, 1/2s	50
Potted ham, 1/4s	50
Deviled ham, 1/2s	90
Deviled ham, 1/4s	90
Potted tongue, 1/2s	50
Potted tongue, 1/4s	90
RICE	
Domestic	
Carolina head	7
Carolina No. 1	6 1/2
Carolina No. 2	6
Broken	3 1/2

SALAD DRESSING	
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
SALERATUS	
Packed 60 lbs. in box	
Church's Arm and Hammer	3 15
Deland's	3 00
Dwight's Cow	3 15
Emblem	2 10
L. F.	3 00
Wyandotte, 100 lbs.	3 00

SAL SODA	
Granulated, bbls.	95
Granulated, 100 lb. cases	1 05
Lump, bbls.	90
Lump, 145 lb. kegs.	95
SALT	
Diamond Crystal	
Table, cases, 24 3 lb. boxes	1 40
Table, barrels, 100 3 lb. bags	3 00
Table, barrels, 50 6 lb. bags	3 00
Table, barrels, 40 7 lb. bags	2 75
Butter, barrels, 320 lb. bulk	2 75
Butter, barrels, 20 14 lb. bags	2 85
Butter, sacks, 28 lbs.	27
Butter, sacks, 56 lbs.	27
Shaker, 24 2 lb. boxes	1 50
Common Grades	
100 3 lb. sacks	2 25
60 5 lb. sacks	2 15
28 10 lb. sacks	2 05
56 5 lb. sacks	40
28 10 lb. sacks	22

Warsaw	
56 lb. dairy in drill bags	40
28 lb. dairy in drill bags	20
Ashton	
56 lb. dairy in linen sacks	60
Higgins	
56 lb. dairy in linen sacks	60
Solar Rock	
56 lb. sacks	23
Common	
Granulated Fine	75
Medium Fine	80
SALT FISH	
Cod	
Large whole	5 1/2
Small whole	5
Strips or bricks	7
Pollock	3 1/2
Halibut	
Strips	12
Chunks	13
Trout	
No. 1 100 lbs.	5 50
No. 1 40 lbs.	2 50
No. 1 10 lbs.	70
No. 1 8 lbs.	59
Mackerel	
Mess 100 lbs.	14 50
Mess 50 lbs.	7 75
Mess 10 lbs.	1 60
Mess 8 lbs.	1 30
No. 1 100 lbs.	13 00
No. 1 50 lbs.	7 00
No. 1 10 lbs.	1 45
No. 1 8 lbs.	1 19
No. 2 100 lbs.	1 19
No. 2 50 lbs.	1 19
No. 2 10 lbs.	1 19
No. 2 8 lbs.	1 19
Herring	
Holland white hoops, bbl.	10 50
Holland white hoops, 1/2 bbl.	5 50
Holland white hoop, keg.	2 75
Holland white hoop mchs.	85
Norwegian	
Round 100 lbs.	3 80
Round 50 lbs.	2 10
Scaled	13 1/2
Bloaters	1 65
Whitefish	
No. 1 No. 2 Fam	
100 lbs.	7 75
50 lbs.	4 20
10 lbs.	83
8 lbs.	77

Imported.	
Japan, No. 1	5 1/2 @
Japan, No. 2	5 @
Java, fancy head	2 @
Java, No. 1	2 @
Table	2 @


Best Imported Japan	
3 pound pockets, 33 to the bale	
Cost of packing in cotton pockets only 1/2c more than bulk.	

SUTTON'S TABLE RICE	
Carolina head	7
Carolina No. 1	6 1/2
Carolina No. 2	6
Broken	3 1/2

Sutton's Table Rice	
40 to the bale, 3 1/2 pound pockets	7 1/2

9

Imported.	
Japan, No. 1.....	5½ @
Japan, No. 2.....	5 @
Java, fancy head.....	2 @
Java, No. 1.....	2 @
Table.....	2 @



IMPORTED

TRADE MARK

O & S

AND

REGISTERED

MADE IN

## We Are the Largest Mail Order House in the World=== Why?

Because we were the pioneers and Originators of the wholesale mail order system.

