

MICHIGAN TRADESMAN

PUBLISHED WEEKLY

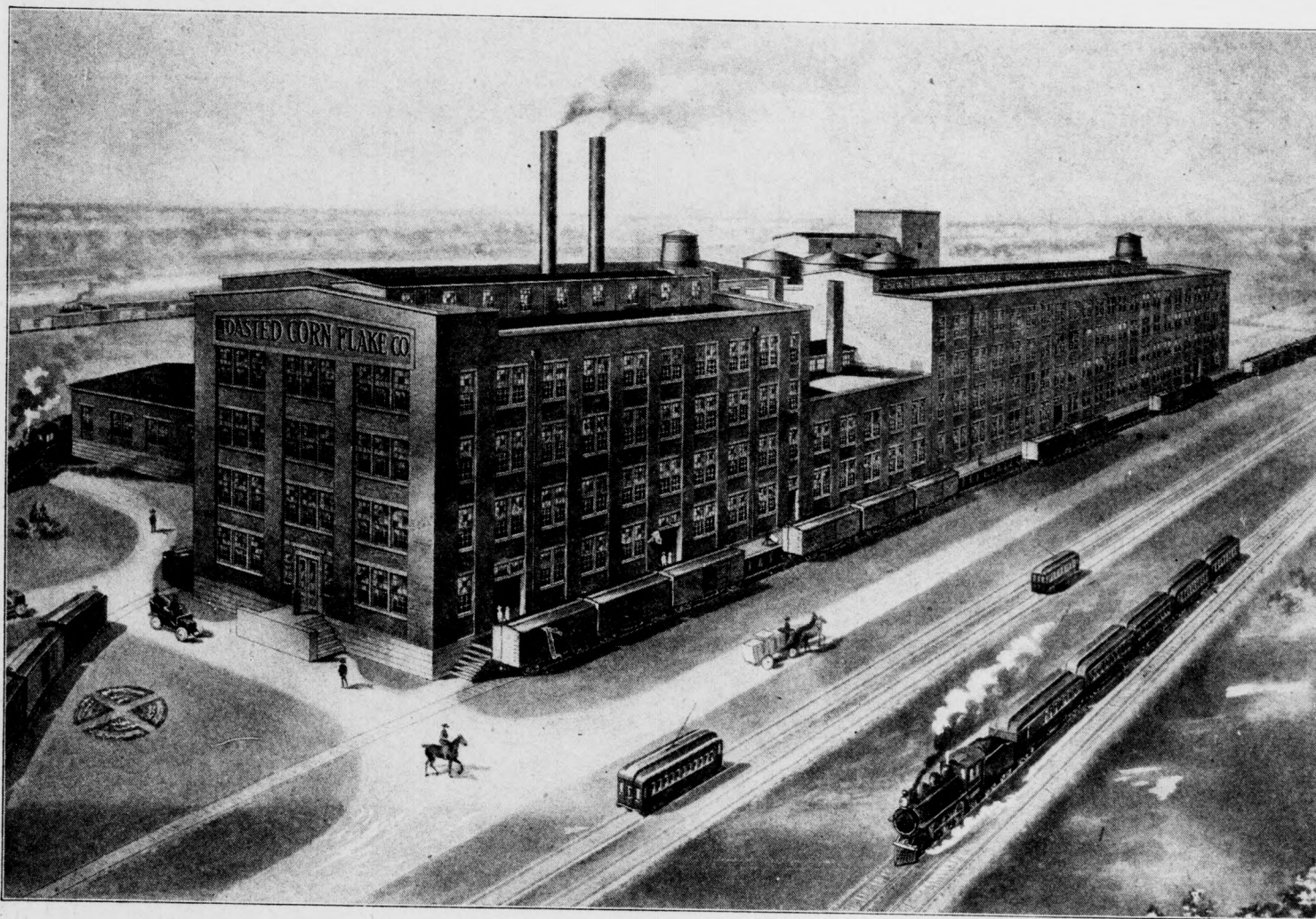
TRADESMAN COMPANY, PUBLISHERS.

\$2 PER YEAR

Twenty-Fifth Year

GRAND RAPIDS, WEDNESDAY, FEBRUARY 12, 1908

Number 1273



Battle Creek Now Has the Largest, Most Complete Cereal Factory in the World

The beautiful new home of the genuine Toasted Corn Flakes is completed. The fires have been kindled, the wheels are turning and the filmy, delicious flakes are being made in greater quantities than they, or any other breakfast food, were ever made before. And everybody's happy except the imitators. In spite of the fact that these imitators did everything possible to gain public favor during the shortage caused by the burning of our main factory, the demand for

The Genuine Toasted Corn Flakes

has kept up unabated. This shows that the people know what they want and they want the genuine because it has the flavor. We've been promising to fill all orders with the completion of our new building. Now we're ready to fulfill our promise. If you've had trouble getting a supply—order NOW—and give your customers all they want of what they want.

Toasted Corn Flake Co.
Battle Creek, Mich.

W. K. Kellogg

DO IT NOW

Investigate the

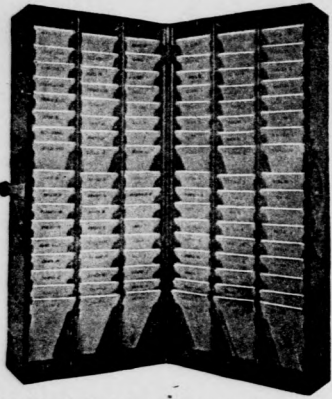
Kirkwood Short Credit System of Accounts

It earns you 525 per cent. on your investment. We will prove it previous to purchase. 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 & Co.

105 Ottawa St., Grand Rapids, Michigan
Bell Phone 87 Citizens Phone 5087

Pat. March 8, 1893, June 14, 1898, March 19, 1901.



Every Cake

of FLEISCHMANN'S

YELLOW LABEL YEAST you sell not only increases your profits, but also gives complete satisfaction to your patrons.

The Fleischmann Co.,

of Michigan

Detroit Office, 111 W. Larned St., Grand Rapids Office, 29 Crescent Av.



If Your Time is Worth Money

You cannot afford to spend any of it doing bookkeeping. Why not use

Tradesman Coupon Books

and put your business on practically a cash basis? We will send you samples and full information on request and can give you the names of thousands of satisfied users.

Tradesman Company

Grand Rapids, Mich.

On account of the Pure Food Law there is a greater demand than ever for *

Pure Cider Vinegar

We guarantee our vinegar to be absolutely pure, made from apples and free from all artificial coloring. Our vinegar meets the requirements of the Pure Food Laws of every State in the Union. *

The Williams Bros. Co.

Manufacturers

Picklers and Preservers

Detroit, Mich.

Makes Clothes Whiter - Work Easier - Kitchen Cleaner.

SNOW BOY WASHING POWDER.

GOOD GOODS — GOOD PROFITS.

MICHIGAN TRADESMAN

Twenty-Fifth Year

GRAND RAPIDS, WEDNESDAY, FEBRUARY 12, 1908

Number 1273

Our Multigraph Imitation Typewritten Letters save your writing the same letters over and over again. Some of the largest firms in the city are using them, why not you?
Write or phone us.
Grand Rapids Typewriting & Addressing Co.
114 Mich. Trust Bldg., Ground Floor

**GRAND RAPIDS
FIRE INSURANCE AGENCY**
THE McBAIN AGENCY
Grand Rapids, Mich. The Leading Agency

Commercial Credit Co., Ltd.
Credit Advances and Collections
MICHIGAN OFFICES
Murray Building, Grand Rapids
Majestic Building, Detroit

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.
2321 Majestic Building, Detroit, Mich.

TRACE YOUR DELAYED FREIGHT Easily and Quickly. We can tell you how. **BARLOW BROS.,**
Grand Rapids, Mich

KENT COUNTY SAVINGS BANK
Corner Canal and Lyon Streets
GRAND RAPIDS, MICHIGAN

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FIRE AND BURGLAR PROOF

SAFES

Grand Rapids Safe Co.

Tradesman Building

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THE SPECIAL DAY IDEA.

"Your suggestions in support of Special Day observance by the smaller cities and villages," writes a subscriber, "would have greater force if you would name, specifically, some towns where such ventures have been undertaken."

Accordingly and in order to please our subscriber the following are offered: Geneva, Iowa, has its Bean Dinner Day; Longmont, Colorado, has its Pumpkin Day; Canon City, Colo., its Apple Day; Rockyford, Colo., its Melon Day, and so on might the list be continued.

The question is not what others have done, but what you can do. Can you take the initiative?

Another enquirer asks: "What can four business men do when twenty-five or thirty other business men in the same town have cold feet?"

The reply to that is that patience, self control and persistence on the part of the four business men may win over the thirty who are not yet interested. Don't be in a hurry. There are at least six good months before the Special Day season. Let the four who are already interested co-operate earnestly, carefully and thoroughly until they have formulated a plan in all its details. Let them through investigation and a conservative estimate learn how large is the population from which they may hope to draw their crowd and then, through enquiry and the former public day experiences of their town, let them reach a conclusion as to an approximate maximum of the expected crowd. Find out what special attractions may be secured right at home without expense in the shape of music, games, athletic contests and the like, not omitting a speaker or two.

This much accomplished, it will be an easy matter to reach an approximation as to the amount of money which will be necessary to expend. Then it is time to find out how much in the way of donations to the free dinner supplies can be depended upon. The work of four men during the next three or four months, along the lines suggested, can not fail if wisely directed to develop a

plan which would be so convincing that even although those now troubled with "cold feet" should continue to suffer, public opinion and local interest would be so widely developed and so harmonious that the success of the enterprise would be assured. And by this time it will be rational to expect that those who are now hanging back will do their share.

The fact that the present is presidential election year is favorable to Special Day efforts because the probabilities are that all communities will be so surfeited with the strenuous efforts of party workers, party organizations and party speakers that "a day off," when politics will be barred and naught but good companionship and an interchange of social favors will prevail, will prove a relief and a genuine benefit to the neighborhood engaging in such an undertaking.

DEPENDS ON VIEWPOINT.

"There are two great categories of civilized men," says one of the characters in Alfred Capus' new drama, *Les Deux Hommes*, and he continues: "In the first place we have those who adapt themselves exactly to their epoch and who ask of it only what it can give; and it is among these that life chooses its winners—for what is called luck is merely the faculty of adapting one's self instantly to the unforeseen. And then there are those who do not adapt themselves, who are born either too late or too soon, who have neither the ideas of yesterday nor those of tomorrow. This class furnishes the failures."

And this speech is hailed by the critics as a valuable contribution to literature.

It needs no eminent sociologist or great philosopher to condense the first phase of the sentiment into the phrase, "a shifty man," one who lands upon his feet, no matter how, at the drop of the hat; but the remaining phase, the poor devil born too late or too early, the chaps "who have neither the ideas of yesterday nor those of to-morrow," is not so clear.

What about heredity, environment, bent, temperament and all the rest? Who is to know whether his birth is ill timed or not? What is failure? Is there a universal standard of success? If so what are its terms? Is John D. Rockefeller a success? If so what rank is held by John Burroughs and how about the millions of men who are supremely happy because they are absolutely contented with their respective lots?

The world is filled with shifty men whose names never reach beyond the horizons of their home towns and who, even among their friends, are

not reckoned as winners; and, even so, they know more of happiness and less of disappointment and despair than do the other millions who are notoriously recognized as lucky. Which one of these two grades embodies the winners and which the failures?

The difficulty with M. Capus and the critics who applaud is that they do not recognize the value of a proper viewpoint. Their vision is blurred by the dollar mark. It does not comprehend the value of perfect physical health, the beauties of serene domestic felicity, the strength that comes with the consciousness of doing the right thing always because it is right and for no other reason. They belong to the frequenters of the pit who split their palms applauding when some one quotes the Golden Rule and, leaving the theater, go on in their daily practice of doing exactly opposite to the teachings of that foundational factor of all success.

AMERICA'S BIGGEST TALKER.

Whatever anybody's opinion may be of Mr. Bryan as a statesman, all must take off their hats to him for the frequency of his speeches. He talks on all topics as easily as the sporting reporter writes up a ball game day after day. He talks before political meetings, churches, Sunday schools, Congress, Legislatures and on the lecture platform with equal ease, but not always for the same figure. He is especially severe upon the corporations and joins with others in thinking that the Stock Exchange is a pretty dangerous place. He said that at great length in New York City the other night and the only real applause he got was when he asked the country to march 80,000,000 strong against it. Mr. Bryan is a generous man in his way, too, for no one else has been more flattering in remarks about President Roosevelt and his last message. He claims, of course, that there has been a theft of Democratic thunder. Taking his word for it it would almost seem as if President Roosevelt and Bryan could run on the same ticket or, anyhow, stand on the same platform. It would be interesting, just out of curiosity, to know how many people the great Nebraskan has addressed during his lifetime. It is within bounds to say that no other American has talked to a larger number. It is a great gift to be so good a talker and Mr. Bryan, as he has the right to do, makes it financially, if not politically, profitable.

Locking the heart against the drafts of sympathy is the swiftest way of impoverishing the whole life.

REASONABLE REGULATION.

Proposed Amendment To Sherman Anti-Trust Law.*

The value of associations can only be measured by the benefits derived through them, and benefits derived through them depend entirely upon the loyalty of the members. At the present time there are two obstacles to the successful operation of combined effort, the first being the indifference of members and the other being the laws regarding combines in trade.

It will be admitted by all who have ever been actually engaged in association work that the one thing lacking to make association work more effective is the loyal support of the members to the few who are delegated to carry on the work.

It matters not how earnestly or diligently an officer may labor for the accomplishment of any object which may seem to be for the interest of his association, he is powerless to accomplish the desired ends without the support of the individual members of his organization. It frequently happens that members criticise their associations for not accomplishing more, when the only reason for their not being able to do so is the indifference and lack of support which are manifestly displayed.

It must be admitted that reform in any direction, civil or otherwise, can only be successfully brought about through combined effort. Co-operation in business has become a recognized necessity in order that merchandising may be successfully and profitably carried on. Unfortunately, however, trade organizations of all kinds have been in disfavor, the public having been led to believe, through the press, that any kind of a trade organization is a menace to the community and should not be tolerated, when, as a matter of fact, the encouragement of legitimate trade organizations would do much to prevent the centralization of trade and the establishment of combines known as trusts.

We have had a law on the statute books for seventeen years which makes it a crime, punishable by heavy penalties and imprisonment, for an organization like this to enter into an agreement with a manufacturer, or with one another, that would give the merchant a profit sufficient to cover the cost of doing business, and the effect of the law has been to reduce competition by the absorption of a large number of small firms into large and powerful combinations known as trusts.

How, then, are we to overcome the principal obstacles that prevent successful results through combined effort. It must be clear to all that permanent and lasting benefits can not be realized through illegal combinations. The logical conclusion to this is that we should seek to have the laws amended so that trade associations may be legal organizations with power to enforce agreements and control members. It has

*Paper read at annual meeting New York State Wholesale Grocers' Association by Wm. Y. Wadleigh, of Boston.

been suggested that this might be done through the medium of a Federal license under the control and supervision of a Commission appointed by the Government, with authority to approve trade agreements which are reasonable and just, agreements that would stand in law, the same as any other business agreements which bind the contracting parties. The Sherman anti-trust law makes no distinction as to the character of these agreements and therefore I maintain is detrimental to legitimate business and should be modified to the extent that beneficial trade agreements should be permitted. By beneficial agreements, I mean agreements which are within well-defined limits and which are fair to all, extending from the producer to the consumer.

Students of economic problems recognize the necessity which has impelled merchants in all lines of trade to organize for mutual protection, as well as the right to adopt agreements which, in a greater or less degree, determine and limit the customs of trade, although many of them are technically in restraint of trade.

The National Civic Federation, at its meeting in Chicago in October, recommended the modification of the Sherman law, so as to permit railroad and mercantile interests to make such agreements as I have referred to. It appointed a committee to further legislation on the matter and raised a fund to defray the expense of publishing literature on the subject. The President, in his annual message to Congress last month, said:

"Experience has definitely shown not merely the un wisdom, but the futility, of endeavoring to put a stop to all business combinations. Modern industrial conditions are such that combination is not only necessary but inevitable; it is so in the world of business just as it is so in the world of labor—the anti-trust law should not be repealed, but it should be made more efficient and more harmonious with actual conditions. It should not prohibit combinations that do no injustice to the public, still less those the existence of which is on the whole of benefit to the public."

In view of these sentiments emanating from such high authority, I think we are not only justified in urging legislation that will permit us to apply the principle of co-operation and combined effort to our business in a legal manner, but are negligent if we do not. The business of the wholesale grocer of to-day is largely that of a distributor of proprietary goods and in order to secure remuneration sufficient to warrant the performance of such service, it has become necessary to demand from the manufacturer a protective agreement, whereby unhealthy and unscrupulous competition may be eliminated, and this form of an agreement is no different in principle from that advocated by the Inter-state Commerce Commission relative to railroad rates, which is that there shall be a fixed

rate and it shall be the same to everybody.

Modern methods which have been introduced into all lines of business have made it necessary for merchants to combine simply to exist, and not to extort. Therefore, since it has become necessary to combine, it should be the aim and effort of legitimate organizations to use their influence, and what power they possess, to secure the enactment of laws that will enable us to become legal organizations.

It is not my intention to weary you with any lengthy remarks on the subject I have introduced. The topic, however, is one which I believe has a great bearing on the future success and prosperity of trade organizations, and one about which a great deal might be said. I don't feel competent to discuss it in all its different phases, but have gained the impression, from what I have read, that it is a subject which vitally concerns the business interests of every community and which might properly be taken up by this and other associations throughout the country.

As present constituted, associations are merely advisory boards in the interest of the jobbers, without any power or authority to act for them, and it devolves upon the individual members, without regard to what others might think, to act on their own responsibility. This has become necessary in order to avoid complications which might arise from action in a combined way that could possibly be construed as an act in restraint of trade. I am one of those who believe that the public can best be served by the larger number of jobbers rather than the few; but if we are deprived of the right to make agreements that will give every jobber, whether large or small, equal conditions and equal opportunities, it will result in the anni-

hilation of the many to the benefit of the few.

At a recent meeting of the National Bankers' Association, President Ingalls said: "Above all things, the Sherman law, so-called, should be changed. I have repeatedly stated, and I think my construction of that law has been agreed to by the highest authority in the land, that under its present terms, and if strictly construed, no man can honestly engage in business without danger of violating it. Any agreement, almost, between two parties is a conspiracy. How can you expect men to risk their fortunes and time in building up enterprises or continuing in business if they are liable to be punished under a law like this?" I might quote from various authorities opinions of a like nature, but do not wish to take up any further time. My object in referring to the subject was to emphasize the fact that trade organizations can not expect to realize the benefits of combined effort until the present laws have been amended so that they will permit merchants to conduct legitimate business in a manner that will afford sufficient profit to warrant doing it, without becoming a subject for the penitentiary.

A Careful Imitation.

"Ruth," said the mother of a little miss who was entertaining a couple of small playmates, "why don't you play something instead of sitting and looking miserable?"

Ruth—We're playing we're grown-up women making a call.

The self and the sacrifice in any gift is the only measure of its worth.

MAYER Martha Washington
Comfort Shoes hold the trade.

FOOTE & JENKS' PURE FLAVORING EXTRACTS



(Guaranty No. 2442)

Pure Vanilla
and the genuine



ORIGINAL TERPENELESS EXTRACT OF LEMON

Not Like Any Other Extract. Send for Recipe Book and Special Offer.

Order of National Grocer Co. Branches or Foote & Jenks, Jackson, Michigan

WORDEN GROCER COMPANY

Grand Rapids, Mich.

The Prompt Shippers

Birds Have the Best Eyesight.

The smaller the beast the better his eyes. The bigger the animal the poorer the accommodation of its eyesight. Prof. Heine at the German naturalists' congress has pointed out that the human eye is normally at rest for an infinite distance and that accommodation is accomplished by angular muscles in the socket that make the ball more complex. With apes and all the mammals and the birds the machinery is practically the same, although the birds have an advantage over the others. This is because of a striped muscular system which enables them to make rapid changes, keeping fast moving objects always in focus. Reptiles and fishes give quick adjustment by drawing back the lens instead of deforming it. The bigger the animal the poorer the accommodation. Among some of the lowest animals are found some of the best mechanisms. Some shellfish have as good eye adjustment as that of the highly developed birds. In some respects man is surpassed by other animals in his vision, sight, smell, and other senses. Prof. A. Peres, a French physiologist, declares that our senses receive their education only through our general training and that taste and smell are entirely neglected. A new gymnastic is needed for the training of each sense. The acuteness arising from the exercise of a single sense is often seen, and a systematic effort to develop the powers of all will cause pupils to observe, listen, feel, and sniff, instead of passively seeing, hearing, touching and smelling. The

effect of the attention and arranging the organs in certain ways is to give impression greater intensity, accuracy, and serviceableness.

Saginaw Match Co. Owned by Diamond Match Co.

Toledo, Feb. 5—In support of his application to compel the Saginaw Match Co., of Saginaw, to produce hearing of his suit to collect \$250,000, James P. Klotz, a match expert, formerly employed by the match company as a salesman, filed an affidavit in the Common Pleas Court on Wednesday that throws some light on the workings of the Diamond Match Co., commonly known as the match trust.

Klotz says it was formerly the policy of the trusts to buy independent plants and dismantle them. This policy, he says, was changed in late years and now the trust makes secret purchases of independent companies. Its object is to prevent investigation by either Federal or state authorities and to prevent capitalists from starting independent companies for the purpose of selling them to the trust.

"The Saginaw Match Co.," says Klotz, "became an object of the trust's attentions after it put on the market a new kind of match for which there was a great demand."

Klotz says he was given the entire United States as his territory.

An ounce of tact is worth a ton of talent.

May a silk gown covers a starved heart.

A True Safety Match.

In the old days when burning fluid was used for light and kerosene oil was made without legal restriction and parlor matches were in common use, there was a daily record of accidents; fires with tremendous annual loss of money and lives. The heads of parlor matches would snap off or some stray match would get under foot, lighted, to be followed by a disastrous fire. One such match was believed to be responsible for a fire which burnt out the office of the American Grocer. These dangers have been overcome. No more burning fluid is used; kerosene oil is no longer a source of fire, and thanks to the skill and invention of match manufacturers the best match in the world, the Bird's Eye, is safe to use and safe to store, an important feature for storekeepers, as the following affidavit, made by a Kentucky grocer, demonstrates and which tells his experience as follows:

"An incident which might have been an accident and caused the loss of considerable property and, possibly, life, occurred at F. W. Wilson & Son's grocery, at Lewisburg, Ky. Mr. Wilson, while taking down a carton of matches from the top shelf, where their matches were usually kept, discovered a box of Bird's Eye matches in which some mice had made their nest, having gnawed their way into the box through match heads and all, leaving the center of the box a confused mass of sticks, match heads and paper. Lewisburg, like most of the smaller towns, is without fire protection of

any kind, and had the mice selected a box of old-style parlor matches, which were also in the lot, the incident would have resulted in one of those mysterious fires which occur daily. The box of matches has been an object of much interest in Mr. Wilson's store, where it has since been exhibited.

(Signed)

"F. W. Wilson & Son.

"Subscribed and sworn to before me by W. E. Wilson, of the firm of F. W. Wilson & Son, of Lewisburg, Ky., this 29th day of July, 1907. W. S. Browning, Notary Public for Logan County." —American Grocer.

Yate Wood Is Stronger Than Iron.

The strongest wood in the world is yate and it grows in Western Australia, the home of many valuable hard woods. The official tests of yate show it to have an average tensile strength of 24,000 pounds to the square inch, equalling that of good cast iron. Many specimens are far stronger than this. One was tested up to seventeen and one-half tons to the square inch, which is equal to the tensile strength of wrought iron. The sawn timber of yate probably is the strongest in the world. The tree grows to a maximum height of 100 feet and sometimes has a diameter of 2½ or even 3 feet.

He Misunderstood.

"Did you ever try drowning your sorrow?"

"Nope; she's stronger than I am, and, besides, it would be murder."

To Get and Hold Trade

Sell your customers absolutely reliable goods. Don't run the risk of losing their good will by offering an article of doubtful quality or one which may injure health.

When you sell Royal Baking Powder you are sure of always pleasing your customers. Every housewife knows that Royal is absolutely pure and dependable. It is the only baking powder made from Royal Grape cream of tartar. You are warranted in guaranteeing it in every respect the most reliable, effective and wholesome of all the baking powders. On the other hand, you take chances when you sell cheap baking powders made from alum or phosphate of lime. They are unhealthful and fail to give satisfaction.

Royal never fails to give satisfaction and pays the grocer a greater profit, pound for pound, than any other baking powder he sells.

To insure a steady sale and a satisfied trade, be sure to carry a full stock of Royal Baking Powder.



Movements of Merchants.

South Range—Edward N. Cote, of Calumet, has purchased the Milton A. Renaud drug stock.

Reed City—W. J. Cornell has purchased the interest of B. T. Curtis in the furniture stock of Wood & Curtis.

Shelby—Daniel Rankin has purchased the buggy and implement stock of White & Son and will continue the business at the same location.

Grand Ledge—F. N. Root has purchased the vehicle and harness business of Coppens & Co. and will continue the business at the same location.

Holland—Was & Peterson have opened a wall paper and paint store on E. Sixteenth street, in the building formerly occupied by R. H. Post.

Linden—Horace Wilbur, who was formerly engaged in business at Gaines, will open a general store in the building now occupied by Dan Walsh.

Baldwin—Erane Moncg, of Chicago, has opened a grocery, fruit and confectionery store in the building south of Cashion & Fisher's meat market.

Detroit—U. Cotey, furniture and hardware dealer at 609-611 Dix avenue, has sold his stock to Marentette Bros. Mr. Cotey will engage in the furnace business.

Onaway—Wm. Standen and Wm. Burgess, both from here, have purchased E. J. Annibal's stock of groceries, crockery and feed. The firm will be known as Standen & Burgess.

Boyer City—D. C. Hutchins, of Cadillac, has purchased the Boyne City grocery and bakery stock owned by G. D. Chitturn. Mr. Chitturn has not decided as to his future plans.

Traverse City—Frank King, who conducts a grocery at 444 East Front street, has purchased the adjoining building occupied by W. D. Lyon & Co. and will occupy both stores after alterations are completed.

Dundee—The furniture stock belonging to the N. Newell estate has been purchased by Perry H. Gilman, Gurney C. Lowe and Daniel Brown, who will continue the business at the same location under the style of Perry H. Gilman & Co.

Yale—Chas. Rounds, who conducts a retail hardware store, has merged his business into a stock company under the style of the Rounds Hardware Co., with an authorized capital stock of \$6,500, all of which amount has been subscribed and paid in in cash.

Detroit—Pickard & Pickard, who are engaged in the general hardware trade, have merged their business into a stock company under the style of the Pickard Hardware Co., with an authorized capital stock of \$12,500, all of which has been subscribed and paid in in property.

Benton Harbor—The Benton Harbor Sand Co., which will wholesale and retail sand, cement, gravel and building material, and will also erect buildings, has been incorporated, with an authorized capital stock of \$5,000, all of which has been subscribed and paid in in property.

Zeeland—Albert Lahuis & Co., who conduct a general mercantile business, have merged their business into a stock company under the style of the A. Lahuis Co., with an authorized capital stock of \$25,000, of which amount \$15,000 has been subscribed and paid in in property.

Cadillac—E. J. Millington, a bookkeeper in a local hardware store, has been called to take the pulpit in the First Congregational church here. In the absence of a minister he had preached several Sundays and made such an impression that it was decided to give him the position permanently.

Alpena—The American Cedar & Lumber Co., which will engage in the general lumber business, has been incorporated, with an authorized capital stock of \$75,000, all of which has been subscribed and paid in in cash. Shares are held equally by F. H. Riebenack, W. T. Hoey and Wm. H. Sanborn.

Detroit—S. Sarasohn & Co., who deal in wholesale notions, have merged their business into a stock company under the style of the Sarasohn & Cohen Co., which will engage in the wholesale and retail dry goods business, with an authorized capital stock of \$6,000, all of which has been subscribed and paid in in cash.

Zeeland—Wm. De Pree & Bro., dealers in hardware and paints, have merged their business into a stock company under the style of the Wm. De Pree Co., which will conduct a general department store and metal wood-working shop. The company has been capitalized at \$40,000, all of which has been subscribed and \$4,000 paid in in cash.

Detroit—A banker and business man of wide acquaintance states that he does not recall a time in his entire experience when there was such a universal disposition to deal leniently with and extend a helping hand to those in financial and commercial difficulties as there is at the present time. "I have attended numerous meetings of creditors, attorneys and credit men and in every instance the same feeling is manifested," he states.

Lansing—The Common Council, at the suggestion of Secretary Chilson, of the Business Men's Association, has decided to meet in joint session with the Directors of the Association and discuss several matters of common interest Friday night. The plan of bonding the city to build a convention hall and the selection of a suitable place for a public market are matters which will receive the attention of the Aldermen and Directors of the Association. The meeting will be held in the Council chambers.

Lansing—Grocers Frank Reck, Peter Walter, C. M. Schmidke, H. J. Clippenger, A. J. Clark, J. F. John-

son, O. H. Bailey and F. W. Barrett have been arrested at the instance of the State Dairy and Food Department for selling "pure blended maple syrup" manufactured by the Western Reserve Syrup Co., of Cleveland. It is understood that the grocers have letters signed by the manufacturer of the syrup in which he has assured them that the product conforms with the United States food law and that he will reimburse them for any trouble or expense caused to them because of the sale of his goods.

Jackson—On petition of Charles G. Jenks, receiver for the defunct H. S. Millard & Co., Judge Parkinson has ordered that he effect a sale of the goods on hand as receiver for the company, or such proportion of them as he is able to sell, to H. G. Lyons, providing that the price shall be as much or more than the appraised value thereof. In the petition to the court Receiver Jenks states that the building has been leased to Mr. Lyons, the lease taking effect February 1, and that Mr. Lyons is to embark in the same line of business and has offered 73 cents on the dollar for such an amount as the remnant of the stock will inventory, which is a larger sum than said stock was appraised.

Manufacturing Matters.

Detroit—The Morton Baking & Manufacturing Co. has increased its capital stock from \$75,000 to \$130,000.

Onaway—The conditions in trade have not affected the operations of Lobdell & Churchill. They are putting in logs and shipping out products.

Saginaw—Wallis Craig Smith has taken over a large financial interest in the United States Horseradish Co. and its co-ordinate company, the Vogt Provision Co., and will become its President. Julius C. Vogt remains as Vice-President and General Manager.

Detroit—A corporation has been formed under the style of the Detroit Wire Bound Box Co., which will manufacture boxes, box shooks, barrels and crates, with an authorized capital stock of \$75,000, of which amount \$40,000 has been subscribed and \$20,000 paid in in cash.

Jackson—A corporation has been formed under the style of the Randolph-Edwards Co. which will manufacture automobiles, railway supplies and other merchandise, with an authorized capital stock of \$5,000, all of which amount has been subscribed and paid in in cash.