Because we have done away with the expensive plan of employing traveling salesmen and are therefore able to undersell any other wholesale house in the country.

Because we issue the most complete and best illustrated wholesale catalogue in the world.

Because we have demonstrated beyond a shadow of a doubt that merchants can order more intelligently and satisfactorily from a catalogue than they can from a salesman who is constantly endeavoring to pad his orders and work off his firm's dead stock.

Because we ask but one price from all our customers, no matter how large or how small they may be.

Because all our goods are exactly as represented in our catalogue.

Because we supply our trade promptly on the first of every month with a new and complete price list of the largest line of merchandise in the world.

Have you a copy of our April catalogue? If not, why not? You can no more afford to do business without it than you can without a yard measure—one is the measure of the stuff you sell, the other a measure of the prices you pay. Ask for catalogue J442. It costs you nothing.

Because "Our Drummer" is always "the drummer on the spot." He is never a bore—for he's not talkative. His advice is sound and conservative. His personality is interesting and his promises are always kept.

**BUTLER BROTHERS**  
230 to 240 Adams St., CHICAGO

**Consignments** of all kinds solicited. We make a specialty of handling merchandise consigned to us in bulk to be distributed to various firms here and outside. We will also act as brokers for you here. Large storage warehouses, extra good facilities and prompt attention to all business. Our many years' experience enables us to look after the business to the benefit of our customers. Give us a trial. Write for full particulars and state what is wanted. We can help you.

**Grand Rapids Messenger & Packet Co.**

11-13 Canal St., Grand Rapids, Mich.

Alex. McLachlin, Manager

## T. W. Brown & Company

**Wholesale Poultry,  
Butter and Eggs**

Port Huron, Mich.

**FIFTY-TWO WEEKS**

in the year we are in the market for Poultry, Butter and Eggs.

**We are paying this week:**

**FOR SWEET DAIRY PACKING STOCK BUTTER, 16c, f. o. b. shipper's station, Port Huron weights and 2 per cent. added account shrinkage.** Pack your butter in parchment paper lined sugar barrels and head with wooden head.

**FOR FRESH GATHERED EGGS (cases included) 19c, f. o. b. shipper's station, Port Huron count and inspection.**

**For Poultry Delivered Port Huron:**

Fowls, No. 1	8c lb.	Old Tom Turkeys	10c lb.
Springs, No. 1	8c lb.	Old Hen Turkeys	11c lb.
Old Roosters	4c lb.	Young Tom Turkeys (over 10 lb. and fat)	11c lb.
Ducks fat, full feathered	7½c lb.	Young Hen Turkeys (over 8 lb. and fat)	11c lb.
		Geese (fat, full feathered)	7c lb.

We charge no commission or cartage and make prompt returns upon receipt of shipments. Prices are quoted for Michigan shipments only.

We refer you to First National Bank, Durand, Mich., Jean, Garrison & Co., New York City, St. Clair County Savings Bank, Port Huron.

If you are a carload shipper let us hear from you. We buy in carlots.

## NOV. 17—UNSURPASSED POULTRY MARKET

We predict for Thanksgiving fancy turkeys will sell, dressed, 15¢@16¢. Chickens, 13¢@14¢. Hens, 11¢@12¢. Ducks, 15¢@16¢. Geese, 12¢@13¢. Live turkeys, 13¢@14¢. Chickens, 12¢@13¢. Hens, 10¢@11¢. Ducks, 12¢@13¢. Geese, 10¢@11¢. Should be short supplies 1 to 2c more would be easy. Have seen seasons when turkeys sold 18¢@20¢, others accordingly. Buffalo will pay up with any market in United States when she has to.