Detroit—A corporation has been formed under the style of the Colonial Chemical Co. which will manufacture and deal in paints, cement, metals, rubber and compositions similar thereto. The company has been capitalized at \$5,000, of which \$2,500 has been subscribed and \$1,000 paid in in cash.

Detroit—The Taylor Water Tube Boiler Co., which manufactures boilers, machinery and other metal goods, has merged its business into a stock company under the same style, with an authorized capital stock of \$25,000, all of which has been subscribed and paid in, \$2,000

being paid in in cash and \$23,000 in property.

Detroit—A corporation has been formed under the style of the Lane Pressed Steel Axle & Vehicle Co., which will manufacture vehicle axles, internal combustion and other engine and vehicle parts. The company has been capitalized at \$70,000, all of which has been subscribed and paid in in property.

Detroit—The Phoenix Manufacturing Co., which manufactures various wooden devices and sanitary specialties used in plumbing, has merged its business into a stock company under the same style, with an authorized capital stock of \$5,000, of which amount \$3,000 has been subscribed and paid in in cash.

Detroit—A corporation has been formed under the style of the Rathbone Moulding Machine Co., which will manufacture moulding machines and do a general foundry, machine and pattern shop business. The new company has been capitalized at \$100,000, of which amount \$50,050 has been subscribed and paid in in cash.

Iron Mountain—A corporation has been formed under the style of the Penokee Iron Co., which will carry on mining operations in Dickinson county, Michigan, and Ashland county, Wisconsin, with business office at Iron Mountain. The company has an authorized capital stock of \$10,000, of which amount \$100 has been paid in in cash.

Bay City—The Kneeland-Bigelow sawmill plant, which has been operated day and night for four years, shut down indefinitely Saturday night because the company does not wish to pile up lumber in the absence of buyers. The Kneeland, Buell & Bigelow plant has been shut down indefinitely because of lack of orders. These mills represent nearly half of the entire lumber output of the Saginaw River sawmills and their suspension will have a material effect on the year's output. The Richardson Lumber Co.'s sawmill, which it was expected would be started late in January, will not start until conditions warrant. A number of planing mills and other factories are running on short time and with reduced crews.

Saginaw—Arrangements have been closed for another manufacturing plant which, while small at its inception, gives promise of development into one of much importance, as the industry is new to this city and section and will have a wide field for its operation. The new plant will manufacture all kinds of surgical tools and implements that are made of metal and barbers' cutlery, fine pocket and table cutlery, etc. It will also turn out surgeons' operating chairs and tables, surgical instrument cases and barber chairs and fixtures. The promoters, Messrs. H. Spiess, of Mt. Clemens, and Theodore Escharland, of Detroit, are lately from Germany, and after looking over various points with a view of locating decided on this city. They have leased from the Jesse Hoyt estate the three-story brick building at 105 Genesee avenue and will at once have it altered and equipped to answer their needs.



The Produce Market.

Apples—The market is without change on the basis of \$2.75@3 per bbl. for standard winter varieties.

Beets—40c per bu.

Butter—The market has advanced 1/2c per pound during the past week, both as to solids and prints, all grades being affected. The advance is due to the extra light supply and the good demand, both local and foreign. The stock of storage butter is getting very low and the market is healthy throughout on the present basis. As the price is above the normal for the season no further advance is looked for in the immediate future. Creamery is held at 34 1/2c for tubs and 35 1/2c for prints; dairy grades command 25@27c for No. 1 and 19c for packing stock.

Cabbage—\$10 per ton.

Carrots—35c per bu.

Celery—30c per bunch.

Cocoanuts—\$4.50 per bag of 90.

Cranberries—Wisconsin Bell and Cherry and Howes fetch \$8 per bbl. There is little change in the situation, although the prevailing sentiment is one of firmness.

Cucumbers—\$1.50 per doz. for hot house.

Dressed Hogs—Dealers pay 5 1/4c for hogs weighing 150@200 lbs. and 5c for hogs weighing 200 lbs. and upwards; stags and old sows, 4 1/2c.

Eggs—The market rules about the same as a week ago, fresh eggs being cleaned up every day on arrival. The receipts are gradually increasing, but the market is very firm. Storage eggs are getting very close to the bottom of the box, so that they can no longer be depended on to save the market from the advancing effect of cold weather. The future market therefore depends upon weather conditions almost solely. From now on there will probably be an increase in the supply of fresh eggs. Local dealers pay 21c for receipts of fresh, holding candled at 24c. Storage stock, 20c.

Grapes—Malagas command \$4@4.50 per keg, according to weight.

Grape Fruit—Florida commands \$5.50 for 80s and 90s and \$6 for 54s and 64s.

Honey—18c per lb. for white clover and 16c for dark.

Lemons—California command \$3.25 per box and Messinas \$3 per box. Values are on a steady basis.

Lettuce—10@12c per lb. for hot house.

Onions—Red and yellow Globe command 85c per bu. Spanish are in moderate demand at \$1.50 per crate.

Oranges—California Redlands command \$2.75@3; Floridas, \$2.75. Florida oranges have about ceased to come and Californias show a correspondingly firmer tone. The demand is good and large quantities are moving daily. It is said that a great many oranges are still hanging on

the trees in Florida, where they will rot unless they are soon picked. They do not seem to be able to compete successfully with the Californias, which are running of unusually fine quality just now and are very cheap.

Parsley—50c per doz. bunches.

Parsnips—75c per bu.

Pineapples—\$4.50@5 per crate for Cubans.

Potatoes—The market is strong and is characterized by continued firmness. The probability of bad roads in the country for a while and the fact that no one has been carrying any large stocks are factors in the situation. The unfavorable weather for shipping has had a tendency to keep the market quiet. Local dealers are holding at 65@70c.

Poultry—Local dealers pay 10c for live hens and 12c for dressed; 10c for live spring chickens and 12 1/2c for dressed; 11 1/2c for live ducks and 13c for dressed; 16c for live turkeys and 19c for dressed. It has been some time since values have been on such a firm basis. Poultry of all varieties is in small supply and good stock is wanted on both live and dressed. Hens both live and dressed, and live and dressed springs are up one cent per pound. From now on a smaller quantity of poultry will be killed, as the laying season is near, and all arrivals of good grade will be pretty sure to command good prices.

Squash—1c per lb. for Hubbard.

Sweet Potatoes—\$5 per bbl. for Illinois kiln dried.

Turnips—50c per bu.

Veal—Dealers pay 5 1/2@6 1/2c for poor and thin; 8@8 1/2c for fair to good; 8 1/2@9c for good white kidney from 90 lbs. up.

Recent Business Changes in Ohio.

Toledo—H. W. Hobart has purchased the drug stock of E. J. Powell & Co. at receiver's sale for \$2,480.

Zanesville—A. J. Haughran has opened a cigar store at 17 North Fourth street.

Alliance—It is stated upon good authority that a Canton wholesale grocery firm is arranging to open a branch house in this city. A location has been selected, but as the deal has not been fully completed, the parties interested have requested that the names be not made public at this time. It is the opinion that there should be enough business secured among the retail grocers of this place to make a wholesale grocery pay, although it is said that former ventures of the kind did not receive a very liberal patronage from the local dealers, who bought extensively from wholesale houses outside the city.

Youngstown—Douthett & Graham have sold their clothing stock to the Lehnerd-Sheridan-Kane Co., which will continue the business at the same location.

Zanesville—Fred Wallwork is succeeded in the harness business by Wallwork & Huffman.

Detroit—The Acme White Lead & Color Works has increased its capital stock from \$1,250,000 to \$2,000,000.

The Grocery Market.

Sugar—The demand for refined is dull. There has been no change in price. All refiners are now on a par, but the Federal is expected to decline in order to get some business. Raws are unchanged. The Cuban season is going right ahead, but the production is over 100,000 tons behind last year. Naturally the receipts are a little better, and this relieves the scarcity of raws to a certain extent.

Tea—Indications point to higher values for the cheaper grades, which will probably rule strong from now until the end of the season.

Coffee—The demand for Rio and Santos grades has been light and prices are about unchanged. Mild coffees are steady to firm and in quiet demand. Mocha and Java grades are steady and moderately active.

Canned Goods—Eastern packers of vegetables are endeavoring to maintain prices all along the line, while the jobbers are just as indifferent about buying except in a small way. Strictly standard tomatoes are firmly held East at 80c. Locally there is no change in the quotations. Future tomatoes are selling in a very small way only. Spot corn is extremely dull, at nominally unchanged prices. The market is not especially strong, and active buying would probably get concessions. No future prices have yet been named on Maine corn, for which there would be a demand. It is expected that prices will open around 85c, which was last year's price. Peas are unchanged on spot and quiet. Futures are still selling. Peaches are dull and unchanged. Apples show no change from previous reports, and are only wanted in a small way. California canned goods are unchanged in price and very dull in first hands. The small Baltimore line is dull and unchanged.

Dried Fruits—Apricots are dull and unchanged. Currants are active at ruling prices. Raisins are still very weak and dull, and sales of fancy seeded have been made during the week at 8c. Apples are quiet and easy. Citron, dates and figs are all dull at unchanged prices.

Farinaceous Goods—Bulk oatmeal is 30c per bbl. off, due to the mills being overstocked on bulk goods. The market is dull and featureless.

Rice—The Southern markets are stronger, in consequence of which prices are 1/4@1/2c higher.

Syrups and Molasses—Sugar syrup is scarce, by reason of the present small production of sugar. The demand is moderate. Molasses is unchanged for the week. The season is about over in Louisiana and the production of molasses tallies up relatively much smaller than the production of sugar. Fine molasses is not abundant and is high.

Cheese—There is a better demand reported from neighboring markets, and, if there is any change in price, it will probably be by way of a slight advance. Stocks are lighter than usual for the season, with the consumptive demand about the same.

Provisions—The present low prices are likely to hold during the

next few days at least. Both pure and compound lard is unchanged, and the market is reported steady, with the demand about normal. Canned meats, barrel pork and dried beef are unchanged and in fair demand.

Fish—Cod, hake and haddock are dull, in spite of the cold season, at unchanged prices. Domestic sardines are not only not advanced but are rather weak than strong, as there are plenty to sell from second hands at the first hands price. Imported sardines are scarce and firm. Salmon is steady in price and in light demand. The mackerel market is still firm. Irish mackerel are exceedingly scarce, and those who have any are holding around \$19 and \$20. Shore mackerel are coming forward to some extent, at a shade off the prices previously asked. They are mostly the wrong size for the present trade wants, however. Norway mackerel are firm and show a nominal advance, but sales have been made during the week at the old figure. The demand for mackerel is good.

Grand Rapids Butter & Egg Exchange.

The Grand Rapids Butter & Egg Exchange has been organized by thirteen dealers in butter and eggs at this market as follows:

- Bradford & Burns.
- F. E. Stroup.
- Cold Storage and Sanitary Milk Co.
- Van Westenbrugge & Erb.
- T. H. Condra & Co.
- Udell Creamery.
- Boylan's Creamery.
- G. R. Creamery Co.
- Datema Bros.
- P. Huizenga.
- G. R. Butter Depot.
- John Gezon.
- John G. Doan.

The object of the Exchange, as set forth in Section 2, is as follows:

"The purpose for which this organization is formed is to establish for the benefit of its members daily market quotations and prices on butter, eggs and other products, and to furnish general information to its members regarding the market for such commodities, and to furnish a convenient place where its members may buy and sell such commodities, and to facilitate the speedy adjustment of business disputes among its members and to secure to its members the benefit of cooperation in the furtherance of their legitimate pursuits."

The officers of the Exchange are as follows:

- President—F. E. Stroup.
- Vice-President—C. M. Bradford.
- Treasurer—Frank M. Buzell.

The Quotation Committee of the Exchange will meet every morning at 9 o'clock and fix the price at which butter and eggs shall be sold.

Another committee will regulate the matter of credits, so that it will not be possible for a poor-pay customer to impose on more than one member of the Exchange.

The only way to have happiness as a permanent guest is to keep your door open to the helpless.

SPRING MODELS.

Some Designs Adaptable To Stylish New Goods.

The following illustrations show eighteen different new styles of skirts for early spring wear. They vary in design from those becoming to slight figures to garments calculated to hide, with graceful cut and lines, the ugliness in which Nature has seen fit to mould other less fortunate creatures. Voile, ever favored of women; chiffon panama and panama in shadow-stripes, serviceable however made up, and other goods similar in weave, but almost lacy in appearance, fashioned after these models will be sure to give satisfaction, ranging as they do from the severely plain to elaboration of detail.



No. 1805. Made in genuine Altman voile, the skirt sketched at the left is a gored model with 3 wide folds of the material meeting in V points at the front. The disposition of narrow taffeta bands and silk trimming buttons adds a smart touch of novelty. Its correct lines will impart a charming grace to the figure.

No. 1821. A strictly tailored 25 gored-flare model with lap seams, the skirt at the right is developed in genuine Altman voile. One row wide lace insertion above the hem is the only trimming to relieve the tailored plainness. Is smart in style and of extra fine material and workmanship.



No. 1426. The combination gored and plaited model, sketched at the left comes in blue, black, brown and grey chiffon panama. Its 17 gores are separated by inverted wateau plaits and finished neatly with nar-

row tailored straps of the material extending from the hips to the hem. Its up-and-down lines will add "length" to the stout woman's figure.

No. 1508. Plaited model in 17 gore-effect, secures a spick-and-span tailored air from the treatment of folds, straps and buttons, all in self material. Beautiful shades of durable English panama.



No. 1488. The creation shown at the left is developed in an exquisite fabric showing a contrasting stripe softly blending with its rich refined background. It is a 13 gored-flare model, giving the advanced tunic effect by means of a wide bias fold of the material headed by a tailored strap with taffeta piping. Buttons in combination of taffeta and the material give a very stunning effect. Perfectly cut and tailored in every detail.

No. 1418. The model sketched at the right is plaited in 19 gore-design; cut over a perfect fitting pattern; military effect secured by two rows of self buttons; developed in serviceable chiffon panama in a variety of the newest shades, including an attractive dark blue and a very pretty brown.



No. 1519. The beautiful model pictured at the left makes a strong appeal. Gored seams terminate in clusters of fine knife plaits, outlined with tailored straps, and are connected by rows of tiny tucks. Rich, refined colors in elegant, wear-resisting panama. This model will lend a deal of distinction to the wearer.

No. 1465. The 25 gored-flare model at the right is developed in the finest grade of chiffon panama with lovely lap seams. A ripple fold with narrow tucks nicely spaced to give effect of three overlapping folds and buttons on the plain front panel give the utmost touch of elegance. This is a practical tailor-made skirt that will be very popular with good dressers.



No. 1840. Developed in wiry, serviceable French voile; has fold of material and trimming buttons of the same. It is brimming over with chic and individuality.

No. 1827. This model is shown in a new shade of brown voile of extremely fine quality. Is plaited in 17 gore effect and has a wide fold of the material effectively slashed and piped with taffeta to harmonize. Silk covered buttons add a distinctive touch to this magnificent model. May be had also in blue, tan and black.



No. 1404. The model which appears at left is a 17 gored-flare skirt, developed in a distinguished shadow-striped panama, which comes in a range of handsome colorings. The straps are cut bias and contrast with the up-and-down stripes of the gores.

No. 1412. At the right is sketched a chiffon panama model, which buttons at the side and secures its smooth, unbroken lines by means of the habit back. This solves the placket problem as no other method can. A really stylish skirt.



No. 1436. The pretty model, sketched at left, is laid in a series of

plain and wateau panels. A cluster of narrow straps in tucking effect appears on each plain panel; 2 folds of the material cover all the gores but front and back. All colors of a serviceable English panama. You will find nothing elsewhere to compare with this excellent value.

No. 1427. A combination gored and plaited model is shown at the right. At each side the plain panels bordering a cluster of knife plaits are extended in squared design and piped with taffeta. The effect is enhanced marvelously by silk trimming buttons. It is a stylish skirt, entirely different from the usual designs.



No. 1428. A tailored effect laid in wide wateau panels with self straps in open oblong design above two rows of folds is sketched at the right. This effective new model is up in every particular to the standard set for all Worth skirts. Brown, navy, black and wine.

No. 1517. A 12 gored-circular model is sketched at the left. Its graceful hang is enhanced by a wide bias band, ending in squared points at front and back. Self buttons add a military touch and rob the circular design of its severity. Could a skirt hold more grace and style? Chiffon panama in popular navy blue, brown, black and wine.



No. 1495. The 13 gored-flare model shown at the left is tailored in refined poplin, fairly silken in its luster. Straps in unique design with silk trimming buttons and welt seams are the features of this tasty and serviceable model. Fabric and tailoring truly reflect elegance.

No. 1551. The 13 gored-flare model at the right is developed from exceedingly fine chiffon panama in the most advanced style thought—the over-skirt effect. Lustrous satin bands trim both the upper and lower portions. Good style; good tailoring; the picture tells what a fetching model it is.

The neighbors may know what you have got, but what they don't always know is how you got it.

Moral Progress of the American People.

There has grown up in the last few years in the United States a criticism directed against the entire fabric of the social and political order which we have inherited from our fathers. That criticism is not aimed at the defects of society or at the abuse of government but at the foundation upon which the entire platform of our social and political order has been comfortably resting for uncounted generations; and that school of criticism, it seems to me, is undertaken for the purpose of propagating its theories, to overstate, to exaggerate the defects and infirmities of our affairs, until millions of people are sad in their hearts because they think American institutions are going steadily to the bad, although some of my warm friends seem not to think so.

I myself am a humble but not a reluctant witness to the gradual rise of the moral level of public life. When I first went to Washington, a country youth from one of the cornfield districts in Iowa, I had many high notions of the dignity of the Government of the United States, especially the House of Representatives and Senate. I shall never forget the sense of shame and humiliation that entered my heart when I saw drunken men staggering around the floor of the House and within the precincts of the Senate chamber of the United States. To-day such a spectacle is morally incredible. I was amazed to see the public saloon in full blast in connection with the House of Representatives and Senate.

Within the twenty years since then those odious institutions have been abolished by the unanimous vote of both houses, not only in the capitol but in all the public buildings of the United States throughout the world. Twenty years ago you could not post a regiment of the army of the United States at home or abroad without the first thing opening an ordinary American saloon for retailing intoxicating liquors, sometimes cheerfully described under the curious title of the army canteen, and for service in the little institution our soldier boys were detailed in their uniform to wait on their brethren—boys from the Y. M. C. A. or from the Sunday school in the uniform of the United States Army. I saw Congress abolish that institution by a practically unanimous vote of both houses, and while I notice in the newspapers evidence that some officers of the army expect to see that institution revived under authoritative national legislation, I have made up my mind that they will be on the retired list before that ever comes to pass.

After all, in my opinion, the largest evidence of the moral progress of the American people lies in the recognition, now well nigh universal, that at bottom all the problems of society are not simply problems of politics and government but are in reality questions of applied religion. There is no unanswered question in legislation that is not answered in

the Gospel of Christ. Those mighty problems that have brought our philosophy and statesmanship almost to a standstill, if they have any solution at all, will find it in the practical application to the daily life of this world of that ancient law which we have inherited from our fathers and mothers, the law of Christ revealed to the world in the Gospel.

And for that reason it is with hope and courage that we look toward the future; and I venture to predict that the time is at hand, nearer than we know, when we shall realize that the world in which we are living, in its literature, its law, in the building of cities, in the employing of labor, in its civilization, is only a house of prayer and every man is a brother.

P. J. Dolliver.

No Difference.

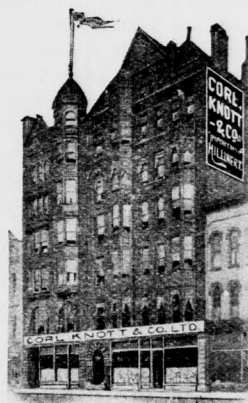
"Mamma, may I get on the donkey's back?"

"No, dear. But if you are good papa will take you on his back. That will be just the same."

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O. L. Schutz, Advertising Manager.

Wednesday, February 12, 1908

THE AMERICAN SENATE.

One of the symptoms of the steady growth of radicalism in this country has been the constantly increasing popular antagonism to the United States Senate. This has been evidenced by the public impatience at the rejection of measures by the Senate which had passed the House of Representatives by good majorities, the constant demand from many parts of the country that Senators should be elected by direct vote of the people, and the efforts made in many states to overcome the constitutional provisions as to the election of Senators by the Legislatures of States by means of nominations by party primaries. In the scheme of our Government as provided in the Constitution the Senate does not represent the people direct, but the various states forming the Union. If it had been intended that the Senators should be representatives of the people their number would have been proportioned to the total population. As it is, each state, be it large or small, populous or sparsely settled, like Nevada, for instance, has two Senators.

While our own people are endeavoring to destroy the peculiar characteristics of the Senate it finds an enthusiastic champion in no less a personage than Sir Wilfred Laurier, Premier of the Dominion of Canada. After a careful study of all the known forms of bicameral parliaments he concludes that the Senate of the United States represents the best form of upper chamber, because its members are elected for limited terms and because they represent the main political subdivisions or provinces, and not the same people who are represented in the popular branch of the Congress.

Those of our people who are so anxious to reorganize the Senate would do well to pause and consider this indorsement of so able a public man as the Canadian Premier, who is anything but a Conservative in his views. The opposition to the Senate is based upon the fact that the up-

per house of Congress serves as a check upon radical and ill-considered legislation. Much the same spirit is shown in the agitation now in progress in Great Britain against the House of Lords.

The American Constitution clearly intended that the Senate should serve as a check on the popular branch of Congress, and that, representing the states rather than the masses of the people, it should protect the interests of the smaller states from possible oppression by the larger and more populous commonwealths. There is really nothing in the election of Senators by a direct vote of all the people of their states which would be opposed to the spirit of the Constitution, although not in accord with the letter of that instrument, as Senators, whether elected by the popular vote or by the popular representatives in the Legislature, would still be representatives of their respective states, but there can be no doubt that such popular choice of Senators would render those elected more anxious to look after the demands of the people who elected them than to safeguard the interests of the states. Thus a Senate elected entirely by popular vote would be a less effective check on radical and ill-considered legislation than the Senate chosen as it now is.

There can be no mistaking the steady drift towards the election of Senators by direct vote of the people, and the time will in all probability come when the Constitution will be amended in that direction. The primary system of election has already accomplished the same result in many states, and although the Legislatures in such states go through the form of choosing Senators in accordance with the Constitution, they are not free agents in the matter, and merely record the popular choice already made in advance.

MILITARY SERVICE.

The United States and Great Britain are practically the only countries that depend entirely upon voluntary enlistment for military service in time of peace. The old theory was that among English-speaking races patriotism was of such high order that the ranks of the standing army would always be full without conscription and that the masses could be safely counted on to furnish all the soldiers needed in time of war. In recent years these theories have not worked out well. Both Great Britain and the United States have had extreme difficulty in keeping the ranks of comparatively small standing armies anything like full, and it is admitted that it is becoming increasingly difficult to secure the sort of young men that are best fitted for military service.

While military critics have not failed to note these sinister indications that the English-speaking nations are losing their love for military life and avoid service in the army, they have been unable to suggest a remedy, while clearly foreseeing the dangers to which this indifference to military matters is exposing both Great Britain and the United States. Lord Roberts recent-

ly sounded a note of alarm to people in England, warning them that they were living in a fool's paradise under the impression that their country stood in no danger from foreign attack. The same remark might be made with equal truth in the case of the people of the United States, who are pursuing their commercial pursuits utterly indifferent as to the possibility of future war, and making no preparation against the evil day that history teaches must surely come at one time or another.

It is the duty of every nation to provide for the national defense, and it is part of the duty of citizenship to be prepared, when called upon, to assist in the country's defense. Modern methods of warfare have given the trained soldier an immense advantage over the raw recruit, and as practically all countries but Great Britain and the United States enforce universal military service our country would be at a great disadvantage in a war with any great power, because we would at the start be compelled to oppose the trained armies of that power with forces composed in large part of untrained volunteers.

It is, of course, useless to think of adopting conscription in any form, but there is not the same reason for the opposition which exists in so many quarters to militia training which is purely voluntary and to military training in the schools, on the ground that such practices create a taste for militarism. Military training, far from being prejudicial to a youth, is beneficial both to his physical well being as well as to his moral training as a good citizen. It has a tendency to foster patriotism and an increased appreciation of the privileges of citizenship. A country that is not worth fighting for is hardly worth living in, but to fight effectively and win in the fight training is essential. Far from discouraging the military training of youth all good and patriotic citizens should in every way encourage it as conducive both to the protection of the country and to the proper schooling of the young people themselves.

CHANGES IN THE CHURCHES.

What the churches should and should not do always has been and presumably always will be a question for debate rather than settlement. It all depends upon the point of view, although there have been many changes in the interest of progress year by year. The most conservative church to-day is very different from the most progressive of 1808. Not all the changes have been improvements, but most of them have been, and with churches, just as with everything else, the largest room in the world is that for improvement. There is a good deal of discussion going on just now with reference to the so-called institutional church. It is urged that the average church does not reach out and get hold of people as it should; that it is not the influence in the community it ought to be; that its jurisdiction is exercised only on Sunday, whereas Satan is busy every day. Probably discussion

along this line has been accelerated somewhat by the publication of "A Prophet in Babylon," a book which deals boldly with this particular question and a book, by the way, which throws its influence wholly on the side of changed methods of approach and attack.

To do good to all mankind, to be an uplift spiritually, morally and even physically, to protect the young and bring them up in the way they should go, are all, it is urged, within the province of the church. Rev. John L. Scudder, of the First Congregational church of Jersey City, is out with the declaration that if the church is to be the force in the community it ought to be, it must be sort of an ecclesiastical department store, able to supply practically all the demands made upon it. He believes it should have bowling alleys and billiard tables; that in some part of the parish house there should be provision for dancing and card parties; that amusements under proper supervision should be daily and nightly within the reach of those whom the church seeks to influence. He would have it sort of a modern Y. M. C. A., only with the larger scope which would include men, women and children. It is susceptible of proof that institutional churches have done good work wherever they have been given a fair trial. What the church needs to-day is to get hold, not only of those who are church members, although some of them might be stirred up without damage, but to reach out after those who are outside its religious and moral influences. That congregation which is not growing larger is not realizing its opportunities. There is ample reason for prophesying that the church of the future will be institutional and that, like its predecessors, its chief business and ambition will be to do good, but it will do it more effectually because of its improved facilities.

THE PROHIBITION WAVE.

The wave of prohibition sentiment that has already made the sale of intoxicating liquor illegal in two Southern States rolls on with increasing strength and vigor. In the Mississippi Legislature during the first four days of the session, 10 bills were introduced to accelerate the spread of temperance. One or more of them will certainly be passed and given the governor for signature. Most of these bills relate to various local features of the traffic and are calculated to strengthen the hands of officials for the control of liquor selling. One asks Congress to pass a law to prevent the issuance of a Federal license "for the sale of intoxicating liquor in any state, county, parish or municipality where the same is prohibited by the law of such state." The United States tax collected from every dealer in liquor is not a license to sell in any place where it is prohibited by local law. The general government should, however, refuse to issue a liquor tax receipt to a person residing in any state where the use of it is a criminal offense.

MICHIGAN'S ROUSING CONVENTION

Tenth Annual Meeting of Retail Grocers and General Merchants' Association

Officers for 1908:

President—Fred W. Fuller, Grand Rapids;
 First Vice-President—J. C. Currie, Detroit;
 Second Vice-President—M. L. De Bats, Bay City;
 Secretary—J. T. Percival, Port Huron;
 Treasurer—H. C. Glasner, Nashville.

Board of Directors—Chairman, Geo. E. Lewis, Jackson; F. N. Olmstead, Bay City; W. H. Lewis, Saginaw; A. Miller, Detroit; C. L. Miller, Ann Arbor.

Convention city for 1909—Bay City.

Convention News Condensed.

One hundred and ninety-four delegates were registered.

There were nearly 250 delegates and visitors in attendance at one session.

New means will be adopted for the raising of funds to carry on a more aggressive campaign in organizing local associations.

Closer co-operation with the Michigan dairy and food department is promised for the coming year.

Several local associations will establish credit rating bureaus in their home towns.

The co-operative delivery system was thoroughly explained and indications point to the adoption of this method by many locals.

Methods used by many members in meeting catalogue house competition was thoroughly explained and the information proved beneficial to all troubled with that trade evil.

Discussion to start a mutual fire insurance company was entered into in detail, with the result that a committee of three was appointed with full power to act.

Jackson Grocers' Association entertained delegates most royally, the banquet of Wednesday evening being ahead of anything given at previous conventions.

Reports of local association shows them to be in most excellent condition.

Jackson, Feb. 7—The tenth annual convention of the Retail Grocers and General Merchants' Association of Michigan, which closed here on Thursday, after a three days' session, was one of the best ever held by this organization.

The attendance at the meeting was by far the largest and the results accomplished are conceded to be the greatest of any of the nine previous gatherings.

All of the officers, with the exception of Treasurer and two Directors, were re-elected, which is an indication that their work for the past year met with approval.

If the present plans of the officers materialize the coming year will be one of the most eventful in the history of the organization.

It is hoped some method will be adopted for raising sufficient funds to carry on the work with increased vigor, and thus form any additional local associations throughout the State.

An attempt will be made to organize a mutual fire insurance company, and if this is successfully accomplished, the officers will have much to feel grateful for, as the matter of mutual insurance has been a question discussed for several years past.

Every one of the sessions during the entire three days was well attended, and never for a moment did interest flag. In fact, the sessions of the last day were crowded with business, and many topics of vital interest that should have received more time were voted closed to give room for new matters.

The officers hope to arrange the programme next year in such a way that all topics can be thoroughly discussed and bring them up in a more regular order of business.

Convention Routine.

(Routine report of proceedings of Tuesday's sessions is printed in the Tradesman of Feb. 5.)

Wednesday Morning.

President Fuller called the meeting to order at 9:30 and announced that after one hour of continued discussions from delegates the entire body were to visit the State Penitentiary.

Secretary Percival read a communication from the State Dairy and Food Commissioner, stating that some one representing the department would attend the convention.

Roll call of the previous day continued.

Alma—M. A. Medler said they had no association in their town, but that it was his desire to return home and organize if possible.

Imlay City—Thos. Taylor said they had twenty-four members belonging to their Association, and while the members were not overly enthusiastic, nevertheless they had accomplished considerable in the way of driving out box car men and peddlers from their vicinity.

Frontier—W. R. Purcell referred to the catalogue houses as giving the merchants in his neighborhood most trouble. They hope to adopt some effective method of combatting this evil.

Adrian—C. A. Wilson, Secretary of the Association, stated they had really three organizations in one at this

place, and that interest in every one of them continued as heretofore. The delinquent list of their town has proven most effective, and he urged every local association in the State to push this part of their association more vigorously, or until the bad accounts had been minimized. When a dead-beat is once taught that the merchant means business he soon sees to it that he has money on hand to pay bills for the necessaries of life promptly.