For fancy (scalded) poultry Buffalo will equal any market—no exception—for Thanksgiving and Christmas. We are not prophets, but predict, just the same, as we have safely for years, that no market excels us on holiday poultry this season, because Buffalo has places for it. First, always big holiday demand; second, the canners want very large quantities; third, cold storage speculators, any amount; fourth, live, raffling trade, carloads; fifth, factory proprietors' trade—thousands as gifts. Hence no danger of poor results this season.

Buy conservative—better sure margin on moderate shipments than loss on large ones. We assure unsurpassed service, promptness, integrity, responsibility, conservative quotations and we believe an unexcelled poultry market, light freight, quick time, etc.

References: New shippers to old ones and Western shippers to Berlin Heights Bank, Berlin Heights, Ohio, or Third National Bank, Buffalo; or anywhere on demand. Our 34th year.

**BATTERSON & CO., 159 Michigan St., Buffalo, N. Y.**

**OLD RELIABLE B.L. CIGAR ALWAYS BEST.**  
**LUBETSKY BROS. DETROIT, MICH. MAKERS**



**Demijohns and Their Many Uses in Trade.**

Why do we call a jug in a wicker-work casing or box a demijohn? That name naturally suggests "half-John," or "John half full," or somebody or something directly or indirectly connected with some "John" and liquor. But demijohns are used for holding all sorts of liquors—not necessarily intoxicants by any means.

The origin of the word is a trifle clouded. We get it from the French "demejeanne," which signifies a "demi-john," just as in our language. And that word appears to have been originally a corruption or an "accommodation," so called, of "Dame Jeanne," or Lady Jane—or else to have gone into the French tongue directly from the Arabic "damagan" (a demijohn), said to be so called from Damagan, a town in Northern Persia, once famous for its glass works, and to have been the spot where glass jugs enclosed in wickerwork were originally made.

So much for the name. The demijohns themselves are a most important article in the liquor, oil, spirits and paint trades, not to mention other branches generally not so well known. We frequently see immense vessels of this sort standing in front of liquor stores. But they are, of course, signs or else advertisements, pure and simple. On them the wickerwork is woven over a bottle-shaped or jug-shaped form of wood.

From a dealer in glassware it was learned by a New York reporter the other day that the largest demijohn made regularly for the trade has a capacity of only five gallons. The smallest holds only one and a half ounces, or less than a gill. That size is used chiefly for perfumery and cordials.

"Between the five-gallon and the gill size," this dealer explained, "demijohns are made in many sizes, including quarts, pints and half pints. In these smaller demijohns there is a considerable holiday trade. Demijohns are not very costly, anyway, but the very smallest are the most expensive proportionately. A gill demijohn sells for more than one that will hold half a gallon, the simple reason being that the little one must be covered with care as to its appearance, while in the larger sizes the chief thing required is serviceability. So the basketwork on the very little demijohns may take more time and lots more for labor than that on a demijohn some sizes larger.

"Probably the first idea of most people would be that the demijohn is made solely to contain liquor; and very likely it is more used for that than for any other one purpose. But demijohns are, in fact, used for many purposes. They are used for vinegar and for molasses, for perfumery and for bay rum, for cordials and for extracts, for essences and for waters, and so on, in housekeeping use and in the drug and other trades.

"Almost all the demijohns used in this country are made here, although some are imported from Germany and France. From those countries also we get, containing drug importations, some odd-shaped demijohns larger than any we use in this country. Here, for instance, is a French demijohn that holds approximately 6½ gallons. It is tall and of straight-sided, cylindrical form, and carried in a hamper-like outer basket, with two handles, one on either side at the top. This makes a nice-looking package and is handy to lift and carry around, but railroads do not like to

handle wicker-covered bottles of that sort on account of their liability to break.

"On the other side they pack big demijohns like that with cork scraps, or scraps of sponge, for their protection in transportation. Our big demijohns here, above five gallons, are made in the form of what are called box demijohns, the bottle being incased not in wickerwork, but in a box, or a wooden crate. For that matter there are now made many box demijohns of smaller sizes as well."