Ann Arbor—C. L. Miller said the Association at his place was running along about the same as it did a year ago, although during the past year they inaugurated the co-operative delivery system.

Coldwater—Mr. Lockwood believes his Association is doing good work for its members. He said they were now waiting for mutual fire insurance, which he believed would be of additional benefit to the members.

Grand Rapids—The Secretary of the Association said there were eleven delegates representing his city at the convention. The Association there is in excellent condition and although there has been some price cutting during the past on three prominent brands of flour, nevertheless this has been adjusted and now all is well. This has been the means of putting many dollars in the grocers' tills. They have had a great deal of trouble with their local ordinance on weights and measures, but now believe they have a practical and desirable ordinance that will have a tendency to do away with past difficulties. The Association has been successful in their fight against Sunday closing. They are now working to improve local market conditions.

Jonesville—E. H. Saxton, Secretary, reports a number of dead-beats in his town, but efforts are being made by the Association's twelve members to adopt some method by which they might be taken care of.

Whitehall—W. D. Springer says all is well in his town.

Mt. Morris—J. Layman believes the three stores in his town will organize, although they have little trouble.

Climax—Geo. Carpp says conditions at his place are in good shape.

Grass Lake—C. E. Babcock belongs to various mercantile and other associations and believes them to be resultful to members. He joined the State Association at this convention.

Williamston—Chas. E. Morrison says he is enthusiastic over the Association work, and believes much good can come from it.

Tecumseh—F. D. Avery wants to see an organization formed at his place, because he feels confident that much good would result.

Greenville—D. S. Hyde says a merchants' association could be formed in his town, but it would be preferable for a stranger to do the work. The business men of the town have a Board of Trade.

Tekonsha—F. D. Schafer says they have no association there, but believes in the work.

Burlington—Frank Schedd believes that where no associations exist there

is a rivalry spirit among the dealers and all believe their neighbor is out to do them or the other fellow. With that spirit existing no doubt all get their share of grief.

This closed the session for the forenoon, and the members started at 10:30 on their trip through the State Prison.

The weather was exceedingly disagreeable, but nearly every one of the delegates took advantage of this opportunity to see the prison. The visit was an interesting one and lasted until 12 o'clock.

Wednesday Afternoon.

Promptly at 2:30 President Fuller called the afternoon meeting of the second day. The attendance at this session was the largest of the convention, the special attraction being the visit of National Secretary John A. Green, of Cleveland.

Ten or twelve prominent jobbers of the State, guests of honor, occupied specially reserved seats close to the officers' and speakers' platform.

After hastily closing the roll call and making a few announcements of coming events, President Fuller called upon Secretary Green.

National Secretary's Speech.

Mr. Green congratulated the Association upon the remarkably large attendance and the enthusiasm of delegates. He said he was much impressed with the statement of one delegate to the effect that it would hardly be possible to organize an association in his town without the aid of an outsider, or stranger, and replied to this by saying that the most effective associations were formed in the smaller towns, where the merchants themselves did the preliminary work. He urged the retailer to go to his neighbor and point out the need of closer co-operation, then, together with his neighbor, go to a third, and so on until they had visited all. There is little more to it, and the first thing you know you have organized an association in less than half a day, and one that will keep you closer together than if formed by a stranger or outsider. Get acquainted with your competitor; he is not half as bad a fellow as you think he is, and he may be better than you yourself.

Mr. Green's talk was as follows:

It is with much pleasure that I bring to you the greetings of the officers of the National Association of Retail Grocers.

The necessity of organization is a fact so well grounded to-day that it is not any more a question, but an absolute fact.

We are being surrounded every day by plans or conspiracies whereby the retail dealer, no matter what his vocation, would be driven from the field and the consumer placed in direct communication with the manufacturer, thus eliminating not only the retailer, but the jobber as well.

Therefore, the necessity for organization is so apparent that men in all trades in the retail line are looking toward a concentration of effort to protect themselves against these different propositions.

The tendency of the times is concentration. Not only is this so in regard to capital, but in all lines of business. Hence, unless the retailer awakens to a realization of the fact, before he is fully aware of his position he will be crowded off the field.

For some years the cost of goods has been steadily increasing. The expense of doing business with the many demands of the public for better service has come to be so large that we must educate ourselves to the fact that it is necessary a campaign of education be started among the retailers so that everyone may know the exact cost of his goods, and the cost of doing business, and what is necessary to make a successful showing in the commercial world.

The time has gone by when the retailer can figure anything less than the net profit on the goods sold. In past years it has been customary to figure so much per cent. for loss, but the steady increase in the price of goods to the retailer, and the fact that the retail selling price has practically remained the same makes it absolutely necessary that for every dollar's worth of goods sold, that dollar must come back to the retailer in order to hold his own.

Hence, we figure on collection laws.

Several of the states have what is known as the 10 per cent. law.

We, in Ohio, feel that we are most fortunate along this line. The garnishment laws of Missouri, Iowa and some other states permit the collection of 10 per cent. of a man's earnings, with no exemption. This may seem to you a small amount, but the last report made by one of the collectors in a city in one of these states was that he had collected through the 10 per cent. law \$10,000 during the year.

This we consider a remarkable showing, but while our Association has assisted in passing laws for the protection of the retailer, it is also making plans whereby it may be, in the near future, impossible for these chronic propositions to further carry out their nefarious business.

During the last year it has been my privilege to prevent many moving from one state to another from opening up accounts. We have in our office some 1,600 secretaries of the different towns in the United States. Any information that is desired can be secured through some of these secretaries. For instance, if you have a secretary in any of your cities, and some person moves from one state to another, through a correspondence with that secretary whose name can be procured through the office of the National Association, you could find his standing in the city where he came from for the cost of a 2 cent stamp.

A system of this kind should be invaluable in every state where it should be impossible for a person moving from one city to another in the state to secure credit unless he could show a good standing in the city where he came from.

This is not by any means a difficult proposition, but can be brought about through your State Association and the different local secretaries.

It is but a few days ago since two men moved from Pennsylvania to Cleveland, both owing a grocery bill. The storekeeper at his earliest opportunity found where the man lived in Cleveland and notified the Cleveland Association. This letter was read at the meeting and published in the Inland Grocer and within two days after the reading of the letter and the publishing of the matter, a grocer called up the Exchange and asked for information. This person had been trading in one or two stores, had paid his account promptly and was just beginning to start another account in the third store.

His record is now so generally known that it is impossible for him to secure credit from anyone in touch with the Association.

This is one of the things that can be brought about through an interchange of states through the state and National Associations.

The day has gone when a person in any one line of business should consider his competitor his enemy. A spirit of friendship has sprung up among men in all lines of trade and, instead of antagonism, we find an inclination to co-operation for the betterment of the trade.

This is as it should be, for it is only by co-operation that we can accomplish the results that we so much desire. A union of common interests is what we wish. It is not because we have not the numbers or the units, but it is because the units fail to centralize themselves into a position whereby, through united effort, much can be accomplished.

Hence, the formation and the necessity of your state association as well as the local associations in every town in the state. There is no question about what you can accomplish if you work together with a determination to bring about results.

We live in an age of organization, under a government born of the principle, and in a country where every industry and branch of trade have an association. Local organizations have joined each other in state and sectional bodies, and these have, in turn, developed National associations, thus to secure concert of opinion and action on the subjects of common import.

This evidence of general belief in the advantages to be derived through organization, attracts attention to the fact that commercial interests in this country have been slow to further extend the practice of this principle, by uniting in a great national federation, to deal with questions affecting this country's welfare. What is true with regard to multiplied strength gained by the union of individuals is equally true as to the union of associations into broader organizations. Our local grocers' associations have accomplished much good within their respective fields for their individual members, but when it has come to dealing with questions affecting all grocers alike, in a state or in the United States, we have found the desirability, yea, the necessity for broader co-operation, through state and National organization, and have been able thereby to accomplish results which would not have been possible if the local associations had worked independently of each other.

Take, for instance, our controversy with the National Biscuit Co. and other cracker companies in regard to paste-board in cracker tins. What a saving it has been to us, and what a satisfaction to know that when you buy a tin of crackers you buy net weight of crackers and not crackers, paste-board and all. I refer to this at this time because recently I have had some complaints in regard to this being not a fact, and I immediately took the matter up with the National Biscuit Co., at headquarters in Chicago, and no longer than a week ago, I received the following letter from the National Biscuit Co.:

Dear Mr. Green—Upon my return to the city, I find your letter of Jan. 11, enclosing copy of one that you received from F. M. Nixon, of Anniston, Alabama, in which he states that he has quit buying from this company because of short weights.

I am certainly very much surprised to receive a letter of this kind, because, as was explained to you by Mr. Green and myself, we are putting up our goods net weight as nearly as can possibly be done.

Just a few days ago, I made an investigation and found that our factories are all putting up their goods in accordance with our instructions, or in other words, net weight.

I will, however, have our salesman call on Mr. Nixon the next time he goes to Anniston, and look the matter up fully.

J. D. Richardson, Vice-President.
This letter is very assuring and

should be entirely satisfactory to every retailer in the United States, whether a member of our organization or not.

Every effort is being made to pass the amendment to the bankruptcy act; to interest Congress in the passage of the Nixon bill; one cent postage; and we believe that our influence has been used to such an extent this year as to prevent any legislation in favor of parcels post measure.

The bill introduced by Representative Sherley, of Kentucky, will protect us to a very great extent from the dead-beat who so readily takes advantage of the bankruptcy act.

In certain parts of the country debtors owing but small sums, and that largely for the necessities of life, too often apply for bankruptcy to escape such debts.

About one year ago, we had a conference with a committee from the National Board of Trade and the National Credit Men's Association, asking that some means be devised whereby the law should be amended to the extent that no one can take advantage of it for the necessities of life.

This bill of Representative Sherley's should protect us, to a very large degree, along these lines and it seems almost impossible for any one of the undesirable class of trade to secure credit to exceed \$300 for the necessities.

Senator Dolliver, of Iowa, has introduced a bill to repeal the bankruptcy act entirely. We do not wish to injure others, or interfere with the law as it extends to any other business or affairs other than our own, but we do not propose to sit idly by and see thousands take advantage of the law to defeat the retail dealer.

This law never was enacted for this purpose. Its intent was the very reverse of the use being made of it by people who are seeking to rid themselves of debts incurred for the necessities of life. This bill was passed to protect an honest merchant and many a merchant has made good by the opportunity.

That its intent has been abused, there is no question. If this bill can be amended and passed so as to provide for a \$300 clause, then I say let us use our influence in the passage of the amendment, but if we can get no redress in any other way than by total repeal of the law, then I say repeal the law.

It is high time that every citizen in the country interested in its welfare should take a decided stand in the matter of parcels post legislation. Concerted and energetic work should be started at once, looking to the defeat at this session of congress of this latest and most audacious scheme of the mail order houses.

Last year it was reported that we had a \$15,000,000 deficit in the postal revenue. It was proposed to place a tax on coffee of three cents per pound to meet this deficit in the Postoffice Department. If this parcels post bill should become a law, there would be a much larger deficit at the end of the next fiscal year.

If it is necessary to meet this deficit by placing a tax on any commodity or in any other way to carry on the parcels post, it would be nothing more or less than subsidy by the Government to the large mail order houses, to the injury of the retailer.

Had we taken the necessary precaution some years ago, such a thing as the Henry bill would never have been known, and if the people feel the effect of these conditions now, what do you suppose would be the result if more generous aid were given by the Government to these institutions?

The last time I was in Columbus one of the men told me that he had seen three loads of goods going from

a mail order or woman's club house that had been shipped by an outside firm going direct to the consumers, and this firm sent out in its boxes of goods a little magazine, one of the articles in which reads as follows:

"If we had a parcels post law this package (with which the magazine is enclosed) would have cost you much less than by express or freight. Let us see to it that a Congress is elected that is pledged first, to give this country a general parcels post, the best and cheapest and most extended in the country; second, to establish a parcels post that would do all the general transport business on rates something like the following: Parcels up to one pound, one cent; one pound to eleven pounds (a peck), five cents; eleven pounds to thirty pounds (half bushel), ten cents; thirty pounds to sixty pounds (bushel), fifteen cents; sixty pounds to 100 pounds (half barrel), twenty cents; 100 pounds to 200 pounds (barrel), twenty-five cents."

This is something like the Henry bill, which calls for packages in weights up to 200 pounds, dimension to the size of a barrel, and not to exceed six feet in length.

A bill for a parcel post is a plain proposition to restrict the trade opportunities of retail merchants and to put the Government into a business that doesn't belong to it at all, that of a common carrier. It is also a proposal to make the Postoffice Department a sort of fast freight line for hams, ribbons, coffee, corsets, condensed milk and baby carriages.

It is a plan of taxing merchants pose of creating a monopoly, and this monopoly would be subsidized by the carriage of goods by the Government and other business men for the purport below cost.

It would, as stated in the British House of Commons, furnish a means for bringing the manufacturers and consumers closer together, eliminating the middle man, the merchant.

It would tend to concentrate retail business in the hands of a few department stores.

It would kill off the country merchant and the country town.

It would damage retail trade everywhere.

In fact, it would make it possible for any factory to dump its entire product into the lap of the consumer.

Shall we permit these conditions to come into existence?

Never.

I have always advocated the closest co-operation with the manufacturer and jobber, believing that we can best get results by working in the closest harmony, while each part of this allied system can work out the different problems and solve them to the advantage of all.

That there is a most friendly feeling existing between the jobbers and retailers of the United States has been made known on more than one occasion, and it is with much pleasure that I cite to you from the recommendations of President Van Hoose, of the Southern Wholesale Grocers' Association, to his associates in Baltimore last July, which is as follows:

"This Green book must be carefully purged. No firm should be thus recommended which is directly or indirectly concerned in fighting the retailer in any line for his living. Whether it be dry goods, hardware, groceries, or anything else, no wholesale grocer should be carried on in our directory or his firm be a member of this Association if he is not consistently sticking to his own business of wholesaling and allowing retailers to earn a decent living in theirs.

"This may not be palatable advice to some of you, but it is fair and consistent. Manufacturers would then respect us more. Retailers would trust us more, would believe more in

our protestations of friendship for them. It would also greatly help in keeping retailers from retaliating against our inconsistency and injustice, by taking stock in wholesale houses. We must get our own houses in order, clean up, fair up, before we rail out against manufacturers selling our customers and the retailer or retailers hitting back at us by opening up buying agencies or taking stock in wholesale houses.

"If any of you are interested in any stores which compete with retailers in any lines, close up your interest in them, and prove by act your announced principles. If any of you are selling consumers, either on the quiet or openly, stop it. Be consistent. Your names are carried on in our Green book as legitimate wholesale grocers. The calling of the wholesale grocers should be a proud one. Hence, be high toned, consistent wholesale grocers."

Compare that with the advertisement which appeared in the Ohio State Journal in the city of Columbus July 21, 1907:

"As cities grow and expand in wealth and population, business conditions change, and the establishing of the various branch retail stores is only abreast of the times and exactly the same conditions as have occurred in all the large cities of the United States, giving the customers high grade goods and good service at the lowest price. It does not stand to reason that a dealer doing a small business can furnish to the consumer groceries at the same advantageous terms as though he were operating a large number of stores, whereby his buying power is increased and he is enabled to purchase the goods which he resells at the minimum price."

This meeting should have but one object in view, and that is, "How can we keep in the legitimate channels the trade that rightfully belongs there?" Or, in other words, "How best can we secure and guide through the retail trade that business that is being diverted and is being supplied from the manufacturer to consumer."

At last the business man is beginning to realize the necessity of organization.

We are educating ourselves more and more every day to a realization of the fact that to accomplish results in our business, many is greater than one, that we must act in unity.

The retail dealer wants assistance. The Association is in a position to aid him.

If the Association means anything, it means that the injury of one is the concern of all, and therefore should be considered so. There is to-day a most friendly feeling among all lines of the retail trade. The spirit of jealousy is changed to one of friendship.

The spirit of hatred and distrust to one of confidence.

The spirit of unfair business methods to that of co-operation.

The spirit of co-operation is a difficult thing to define. It is that indefinable something that encourages men to achieve higher ideals and higher plains of conducting their business. It leads them on to the earning of more dollars through the medium of their business. It makes friends of enemies. It lightens the trials and tribulations of business life.

The co-operation of its members through the Association is bringing men and interests in harmonious unison as they have never been brought before. It is raising the activities of mankind to a loftier and more successful plane than has ever been known, and is destined to accomplish wonderful results. Hence, we can see in the future of the retail business, a position of dignity, unity of purpose and better business methods,

all of which will result in better profits and a more satisfactory situation from every standpoint.

Through our Association men are brought together in fraternal units, thus spreading that "Peace on Earth, Good Will to Men," which by ruinous competition that goaded on man against his fellow man, in incessant economical strides, made the observance of that noble precept well nigh impossible.

Let our banner bear the inscription;

Uprightness of character.

Honesty of purpose.

Integrity in business.

Sacrifice for the good of all.

I love our grand old flag with its stars and stripes. Every time it flaps its folds to the breeze, it tells the whole world of its protection to the humblest citizen. So shall our flag of organization speak protection to every retailer in the entire State and country. Let us go home filled with a spirit of good fellowship and a determination to spread the cause of organization in every part of the State.

Let us realize that we are dependent one on the other and put forth every effort to bring into each mind the spirit of co-operation, each giving to each, that sympathy that will cement us into one great brotherhood.

Mr. Green's remarks were received with loud and continued applause. After many remarks from the members, complimenting Mr. Green and his efforts, the convention thanked him with a rising vote.

Wholesalers Heard From.

President Fuller called attention to the presence of the jobbers and suggested that Mr. G. W. Rouse, Grand Rapids, President of the Michigan Wholesale Grocers' Association, favor the convention with a few remarks.

After complimenting National Secretary Green, Mr. Rouse said his sentiments were in harmony with all association movements that had a tendency to better trade conditions in their respective lines. There are two reasons that demand closer co-operation between men and firms engaged in mercantile business. First, it must be conceded that competition is compelling business men in all lines to adopt better methods, and this demands better brains. There is nothing that has a tendency to eliminate destructive competition so much as friendly competition, and in many towns where business rivalry is keen the destructive element of competition is to a large degree eliminated by effective and friendly association work, which has a tendency to wipe out all the bad trade practices of the more unscrupulous competitors. Nothing will do more for retailers of any town than an occasional meeting, at which matters in general, such as trade abuses, etc., are talked over and freely discussed. Such gatherings prove to you that the other fellow, your competitor, is not half the bad fellow you thought him to be, and you soon come to understand one another better and this makes it pleasanter for both to do business. Nothing has helped the wholesalers of Michigan more than acquaintance with one another. It places your business on a more profitable basis and generally improves everything relative to your business and competition.

Conditions Changing.

Second: In the past retailers, like others, have been too free in giving credit to their customers. Through your local town associations you are enabled to reduce your possible losses materially by taking advantage of your delinquent systems. Many changes have taken place in this State during the past twenty or thirty years, especially in mercantile methods and so far as credits are concerned. Years ago most of the grocery business was done with large lumbering concerns who would, in the fall of the year, buy immense supplies and take them to their camps, paying for them after they returned in the spring of the year. You were compelled to grant long time credits for large amounts, and not being able to carry the whole burden yourselves you in turn made the jobber carry you, and in turn the jobber secured credit from the manufacturer. Since the lumber interests of the State have gone there has been a general change in merchandising methods, and to-day, in place of the "long credit" retailer we find the keen, up-to-date and progressive dealer, who is changing his business over to a cash basis, and taking advantage of discounts whenever possible.

Discounter Successful.

There are over two-thirds of the retailers of the State to-day that are discounting their bills, and whenever we find a good discounter we find a man that becomes a more independent buyer, oftentimes buying closer than the other fellow that does not discount. This close buying has been pushed along to the jobber, and he in turn must be a discounter and buy his merchandise at close figures. The up-to-date man buys intelligently, sells intelligently and makes a profit on his goods. This class of retailer has money because of his improved methods; he takes inventory oftener and more thoroughly, and generally pays closer attention to business. More retailers are paying better attention to their fire insurance than they have heretofore, and thus not only protect themselves, but their jobbers or creditors as well. You can not afford to do business without fire insurance and you certainly ought not ask the jobber to carry the risk, after granting you credit. Conditions in Michigan are better than I have found them in the South, and I am glad to be able to do business in Michigan, in the Michigan way.

Symons, of Saginaw.

President Fuller called upon J. W. Symons, of Symons Bros. & Co., Saginaw, who compared this convention with the one held a few years ago at his home city, and expressed himself as much pleased with the increased attendance and enthusiasm. Any association representing any particular branch of the mercantile line is valuable to its members for what they are able to get out of it. The retailers' association means much to the wholesalers, and were it not for the retailers being here the wholesalers would not be here. Wholesalers are glad to meet with retailers at their

conventions, to be able to mingle and exchange ideas with them. Gatherings of this sort promote good fellowship among the members and bring about a better degree of harmony between the two branches of the grocery business. A few years ago the merchants of the country were guessing what would be the ultimate outcome of the chain stores, and the like, but the promoters of these stores have learned that the successful way to do business is through the proper channels—from the manufacturer to the jobber—the jobber to the retailer, and then to the consumer. Wholesalers should confine their business strictly to the retailer and cut out the hotels, restaurants, boarding houses, etc.

Plumb, of Grand Rapids.

Following Mr. Symons, President Fuller called upon Walter K. Plumb, Manager of the Sears branch of the National Biscuit Co. at Grand Rapids.

Mr. Plumb paid compliments to National Secretary Green, President Fuller, Secretary Percival and Ex-Secretary Fred Mason, of New York. He referred to that part of Secretary Green's address which discussed the National bankruptcy law, and said that this matter, too, had been of great concern to the National Credit Men's Association, of the Legislative Committee of which he is a member. The bankruptcy law could be made useful if properly applied, but such is not always the case. He referred to the American people as being born law makers, and said that there were 1,400 bills before the last session of Congress, while only about 10 per cent. were passed. The laws are patterned too much for the lawyers and by the lawyers, and consequently both wholesalers and retailers should take more interest in such matters, purely as a duty to themselves and the public. Mr. Plumb urged closer co-operation between retailers and traveling salesmen, saying that the latter had much valuable information about mercantile matters in general that might prove beneficial at times. Other wholesalers who were called upon were David D. Cady, Lee, Cady & Smart, Detroit; Mr. Tanner and Mr. Buckley, Bay City; Clifford Elliott, Detroit; Mr. Fox, of the Smart & Fox Co., Saginaw.

Jenks, of Jackson.

Mr. Jenks, of Foote & Jenks, manufacturers of extracts, perfumes, etc., Jackson, said he was delighted to note the way the Association had grown during the past few years and believed that association work in this State was but in its infancy. Much can be accomplished through organized effort, and once the public in general thoroughly understands the motive of any association, sympathy would be with the merchant. Mr. Jenks thoroughly believes in the retailer as the natural distributor of merchandise and scorns the factory to family idea.

Publicity a Help.

Publicity will help merchants in their efforts to combat with the mail order evil, and the general education of the public should be carried on in a systematic manner. He believes that the modesty of many dealers in

telling their trade what they have to offer, and prices on their articles, often has a tendency to give the mail order house a chance to get in its little talk and thus get business. Co-operate with your local editor—it is as much his interest to build up local trade as yours, and consequently his services can be made valuable to you. Instead of the grocer selling only staple goods to his trade, and the catalogue house, or "club scheme" house, getting all the cream of the fancy goods and profitable business, the retailer should so fortify himself that he can demand all of the business on both the profitable and unprofitable lines.

At the conclusion of Mr. Jenks' talk President Fuller introduced Dairy and Food Commissioner Bird, of Michigan.

Commissioner Bird on Pure Foods.

Commissioner Bird referred to his past relations with the Association and offered the co-operation of his department with the retailers of the State.

In referring to the relations between the State and National laws Commissioner Bird said that at a recent meeting of Dairy and Food Commissioners of the United States he had heard this matter discussed thoroughly, and it seemed to be the general sentiment of all to make State laws co-operate with the National law whenever possible and consistent. This is the aim of the Michigan department, but in cases where the laws of this State specifically required certain definite things of manufacturers, and which might be different from the National law, the State law would supersede. Generally speaking, goods that will pass the specifications of the National law may pass in Michigan, but there is a big difference in goods oftentimes that pass United States inspection, so-called, and goods that come into Michigan labeled: "Guaranteed under the National Food and Drug Act," which means absolutely nothing more than that the manufacturer has been given a serial number, as he guarantees his goods to conform to the requirements of the National law. It is folly to think that the Government could pass inspection upon every piece of goods manufactured in the country and upon which the manufacturer has been given a serial number. Such a task of inspection would almost be the next thing to impossible, because of the vast amount of goods in all lines being manufactured.

Maple Syrup and Sugar.

Talking about maple syrup and maple sugar, he said he was recently compelled to swear out a warrant for the arrest of a retailer who persisted in selling a certain brand of goods after being warned of their illegality. Court rulings say that the department has no right to warn retailers or any one else of the illegality of food products, but that inasmuch as he did not think this a fair idea of the law, gave the trade a chance to dispose of such illegal goods as he might find in their stocks and thus avoid arrest or further embarrassment. But if after repeated warnings against certain goods retailers still in-

sisted upon handling them he felt justified in prosecuting.

Arrest Follows Warning.

In the particular instance referred to above, he stated he had warned the manufacturer of this product that his goods were improperly labeled, but no attention was paid to the warning and goods were sold and shipped into the State regardless. Retailers were warned against these same goods, but they, too, insisted on handling them simply because the manufacturer stated he would protect all as the goods had been inspected by the Government and were guaranteed under the food and drug acts. The retailer was arrested and will be tried in court.

One of the delegates asked the Commissioner how the grocer could legally handle maple sugar.

The Commissioner replied that pure maple sugar could be sold as pure maple sugar, and adulterated maple sugar must be sold as such, with the percentage of all ingredients plainly printed thereon. Sell it for what it actually is and you will have no trouble.

Sell Goods Honestly.

He said he had the assurance from successful grocers that their trade was not interfered with at all even although they sold goods under honest conditions. Let the manufacturer make it known to you what his goods consist of, and in turn let the consumer know what you are selling, and you will find this food law best for either manufacturer, retailer or consumer. The criticism on the department for its stringent rulings is gradually wearing away, and instead of complaints we find the trade is willing to co-operate with us.

If at any time you want the department to analyze goods for you send the articles to us and we will tell you what they consist of free of any charge to you.

We want merchants to report to us the unlawful acts of their competitors, which we will treat confidentially, and attend to promptly.

About Sausage.

A question was asked the Commissioner regarding sausage.

He replied by saying that the sausage question had given the State considerable annoyance. The department is trying to weed out all adulterated matter in sausage and does not believe it is right that the manufacturer should place from 3 to 10 per cent. ground cereals in with ground meat. Most of this adulterated sausage that he had examined contained the following ingredients: 5 per cent. cereals, 25 per cent. water, 70 per cent. meat. This was taken up with Secretary Wilson, of the Agricultural Department, and a committee was named to investigate, with the result that a report on the question will be made very soon.

He didn't believe it was right that the people of Michigan should be made to pay \$200,000 for water and cereals, or the same amount per pound that good meat was worth.

He had been of some assistance to the merchants of the State in their raid against box car men and the impure foods some of them sold. But

he believed the best manner to handle this class of peddlers was to get a bill of goods yourselves from these box car men, compare their prices with yours, and then advertise the comparison in big black type to the trade. Some discussion was entered into about oleomargarine and Java coffee. Most of the questions asked related to the National law.

The session adjourned.

Wednesday Evening Banquet.

After the close of the afternoon session the delegates left immediately for Elks' Temple, where they were given an elaborate banquet by the Jackson Retail Grocers' Association.

This was one of the most delightful affairs of the entire convention and besides an elegantly prepared menu the music, speaking and stories of the evening helped to make this the most successful of its kind ever given at any State convention.

The menu consisted of:

Menu.

Oysters.	Celery.
Zephyretts.	
Old Time Chicken Pie.	
Potatoes Mashed.	Brown Bread.
Radishes	Young Onions.
Frozen Fruit Punch.	
Fruit Salad.	
Saratoga Flake.	Sweet Pickles.
Stuffed Dates.	Uneda Biscuit.
Brick Ice Cream.	
Assorted Cake.	Salted Almonds.
Nabisco Wafers.	Assorted Fruit.
Coffee.	
Cigars.	Inlimine.

Norris H. Branch, Jackson, was toastmaster for the evening. Of the list of speakers Toastmaster Branch first called upon E. A. Stowe, editor of the Michigan Tradesman, Grand Rapids.

Mr. Stowe's remarks were along the line of co-operation, and in an interesting manner pointed out the many benefits to be derived by closer affiliation between men engaged in any one line of business.

Other speakers of the evening were Claude E. Cady, Lansing; F. W. Fuller, Grand Rapids; Mr. Heamans, Mason; H. J. Schaberg, Kalamazoo; P. F. Treanor, Saginaw; John A. Green, Cleveland.

Friday Morning.

The Friday morning session was called to order at 9:45 by President Fuller.

Secretary Percival read a number of bills payable, the aggregate amount being 53.46.

Chas. Wellman read a communication from the Acorn Baking Co., Port Huron, in which that firm enclosed 10 for payment of their honorary membership.

President Fuller called for committee reports after the Association had voted to pass new business until later in the day.

The Ways and Means Committee recommended that the same procedure be evoked during the coming year as in past years.

The Auditing Committee found the books of the Secretary and Treasurer to be in excellent condition.

Mutual Insurance Report.

J. C. Currie, chairman of the Committee on Mutual Fire Insurance, made the following report:

At the seventh annual convention, held at Lansing, a resolution was passed authorizing the appointment of a committee to investigate the possibilities of organizing a mutual fire insurance company.

One year later at Saginaw this resolution was amended, authorizing the Committee to look up laws and other necessary data, with a view of organizing a company.

At Grand Rapids last year another resolution was passed calling for further investigation into the matter of mutual insurance and a Committee was appointed to suggest a working plan for such a company, so that the members may accept or reject the proposition. Your Committee therefore begs leave to report the results of their investigation. We find conditions favorable for the organization of such a company for the benefit of our members, and see our way clear to suggest a practical working plan for the same.

Mr. Currie said he had requested O. L. Schutz, of the Michigan Tradesman, who is familiar with the methods of these companies, to prepare a paper and present the same to the convention.

The Committee on Constitution and By-laws made no suggestions for changes and recommended that the old by-laws remain in force.

The Credential Committee reported that the register showed 194 delegates, representing fifty-four towns. The credentials of all are satisfactory.

Co-operative Delivery System.

C. A. Wilson, Secretary of the Adrian Association, was on the programme for an address on Co-operative Delivery.

Mr. Wilson stated that the co-operative delivery system proved exceedingly popular to the merchants of his town and it has been successful beyond all expectations. Since adopting the system of delivery they have educated the people to order goods but once or twice each day instead of every half hour as heretofore. It seemed a hardship at first, but through concentrated effort the merchants have won out and now all is smooth sailing. The merchants formed a stock company and members buy shares at \$100 each. They built a barn upon leased ground. This building is about 50x100 feet, and is constructed of brick throughout with cement floors suitable for horses and wagons. It is arranged so as to make it particularly adaptable to the purpose for which it was intended.