**Frost Proof Oranges.**

The Department of Agriculture has invented, or rather developed, an orange that is guaranteed to withstand the cold waves that have so many times damaged the Florida groves. This has been accomplished by crossing the Japanese tri-lobate orange, an ornamental tree, with the common varieties successively until a fine fruit capable of enduring extreme cold has been produced. It is announced that the new orange can be grown 200 miles farther north than the varieties now under cultivation in Florida. It is to be hoped the Department will not be content with an advance of 200 miles. Let it continue its experiments until the traveler may view orange groves all the way from the gulf to the Great Lakes.

The rarest of flowers is candor.—Racine.

**WANTED**

We have a business proposition that will interest ONE reliable young man in each city or town. Only a few spare moments of your time necessary; will not conflict with other work. Send us five two cent stamps for full particulars at once.

Wholesale Produce, 25 John St., Boston

**Gas or Gasoline Mantles at 50c on the Dollar**

GLOVER'S WHOLESALE MDSE. CO.  
MANUFACTURERS, IMPORTERS AND JOBBERS  
OF GAS AND GASOLINE SUNDRIES  
Grand Rapids, 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

**F. M. C. COFFEES**

are always  
Fresh Roasted

**The "Marvel" Can Opener**

Excels and outsells all others. Protects the hands from the tin. Does not slip out of can when in operation.



Has the advantage over all others as it can be used for other purposes than a can opener. Sells on Sight. Agents Wanted Everywhere.

Kalischer Mfg. Co.,  
Cleveland, O.

**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.

You ought to sell

**LILY WHITE**

"The flour the best cooks use"

VALLEY CITY MILLING CO.  
GRAND RAPIDS, MICH.

**C. C. Wormer Machinery Co.**

Contracting Engineers and  
Machinery Dealers

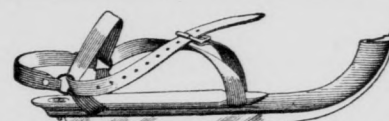
Complete power plants designed and erected. Estimates cheerfully furnished. Let us figure with you. Bargains in second-hand engines, boilers, pumps, air compressors and heavy machinery. Complete stock new and second-hand iron and brass and wood working machinery.

Large Stock of New Machinery  
DETROIT, MICHIGAN  
Foot of Cass St.

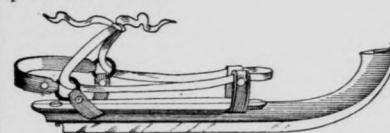
We have the Largest  
Stock in Western Michigan of

**Sleigh Runners  
Convex and Flat  
Sleigh Shoe Steel  
Bar and Band  
Iron**

Send us your orders.  
Sherwood Hall Co., Ltd.  
Grand Rapids, Michigan

**Dutch Skates**

Are going to be all the craze this season. Just received a complete stock from the Netherlands of genuine hand made, imported, latest styles Dutch skates. Order some now. My own special makes of Dutch skates are meeting with immediate success. They meet a popular want and, Mr. Merchant, if you have not ordered some, do so now. They sell well and allow you a good margin. Write for my illustrated catalogue and price list Free.



J. Vander Stel  
Mfr. and Importer  
33 Kent St.  
Grand Rapids, Mich.

**The Woodhouse Co.  
Wholesale  
Tobacco and Cigars**

Now open for business with complete lines in all departments.

33 N. Ionia St., Grand Rapids, Mich.



**How Pins, Hooks and Eyes Are Now Made.**

The manufacture of pins has become such an industry in the United States that its mills practically supply the world with this much-needed article, and yet the demand is by no means a small one. In 1900 the 75,000,000 people in the United States used 66,000,000 gross of common pins, which is equal to 9,500,000,000 pins, or an average of about 126 pins for every man, woman and child in the country. This is the highest average reached anywhere in the use of pins. Ten years ago we used only about seventy-two pins apiece.