Soon Becomes Practical.

When the system was first put into use the merchants had a hard time to adjust matters properly so far as deliveries, routes, etc., were concerned, but by careful study and a little patience this was finally adjusted to meet all requirements. They have twelve wagons, and all are kept busy during certain times of the year, while at other times they frequently cut off a few wagons, increasing each

one of the routes sufficiently to take care of the territory from which the two or three wagons were taken. They have found the single horse wagon the most practical. Four trips over each route are made daily, the first wagons leaving the various stores at 7:15 a. m. All wagons then drive back to the barn, where they are unloaded and routed. Wagons return from their delivery routes so that they may again leave their various stores at 9:45 a. m. Two deliveries are made in the afternoon. Each customer is given a card explaining the delivery system and the time orders must reach the store in order that they be delivered upon a certain trip. Through a coupon system every merchant keeps track of the various jars, oil cans, etc., that leave his store, and these same coupons are used to check up the number of deliveries made from any one particular store. No order is delivered upon which the purchase amount does not allow sufficient profits to make the delivery.

What It Costs.

Deliveries to members have been costing two cents each for meats and three cents for groceries, while transient dealers, or those holding no stock in the company, must pay the contract price of 2½ cents for meats and 3½ cents for groceries. Department stores pay 5 cents for each delivery.

Merchants wishing to send orders C. O. D. can do so, as each driver is given a certain amount of change and authorized to make collections.

Many of those present asked questions in order that the minor details of the plan be brought out more clearly.

Following Mr. Wilson President Fuller called upon O. L. Schutz, of the Michigan Tradesman, for remarks on mutual fire insurance, which were as follows:

Mutual Insurance Explained.

Before touching upon the subject your worthy President has asked me to talk about, I want to take this opportunity to congratulate the members and officers of the Michigan Grocers and General Merchants' Association upon the remarkable showing made here since the opening of the convention.

I have attended conventions of all kinds in many states, but I can not remember of any more enthusiastic gatherings where the results accomplished were so great and truly valuable to the delegates as they are at this one.

Although I am practically a stranger among you, I know it will not be long before I shall have built up a nice list of acquaintances in Michigan, and whenever I can be of any personal assistance I assure you my services are at your command, and speaking in behalf of the paper I represent, will say that you can at all times count upon the hearty and earnest co-operation of the Michigan Tradesman, and its editorial columns will assist you in every way possible to carry on this great work of yours to ultimate success.

When I first learned that the merchants of Michigan, through their Association, were planning to organize a mutual fire insurance company for the protection and benefit of its members I immediately became intensely interested, for the reason that a large part of my time during the past five years has been intensely devoted to this cause.

The question of mutual fire insurance is one that has given retailers in every branch of business all over the country more or less thought for the past eight or ten years, and as a result of considerable effort on the part of many associations, there are to-day scores of mutual companies scattered in various sections that are saving their policy holders hundreds of dollars annually.

Mutual Insurance Popular.

Rapid strides are being made by many of the companies, and those that were organized five or more years ago are now carrying insurance for their members at a great saving, besides having had a tendency to better regulate the actions of competitive old line companies in giving the policy holder a fairer and squarer deal in every respect.

Merchants and policy holders who are fortunate enough to do business in states where these companies are operating successfully must credit their annual saving of fire insurance premiums to the efforts of mercantile associations, which is additional proof of the value of organization work.

At the present time there are about 2,000 commercial mutual fire insurance companies in this country, but most of these were organized years ago and are located in the East. In round numbers there are about 100 companies west of Pennsylvania that have been organized by various associations within the last ten years, and of this number there are many who confine their business almost entirely along some one of the following lines: Groceries, dry goods, hardware, implements, furniture, lumber, publishing, drugs, milling manufacturing, etc.

Hardware Mutuals Successful.

Among the most successful of those confining their policies to retail stocks are the hardware dealers' companies, and the oldest of these is the one located in Minnesota. This company, after several years of constant effort, is now carrying on its books approximately \$3,000,000 of insurance on which the annual premiums amount to about \$60,000. Of this they are returning at the end of each year 50 per cent, leaving the actual cost of this insurance to the policy holder at \$30,000, or a saving of one-half of all premiums paid. Since this company began paying a dividend of 50 per cent, several other hardware companies have followed suit, and now the dealers of many Central Western States are getting fire protection at a nominal cost. None of these companies carry anything but hardware stocks and buildings, these being termed preferred risks on account of the small amount of flammable merchandise and the great salvage in case of fire. Thus they are naturally in better shape to pay such big dividends than companies insuring other and more hazardous risks. These companies receive all their business without other solicitation than by mail, hence a great saving in the general expense ratio. They also write insurance on hardware stocks located in adjoining states, and this gives them an opportunity to build up a large total.

Nearly every one of the companies organized in the Central West for the purpose of writing insurance on stocks of general merchandise have done well, but nothing as compared with the hardware dealers. This is due to several causes, the principal one being the class of risk, which is usually considered more hazardous with a much less percentage of salvage in the event of fire. This naturally brings the percentage of loss ratio higher. Besides, it has been the experience of every company writing this class of insurance that the business of the average general merchant costs more to secure than does the business of the hardware dealer. The one must be solicited personally, while the other sends his business to

the company by mail, so you can readily see the difference in the cost of writing the two different risks.

General Companies Pay Well.

Nevertheless, these companies have been able to pay from 10 to 25 per cent. dividends each year, which, considering conditions, is remarkably good, and certainly worth the while. For instance, if you are paying \$20 per thousand for your insurance and can secure a dividend of 25 per cent., or \$5, you are indeed making a most excellent margin upon your investment and have no ground for real complaint. But do not understand me that you will be assured of this 25 per cent. dividend from the outset, for it is reasonably certain a new company will be unable to pay more than from 5 to 15 per cent. during the first year or two of its existence.

Then, on the other hand, conditions may be entirely reversed and the first two years of a new company's life may be filled with all sorts of trouble, and it is at this time, when the company is struggling desperately in its attempt to climb just over the hill onto Easy street, that its friends can do the most good for it. Two or three bad fires during the company's infancy would give it a setback from which it would be hard to recover for perhaps a year or more, and then again this same company may run along for a whole year with but a few very light losses. Upon your fire loss ratio depend the earnings of the company. If you burn up all your premium money there will be nothing left to pay dividends with, but if you deposit it all in the bank you will be able to pay handsome dividends. It is simply a chance every one takes that engages in any line of business. Big profits are being made by hundreds of fire insurance companies all over the country and there is always room for more, although perhaps the business is not nearly as profitable now as it was five or ten years ago.

Does Michigan Want Mutual?

The question arises, Do the merchants of Michigan want or need a mutual fire insurance company, and do you think such a company would receive the support of every member were it organized?

Do you think the merchants of this State will view mutual insurance from the same vantage point that the farmers view it? I understand the farmers of this State are well supplied with successful mutual companies, and if the conservative farmer finds such a move profitable to him, it occurs to me the merchants of the State ought to view it in much the same light.

I believe that the delegates at this convention from the smaller towns are much more familiar with the general methods of mutual companies than the delegates from the larger cities, simply because they are in closer contact with the successful farmer companies.

I believe it is possible for the merchants to organize a mutual company under the laws of this State, although there is no special law permitting the formation of such a company, and the only way out of this that I can see is for you to take advantage of the farmers' laws under chapter 7, in which section 22 says:

"Companies heretofore organized in this State, or which may organize or reorganize hereafter for the purpose of mutual fire insurance of the property of its members, may, under this act, insure any and every class of buildings and contents, such risks being duly classified, according to the degree of hazard, as shall be determined by said companies and not inconsistent with the constitution and laws of this State: Provided, that the class of companies set forth in this section may do business in all parts of the State of Michigan, but shall not insure farm property, and except as provided in this section, shall be governed by all the provi-

sions of the act to which this is amendatory, act number one hundred and ninety of the laws of 1893 being hereby repealed."

Now if the Fire Insurance Commissioner of the State will permit you to form a company under the law mentioned above, there is nothing to prevent you from proceeding at once with the organization work, while on the other hand if this law does not entitle you to incorporation with the adoption of proper by-laws, then you will have to present a satisfactory bill to your State Legislature for enactment.

If you will be able to organize under this law all that is necessary then is to select seven able directors for incorporating purposes, and then secure bona fide agreements with 100 applicants for not less than \$50,000 of insurance. Once this far along it will be an easy task to put the company in nice shape.

Contingent Liability Attached.

Bear this in mind, every policy holder becomes a member of the company, and is equally liable with other members for any deficiency in funds that may arise during the life of your policy. In other words, should the company at the end of the year find itself insolvent, and perhaps a few thousand dollars worse off than nothing, in order to make up this deficiency an assessment of 25 per cent. or such amount would be required from every policy holder to meet these obligations, you are then legally liable providing you are financially responsible. If you hold a policy upon which the premium paid amounts to \$20, this assessment of 25 per cent. would mean that you would be called upon to pay an additional \$5. This mutual responsibility is known as the contingent liability attached to all mutual policies.

It is not at all likely that such a thing will occur, but so long as I have been asked to tell you something about mutual insurance I want to be fair and give you both sides of the question.

But why should it ever be necessary for your company to get in a bad way financially if you all stand by it as you should and contribute your little share of work in upbuilding the business and general interests. Occasionally a mutual company makes an assessment, but if properly managed there is no need for any large assessment. Old line companies are paying their losses and large stock dividends annually, yet they receive no smaller premium than will your company. They pay an agent commission of from 15 to 20 per cent. on all premiums, and you save that. They pay immense annual salaries, and you pay only a moderate salary. So you see your chance for bigger dividends comes in the economical management, and, of course, your fortune as far as fire losses are concerned.

If you finally decide you want a company you must make up your minds to stick to it through thick and thin until success eventually comes.

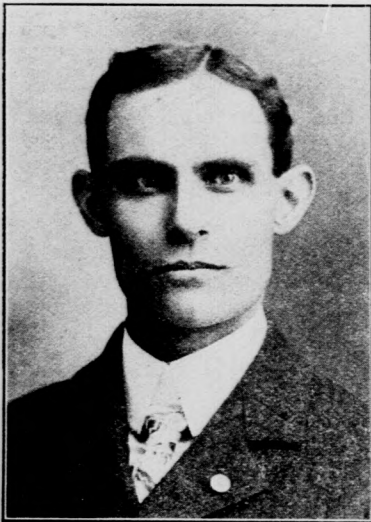
They Keep Rates Down.

Now, besides the possibility of saving satisfactory amounts on your premiums, there are many other reasons why you support the mutual idea: First of all, what are the old line companies doing for the merchants of Michigan? Are they reducing their rates any or are they doing in this State as in many others, advancing rates 25 per cent. every few years? Are they carrying your risk for as little money as possible to leave them a legitimate profit, or are they cutting rates in the big cities on immense manufacturing plants, elevators, and the like, and making up the deficiency by charging you a little more for your insurance than it is actually worth? Are you being made to pay for the big million dollar fires in San Francisco, in Baltimore, in New York or Boston, or are you paying only what it is worth to carry

your risk in this State, or is the rate based upon the actual loss ratio of this State?

According to your Insurance Commissioner's report the loss ratio to premiums received in this State was in 1906 44 per cent., and as near as I can figure the average premium rate is between 1/4 and 2 per cent., the former I believe being nearer correct. Your loss ratio is about the average, while your premium rate might also be classed as about the average.

Nevertheless, as the old saying goes, Competition is the life of trade, and so it is with fire insurance.



Fred W. Fuller, Grand Rapids, President

Healthy competition from mutual companies would have a tendency to keep the old line companies from continually creeping up with rates, for they realize that should they charge excessively the business will be turned over to the mutuals. There is not only room for a good association company, but there is ample field for three or four ably and honestly managed companies. Beware at all times of the wild cat mutual, and at all times endorse the conservative and legitimate companies. They may not be able to pay big dividends for a few years, but they'll help keep your rates down and their very existence will have a tendency to force prompt settlements from the old lines in case of fire. All these things are worth something to you, and they are of such a nature as to demand your hearty support.

If you decide to organize, which I think you ought to, be sure to carefully and thoughtfully prepare your by-laws, for after they are once on file with your State Commissioner they are not very easily changed. If the State laws do not regulate the class of risks you should confine yourselves to, or the maximum policy you may write, incorporate these in your by-laws and thus protect yourselves for the years in the future.

Successful If Conservative.

In writing policies I would suggest that you confine yourselves strictly to mercantile risks, such as groceries, dry goods, shoes, clothing, hardware, implements, dwellings, or any of the less hazardous type, and limit the policy on each to \$2,000. Do not try to carry all of a man's insurance—leave a little for the other fellow—for by so doing you might have cause to congratulate yourselves at a later date. Spread your policies as much as possible and write as little as you consistently can on each risk. Some companies have succeeded beautifully by limiting their policies to \$1,000 on each risk, which, in case of fire, makes it much less of a burden to shoulder. And do not begin by cutting a man's premium rate.

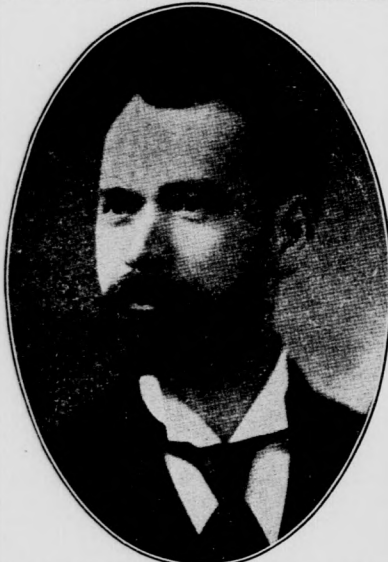
Fire insurance has just as staple a value as sugar, and you can not buy a dollar's worth of sugar and sell it for 90 cents, still making money. So it is with insurance. If there is any less rate coming to the insured, that will become evident at dividend time, and then he will get his pro rata of earnings. Collect the Board rate in advance always and then you will have money to do business on.

This business of accepting big policies on single risks at cut rates has ruined more mutual companies than any other one thing. In fact, this is also true of the old lines.

Reserve Fund Valuable.

Before you begin paying dividends one of the best ways to put your company on a sound financial basis is to set aside at the end of each year 10 per cent. of your net premium receipts into a reserve fund, created for the purpose of paying excessive losses in case of any future emergency, for if you do not do this your company will always have its so-called "first year's" troubles, and never will it be in position to stand a heavy year of losses.

The officers of the company should be carefully selected by your first



J. C. Currie, Detroit, First Vice-President

Board of Directors, and should be men properly and thoroughly qualified to carry on the work before them. Once you get the right kind of men, keep them there and do not let the office of president and secretary be one of a political nature, with many seeking their jobs at the end of each year. This will cause trouble for you and your company, and be the means of ineffective work on the part of the Directors.

All Must Help.

The company once organized it is the duty of every member to do just a small share of the work. He can help the officers in more than one way, and besides hustling around his neighborhood occasionally for a little new business, he must not forget to pay his premiums promptly. The treasurer of a mutual company needs the money and it is your duty to pay him as promptly as possible. Reduce the hazard of your risk by cleaning up the premiums. See that all the flammable rubbish is cleared away in the back yard; or throw out those old dirty rags in the corner that are so often the cause of spontaneous combustion; see that the mice can not get at your matches, and all those little things. It will not only help you with your own company but will have a tendency to reduce your rate in the old line companies.