Figures condensed by the American Exporter from the census reports disclose that the total number of pins manufactured in the United States during 1900, the census year, was 68,889,260 gross. There are forty-three factories in all, with 2,358 employees. The business has grown rapidly during the last twenty years, for, although there were forty factories in 1880, they produced only half as much, employed only about half the capital and only 1,077 hands. There has been a considerable increase in the number of women and children employed in pin factories of late years, which is an indication that the machinery is being improved and simplified, and that its operation does not require so high an order of mechanical skill.

Hooks and eyes are a by-product of pin-making and are produced at most of the factories from material that will not do for pins. The output of hooks and eyes in 1900 was 1,131,824 gross.

Pins and hooks and eyes are turned out by automatic machines in such quantities to-day that the cost of manufacture is practically limited to the value of the brass wire from which they are made. A single machine does the whole business. Coils of wire, hung upon reels, are passed into the machines, which cut them into proper lengths, and they drop off into receptacles and arrange themselves in the line of a slot formed by two bars. When they reach the lower end of the bars they are seized and pressed between two dies, which form the heads, and pass along into the grip of another steel instrument, which points them by pressure. They are then dropped into a solution of sour beer, whirling as they go to be cleaned, and then into a hot solution of tin, which is also kept revolving. They here receive their bright coat of metal and are pushed along, killing time, until they have had an opportunity to harden, when they are dropped into a revolving barrel of bran and sawdust, which cools and polishes them at the same time. Because of the oscillation of the bran they work gradually down to the bottom of the barrel, which is a metallic plate cut into slits just big enough for the pins, but not big enough for the heads to pass through.

Thus they are straightened out into rows again, and, like well-drilled soldiers, pass along toward the edge of the bottom, and slide down an inclined plane, still hanging by their heads, until they reach strips of paper, to which they are introduced by a curious jerk of the machine. The first they know they are all placed in rows, wrapped up and on their way to the big department store, where they are sold at from five to ten cents a gross. A machine is expected to throw out several thousand gross an hour.

Needles are made by a similar machine. In 1900 there were made 1,397,533 gross of machine needles, 212,689 gross for shoemaking, 324,476 gross for

ordinary household sewing machines, 307,426 gross for knitting machines, and the rest for other kinds of sewing and knitting machinery, generally for factory use. We imported \$418,004 worth of ordinary needles, most of them from England.

Hairpins and safety pins and other kinds of pins are manufactured in a similar manner. We made 1,189,104 gross of hairpins in 1890. Both needles and hairpins are manufactured to a greater extent in Europe than plain pins. Safety pins, however, are decidedly American, and of these we make on an average 1,000,000 gross a year.

## 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—MEAT MARKET STOCK AND fixtures, slaughter house, horses, wagons, sleighs, etc., in town of 1,600 inhabitants; good business. Address No. 881, care Michigan Tradesman.** 881

**FOR SALE—SAFE, WEIGHT 1,600 POUNDS; same as new; can be bought at a bargain. Address R. G. Burlingame, Hartford, Mich.** 878

**WANTED—A GOOD SECOND-HAND BUSS for hotel and livery use. L. L. Pearce, Elsie, Mich.** 871

**FOR SALE—SECOND-HAND COMPUTING scales. W. F. Harris, South Bend, Ind.** 870

**GREAT OPENINGS FOR BUSINESS OF all kinds. New towns are being opened on the Chicago, Great Western Railway, Omaha Extension. For particulars address E. B. McGill, Mgr., Townsite Department, Fort Dodge, Iowa.** 869

**FOR SALE—STOCK OF GROCERIES, crockery, granite ware, etc.; best location in city of 20,000; doing \$100 cash business a day; all good class of trade; chance of a lifetime; must sell at once; going to move south. E. A. Gardner, Manistee, Mich.** 868

**FOR SALE—SMALL STOCK CLOTHING, shoes and furnishing goods; invoices about \$2,500; stock new and clean; in town of about 1,200. Address No. 867, care Michigan Tradesman.** 867

**WE CAN SELL YOUR REAL ESTATE OR business wherever located; we incorporate and float stock companies; write us. Horatio Gilbert & Company, 325 Ellicott Square, Buffalo, N. Y.** 866

**FOR SALE—STOCK OF MILLINERY AND ladies' furnishings; invoices between \$1,000 and \$1,200; fine location; town of 1,500 population. Good reason for selling. Address No. 865, care Michigan Tradesman.** 865

**FOR SALE—100 ACRES OF LAND, situated in best farming locality in Michigan, four miles west of Lake Odessa; land and buildings in excellent condition. For particulars address Mrs. E. Stuart, Clarksville, Mich.** 864

**PARTIES LOOKING FOR BUSINESS openings will do well to correspond with Y. care Michigan Tradesman.** 877

**BEST YET. FOR SALE ON ACCOUNT OF other business—An established grocery in the best city in the Upper Peninsula. Will sell at sacrifice if taken immediately. Stock about \$1,200. Corner store and basement, 20x60 feet; and plate glass front. Address No. 876, care Michigan Tradesman.** 874

**FOR SALE—A GOOD GROCERY BUSINESS in a thriving Michigan city; center of State; amount of business, \$70 per day; stock will invoice from \$1,500 to \$2,000; good reason for selling. Address No. 874, care Michigan Tradesman.** 874

**FOR SALE—FINE STOCK OF GENERAL merchandise in country town; postoffice in connection; splendid farming country; trade about \$10,000 per year; cheap rent; or will sell controlling interest in large brick store; also two acres of splendid land, with residence, warehouse, barn, coal shed, carriage house, etc.; plenty of fruit; store and residence both lighted with acetylene gas; stock and fixtures will invoice about \$2,000; price for residence and land, \$1,000; will sell separate or together. Reason for selling, poor health. Address, or come and see, A. L. Spafford, P. M., Chester, Mich.** 873

**EXCELLENT DRY GOODS STOCK FOR sale; doing a fine business; stock about \$10,000; located twenty-five miles from Grand Rapids; would be pleased to correspond. Address A1, care Michigan Tradesman.** 872

**WANTED—MAN WITH \$10,000 TO PUSH an article now before the public; it's a winner; investigation solicited. E. J. Post, c/o D. Bertram, Mont. Mich.** 884

**80 ACRES IN EMMET COUNTY, ONE mile and a half from Brutus, unimproved, to exchange for merchandise. Address Lock Box 280, Cedar Springs, Mich.** 883

**WANTED—GOOD LOCATION FOR FIVE and ten-cent store. Address No. 882, care Michigan Tradesman.** 882

**FOR SALE—GROCERY BUSINESS IN Sault Ste. Marie, Mich., doing \$80,000 yearly; will invoice about \$3,000. Owner has other business. Terms cash or good security. Address F. M. Holmes, Sault Ste. Marie, Mich.** 885

**FOR SALE—A \$2,000 STOCK OF BAZAAR goods in a bustling town of 2,500; best reasons for selling; correspondence solicited. Address No. 880, care Michigan Tradesman.** 880

**FOR SALE—DESIRABLE RESIDENCE, brick store and business properties. Address J. S. Hoffman, Monroe, Mich.** 863

**SHOE STOCK WANTED FOR CASH WITHIN the next 30 days. Address No. 862, care Michigan Tradesman.** 862

**FOR SALE AT A BARGAIN IF TAKEN at once—Nice, clean stock of groceries, including fixtures and soda fountain. Will invoice about \$1,500; brick building; rent \$15 per month; best town of 1,200 population in Southern Michigan. Further particulars address No. 860, care Michigan Tradesman.** 860

**WANTED—TO BUY A SMALL STOCK OF drugs. Address No. 847, care Michigan Tradesman.** 847

**FOR SALE—STORE AND STOCK OF GENERAL merchandise, situated at one of Michigan's most popular summer resorts; a good trade established; store runs year round. A money maker. Investigate. Terms cash. Also farm of 240 acres, "five miles south of Petoskey." Good buildings, well watered and mostly improved. A bargain for cash. Address A. E. Hass, Walloon Lake, Mich.** 852

**FOR SALE—STOCK IN UNITED STATES Robe Factory. Inquire of F. M. Kilbourn, Secretary, Corunna, Mich.** 854

**AN UP-TO-DATE RESTAURANT AND bakery, doing a profitable business, can be bought right. Address B., care Michigan Tradesman.** 861

**CHOICE FARM FOR SALE OR TRADE for merchandise; 80 acres muck soil, 1½ miles from town. Address 321½ Lake, Petoskey.** 857

**TO RENT \$7—BUILDING FOR MEAT MARKET or other business, with three living rooms, also barn; location good on South East St., Grand Rapids. James Campbell, Room 6, Giant Block, Grand Rapids.** 850

**FOR SALE—GROCERY AND NOTION stock; good lively town in Southern Michigan; good location; will invoice about \$800; good reason for selling. Address Owner, Box 193, Lawrence, Mich.** 855

**FOR SALE—HARDWARE AND IMPLEMENT stock in the best agricultural district of Northern Michigan. Good reason for selling. Address No. 846, care Michigan Tradesman.** 846

**FOR SALE OR EXCHANGE—\$12,000 STOCK of dry goods, shoes and clothing at Mason City, Ia., one of the best towns in the State. Will accept part in good real estate. Address No. 845, care Michigan Tradesman.** 845

**FOR SALE—A TWELVE HORSE POWER boiler nearly new for \$100, if sold before Jan. 1, 1903. Address F. W. Brown, Ithaca, Mich.** 853

**FOR SALE—A GROCERY BUSINESS IN Houghton, Mich.; \$75,000 to \$100,000 business yearly; \$5,000 stock; can be reduced to \$3,000. Address Geo. Williams, Houghton, Mich.** 827

**FOR SALE—MEAT MARKET AND slaughter house in connection; a good first-class trade and cash business; town of fourteen hundred inhabitants and the only market in town. Reason for selling, have other business in larger place. M. A. Mahoney, Box 246, Bellevue, Mich.** 843

**IF YOU WISH TO SELL A BUSINESS OR any kind of real estate anywhere in America, for quick cash, give description and price. I will send free booklet telling how it is done. No commissions. Emerson De Puy, Specialist, Des Moines, Ia.** 829

**FOR SALE—\$3,000 GENERAL STOCK AND \$2,500 store building, located in village near Grand Rapids. Fairbairn's scales. Good paying business, mostly cash. Reason for selling, owner has other business. Address No. 838, care Michigan Tradesman.** 838

**FOR SALE—A NICE, CLEAN STOCK OF hardware and farm implements, tinner's and pump tools, good location, good business, good reasons for selling. Address Lock Box 107, Holland, Minn.** 835

**WANTED—EVERY ONE TO KNOW THAT there is one honest commission man on earth. What have you to offer? A. M. Bentley, Saginaw, W. S. Michigan, Distributor of "Best on Record" Flour.** 831

**FOR SALE—ON ACCOUNT OF ILL health, long established furniture business in finest town of 7,000 in Southern Michigan; sold at discount if taken at once. Address No. 816, care Michigan Tradesman.** 816

**FOR SALE—A NEW AND MODERN FURNITURE delivery wagon cheap if sold at once. Address No. 817, care Michigan Tradesman.** 817

**WANTED—STOCK OF GENERAL MERCHANDISE for cash; must be cheap to be removed. Address Reval, 221 Fifth Ave., Chicago, Ill.** 819

**FOR SALE—AT A BARGAIN, STEAM flour mill in good running order, on railroad. Will exchange for city property. R. M. Grindley, 171 Griswold St., Detroit, Mich.** 827

**FOR SALE OR TRADE FOR A STOCK OF general merchandise—farm of 100 acres, valued at \$3,000; mortgaged for \$1,100; located in the northeastern part of Ionia county. Address No. 795, care Michigan Tradesman.** 795

**WANTED—STEAM HEAT FOR CHURCH 30x60, with basement. Box 8, Benzonia, Mich.** 798

**FOR SALE—TWO BUSINESS BUILDINGS in best location in town; cost \$3,800; also a stock of men's furnishing goods and shoes in first-class condition; will invoice \$3,000; if taken within 30 days both can be bought for \$4,500 cash. Real estate will have a big advance here before next spring. For further particulars address Box 343, Munising, Mich.** 781

**FOR SALE—DRUG STOCK IN ONE OF the best business towns in Western Michigan; good chance for a physician. Enquire of No. 778, care Michigan Tradesman.** 778

**WANTED—QUICK MAIL ORDERS, Overstocked; must keep the factory running; telescopes, suit cases, whips; low prices. For special discounts and illustrated descriptive list address Olney Telescope & Harness Co., Box 155, Olney, Ill.** 769

**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.** 871

**WANTED FOR CASH—LUMBER OF ALL kinds; also shingles and lath. Will contract mill cuts. Belding-Hall Mfg. Co., Belding, Mich.** 764

**FOR SALE—FIRST-CLASS, EXCLUSIVE millinery business in Grand Rapids; object for selling, parties leaving the city. Address Millner, care Michigan Tradesman.** 507

**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—DRUG STOCK AND FIXTURES, involving 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

**I WANT TO BUY SOME KIND OF BUSINESS and residence (not connected); what have you to offer? Give full description and price. A. M. Barron, Station A, South Bend, Ind.** 746

**I HAVE SOME REAL ESTATE IN GRAND Rapids. Will trade for a stock of general merchandise. Address No. 751, care Michigan Tradesman.** 751

**WILL PAY SPOT CASH FOR STOCKS dry goods, boots and shoes, hardware, furniture or groceries. Lock Box 74, Ypsilanti, Mich.** 715

**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-B Broadway, New York City.** 694

**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

### MISCELLANEOUS

**WANTED—A REGISTERED ASSISTANT pharmacist, one who has had at least one year's experience, and prefer one who has had a little experience in wall paper. Correspond with G. T. Chamberlin, Hartford, Mich.** 879

**WANTED—A NO. 1 DRY GOODS, FURNISHING goods and shoe salesman. Must be steady and reliable. State wages expected. Address P. O. Box 141, South Boardman, Mich.** 875

**PHARMACIST SITUATION WANTED; EXPERIENCED; references; state salary paid. Address 856, care Michigan Tradesman.** 856

**WANTED BY EXPERIENCED SALESMAN—Permanent position in general store; references. Address N. B., care Michigan Tradesman.** 859

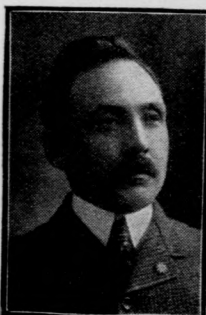
**WANTED BY EXPERIENCED SALESLADY—Permanent position in dry goods store. References if required. Address No. 888, care Michigan Tradesman.** 888

**SALESMEN, IN EVERY STATE, TO CARRY as a side line on commission an article of proved merit handled by druggists, grocers, general stores and feed dealers. American Glutroze Company, Camden, N. J.** 825

**WANTED—A MAN TO DELIVER AND work in grocery store. Must be of good character, a worker and strictly temperate; a steady job for the right man. Address No. 823, care Michigan Tradesman.** 823

**WANTED—FIRST-CLASS DRY GOODS man for Northern Wisconsin; good salary to the right man. Address No. 821, care Michigan Tradesman.** 821

## WE ARE Auctioneers and Special Salesmen



C. C. O'NEILL

C. C. O'NEILL & CO., Chicago, Ill.  
356 Dearborn St., Suite 408 Star Building

## Cheney & Tuxbury

Real Estate Dealers

Timbered and Farm Lands a Specialty.  
24 Canal St., Grand Rapids, Mich.