An excellent way to start the ball rolling on this mutual fire insurance proposition is to appoint a committee of three suitable members, including your President, and give them full

power to act. Then, too, you might all give a pledge right here to-day as to the amount of insurance each one of you could take to advantage. It only requires an average policy of \$500 each from 100 members, and that gives you the required amount to secure a charter. Pledge a conservative amount and stick to your promise, and you will be surprised to see how quickly you can put a nice clean mutual company on its feet.

I thank you.

A general discussion on mutual fire insurance followed.

The meeting adjourned until 1:30 p. m.

Friday Afternoon.

Directly at the opening of the last session President Fuller called for further remarks on the question of mutual insurance.

After further discussion C. E. Cady made a motion that the matter be referred to a committee of three, including the President, with full power to act.

The motion was supported by J. C. Currie, who made other remarks favoring the motion.

A rising vote was taken and the motion was carried with only four opposing votes.

How To Raise Funds.

Considerable discussion arose regarding the matter of raising sufficient funds to carry on the work of organizing local associations, with



J. T. Percival, Port Huron, Secretary

several valuable suggestions made by Chas. Wellman, H. Schaberg, C. E. Cady, Geo. Lewis and others, but it was finally decided that the whole matter of financing be left with the officers of the Association.

President Fuller reminded the Association that they had not yet paid their per capita tax to the National Retail Grocers' Association.

Suggestions were made to raise the per capita tax to as high as \$1 per member, but this was voted down.

C. E. Cady made a motion that the Secretary be voted \$200 as salary for 1907, which was carried.

Before proceeding to the election of officers Chairman Treanor asked that he be given a few minutes' time to read the report of the Resolutions Committee. They follow:

Resolutions.

Resolved—This convention desires to show its appreciation of the extremely efficient manner in which the Jackson Grocers and Retail Merchants' Association has entertained the State Association at this meeting.

Resolved—Further, that this Association commend the able, thorough and conscientious manner in which the trade press supported the merchants in all their undertakings.

Resolved—Further, that we wish to thank the State officers for the sincere and faithful manner in which they have conducted the affairs of this Association during the past year.

Resolved—That in the future all program committees in convention cities, in arranging the order of business, be governed strictly by the order laid down by our constitution and by-laws.

Resolved—That any person or firm desiring to address the convention assembled first make their business known to the Executive Committee and that Committee determine whether the matter is of sufficient interest to delegates to warrant the time necessary.

The resolutions were adopted.

President Fuller appointed the following Committee on Mutual Fire Insurance: C. E. Cady, Lansing; J. C. Currie, Detroit; President Fuller. Election of officers followed.

Selection of Convention City.

In selecting a place for the next annual convention, Bay City alone presented an invitation. The invitation came from the delegates of that city, together with an invitation from the city council, and the Board of Trade, numbering 500 members.

Chas. Wellman suggested that the



H. C. Glasner, Nashville, Treasurer

Secretary notify and invite wholesalers to become honorary members by paying \$10 dues.

President Fuller was elected delegate to the National convention, with J. C. Currie as alternate.

Turning the chair over to Vice-President Currie, President Fuller talked at length upon the advisability of the Association issuing the program and thus open another avenue for the raising of funds.

After some discussion on the matter, it was suggested that perhaps

Bay City had counted upon this program money as a means of entertaining the convention.

The matter was left to the Executive Committee.

The convention closed.

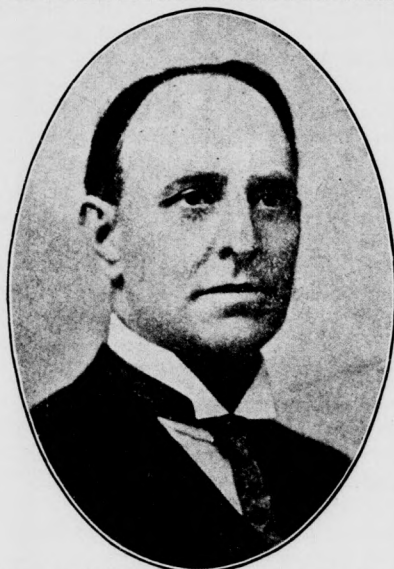
Convention Notes.

The informal reception given to the delegates at the convention by Foote & Jenks, local manufacturers of extracts, perfumes, etc., was a delightful and instructive affair. It took place on Wednesday morning at 8 o'clock and was attended by over 100 visitors. With the assistance of a guide the visitors were taken through the laboratory and made familiar with the methods used in manufacturing extracts and perfumes. It was a treat of an educational nature that will live long in the minds of those who were fortunate enough to attend. Visitors were served with a light luncheon, consisting of frappe and crackers. Sample bottles of extracts and perfume were distributed.

The Angldile Computing Scale Co., of Elkhart, Ind., exhibited three of their new model scales. Because of their unique construction, different from the ordinary, they attracted considerable attention. Besides selling a number, the merchants who inspected them left thoroughly impressed with Angldile qualities. The company was represented by D. J. Smith, sales manager of the firm, and S. H. Ferber, representative in Michigan. Both these gentlemen are well known to the merchants of Michigan.

Messrs. Adams and Whipple displayed a line of McCaskey registers made by the McCaskey Register Co., Alliance, O. These registers are already well known to the trade of Michigan, and many attending the convention already have one or more in use in their store.

The American Case & Register Co., Alliance, manufacturers of the American register, were represented by J. A. Plank, general agent, and R. C. McLeod. Some of the delegates became so thoroughly impressed with



George E. Lewis, President Jackson Retail Grocers' Association

the register they were tempted to buy. Although the American register is comparatively new to the trade of Michigan, Messrs. Plank and McLeod have a wide acquaintance.

The Folding Bath Tub Co., Marshall, exhibited their modern counters and shelving for grocers.

The following list shows the registration at the convention:

- Chas. G. Hill, Jackson.
- L. J. Warner, Jackson.
- J. H. Magel, Concord.
- H. C. Glasner, Nashville.
- M. L. De Bats, Bay City.
- Ed West, Bay City.
- H. A. E. Dehm, Bay City.
- D. B. Boughthon, Bay City.
- August Miller, Detroit.
- C. D. Kavanagh, Bay City.
- George Gougum, Bay City.
- John Roesink, Grand Rapids.
- W. W. Blessed, Detroit.
- E. L. May, Grand Rapids.
- C. H. Frink, Detroit.
- Carl C. Schultz, Bay City.
- Fred Menthen, Bay City.
- John D. Whalen, Bay City.
- J. H. Primeau, Bay City.
- Wm. C. Landskroener, Saginaw.
- S. W. De Muth, Clinton.
- John McAdam, Clinton.
- Wm. Allan, Detroit.
- C. M. McIntosh, Detroit.
- John Doerr, Saginaw.
- Fred Stevenson, Jackson.
- O. H. Bailey, Lansing.
- F. J. Christopher, Lansing.
- Claude E. Cady, Lansing.
- A. P. Moore, Sault Ste. Marie.
- Thomas J. Marsden, Detroit.
- Jason Clark, Saginaw.
- W. L. Sweet, Saginaw.
- Fred Spatz, Saginaw.
- F. N. Perry, Saginaw.
- A. H. Bennett, Saginaw.
- L. G. Schulz, Saginaw.
- L. E. Schwemer, Saginaw.
- C. Christensen, Saginaw.
- Fred W. Fuller, Grand Rapids.
- J. T. Percival, Port Huron.
- G. E. Lewis, Jackson.
- L. A. Chamberlin, Jackson.
- C. C. Leach, Jackson.
- J. Enos, Jackson.
- Jos. Matyn, Detroit.
- E. W. Villerot, Detroit.
- Gus. Kadau, Detroit.
- Geo. W. Prue, Detroit.
- E. J. Schmidt, Detroit.
- F. J. Mack, Detroit.
- E. F. King, Detroit.
- V. J. Tatham, Saginaw.
- Anthony Grobar, Detroit.
- H. Mickle, Detroit.
- J. C. Metzner, Detroit.
- Leo Fortain, Detroit.
- F. A. Aubry, Detroit.
- F. D. Avery, Tecumseh.
- W. A. McKrae, Detroit.
- John A. Altfeltis, Detroit.
- G. W. Faulmann, Detroit.
- J. C. Currie, Jr., Detroit.
- Thos. J. Allshire, Jackson.
- Otto M. Rohde, Saginaw.
- D. S. Hurst, Saginaw.
- A. P. Walker, Lansing.
- Chas. W. Reck, Lansing.
- D. Glenn, Lansing.
- C. F. Alderton, Saginaw.
- H. J. P. Graebner, Saginaw.
- W. E. Derry, Cadillac.
- F. C. Wheeler, Salem.
- H. H. Klemm, Albion.
- J. W. Broas, Albion.
- E. W. Deiss, Detroit.
- E. S. Ransweiler, Cement City.
- H. H. Neesly, Jackson.
- M. L. Miller, Cement City.
- Frank N. Olmstead, Bay City.
- B. F. Peckham, Parma.
- F. D. Gilchrist, Schoolcraft.
- C. A. Best, Holly.
- John E. Van Horn, Henrietta.
- P. F. Schneider, Detroit.
- J. B. Milliman, Scotts.
- H. A. McLachlan, Evart.
- H. J. Schaberg, Kalamazoo.
- Wm. H. Moerdyk, Kalamazoo.
- Frank Toonder, Kalamazoo.
- Walter C. Hipp, Kalamazoo.
- Oliver Rasmus, Kalamazoo.
- E. J. Hoekstra, Kalamazoo.
- W. E. Mershon, Kalamazoo.
- A. W. Walsh, Kalamazoo.
- Joseph Sleder, Traverse City.
- Otto Kyselka, Traverse City.

- M. R. Hunt, Traverse City.
- W. D. Springer, Whitehall.
- H. D. Wells, Ypsilanti.
- D. L. Davis, Ypsilanti.
- N. J. Whitney, Kalamazoo.
- John Steketee, Kalamazoo.
- J. H. Hastings, Jackson.
- H. M. Brown, Albion.
- John Parker, Port Huron.
- W. H. Medler, Alma.
- E. N. Akers, Port Huron.
- Chas. W. Grobe, Flint.
- W. F. Meder, Flint.
- M. Delano, Flint.
- Howard Hewes, Flint.
- C. W. Garner, Flint.
- C. R. Pomeroy, Flint.
- F. R. Ottaway, Flint.
- F. R. Armstrong, Flint.
- A. A. Riker, Flint.
- Wm. H. Berry, Jackson.
- E. H. Teydel, Jackson.
- Thomas H. Taylor, Imlay City.
- Wm. Muir, Imlay City.
- Geo. A. Titus, Imlay City.
- Perry Brown, Barryton.
- Chas. J. Whiting, Mason.
- Guy C. Longcor, Elmdale.
- I. K. Schultz, Bay City.
- John Layman, Mt. Morris.
- Julius Campbell, Traverse City.
- Geo. T. Stapleton, Detroit.
- W. R. Pursel, Frontier.
- W. D. Smith, Jr., Port Huron.
- Chas. Wellman, Port Huron.
- C. B. Leonard, Lansing.
- W. C. Hipp, Kalamazoo.
- O. E. Rasmus, Kalamazoo.
- F. C. Wood, Port Huron.
- C. L. Miller, Ann Arbor.
- L. C. Weinmann, Ann Arbor.
- L. C. Johnson, Ann Arbor.
- G. H. Fischer, Ann Arbor.
- J. E. Thompson, Scotts.
- Geo. Carpp, Elmer.
- E. C. Shaw, Evart.
- W. H. Lewis, Saginaw.
- F. J. Fox, Saginaw.
- Chas. E. Morrison, Williamston.
- R. Bell, Kalamazoo.
- C. H. Baker, Kalamazoo.
- M. Harris, Kalamazoo.
- C. E. Babcock, Grass Lake.
- G. W. Foster, Grass Lake.
- F. B. Clegg, Adrian.
- H. W. Behringer, Adrian.
- C. H. Willbee, Adrian.
- S. R. Chamberlain, Omega.
- C. A. Wilson, Adrian.
- W. C. Koehn, Adrian.
- W. T. Lockwood, Coldwater.
- H. L. Milnes, Coldwater.
- Phil Calkins, Holly.
- W. Rorabacher, Worden.
- Frank Winsor, Canton.
- F. L. Merrill, Grand Rapids.
- Geo. Hollway, Grand Rapids.
- L. Van Dussen, Grand Rapids.
- J. A. Mull, Grand Rapids.
- Ralph Andre, Grand Rapids.
- Glen E. Denise, Grand Rapids.
- D. L. Hyde, Greenville.
- W. H. Clark, Laingsburg.
- J. B. Lockwood, Laingsburg.
- F. D. Schafer, Tekonsha.
- F. J. Shedd, Burlington.
- H. N. Parker, Tekonsha.
- David Walton, Kalamazoo.
- Chas. Mulholland, Grand Rapids.
- A. C. McElhenie, Concord.
- E. H. Saxton, Jonesville.
- R. R. George, Ypsilanti.
- F. M. Church, Albion.
- J. M. Lang, Jonesville.
- M. P. Compton, Leslie.
- J. A. Byerly, Owosso.
- O. H. Bailey, Lansing.
- J. K. Stanley, Stockbridge.
- C. W. Anderson, Albion.
- J. N. Flinn, Albion.
- E. C. Carrington, Albion.
- B. Oxyby, Albion.
- H. R. Wochholz, Albion.
- J. Smith, Albion.
- J. W. Finnall, Ann Arbor.
- E. L. Boughmer, Lansing.
- W. K. Plumb, Grand Rapids.
- Geo. P. Comstock, Quincy.
- E. B. Gooding, Ypsilanti.
- C. A. Day, Detroit.

Stage money is the only kind that talks; the real thing gets there as quietly as a gum-shoe politician.



1908

Our Fall and Winter Lines are now ready for your Inspection

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CORDUROY

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COATS
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PANTS

DUCK

E

COATS
OVERALLS

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COATS
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KERSEY

L

COATS
VESTS
PANTS

THE DEAL CLOTHING CO.
TWO FACTORIES.
GRAND RAPIDS, MICH.



Special Features of the Grocery and Produce Trade.

Special Correspondence.

New York, Feb. 8.—The many varieties of weather which we have experienced during the week have left the streets almost impassable, and to put a big load on a truck is not only cruel, but an assurance that the driver will make mighty slow progress. When will civilized man overcome the problem of slippery streets? The least atom of snow on a wood pavement is like so much grease. Business has been upset by these conditions and matters financially have not been altogether bright, either. However, the days are getting longer, there are more hours of sunshine and it is hoped that some other sort of sunshine will strike the financial district where matters have so long been in a sort of eclipse.

Coffee has been dull with sales few and far between that were of any importance. Most of the business in the way of orders came from out of town and these orders will be filled as quickly as can be under the prevailing conditions. In store and afloat there are 3,797,735 bags, against 3,945,947 bags at the same time last year. At the close Rio No. 7 is well sustained at $6\frac{1}{4}@6\frac{3}{4}c$. Mild coffees show no change and quotations remain steady.

Meltings of sugar have been light and business in refined has been just about what might be expected in mid-winter. As with all other heavy goods deliveries are hindered by the ice, and some delay seems inevitable for the next week, as the streets will not be well cleared. Granulated, 4.80c, less 1 per cent. for cash.

Japan teas, which have been rather dull, have been more sought for this week, but there is still room for improvement, not only for these but for almost all other sorts. Enquiry has been mostly for cheap grades. Prices seem to be pretty well sustained.

Quite a good many enquiries as to rice have been received from out of town and it is thought that stocks in the hands of interior dealers must be pretty well reduced. The statistical position favors a higher range of values and sellers are unwilling to make any concessions. Prime to choice domestic, $5\frac{1}{2}@6\frac{1}{2}c$.

Spices are generally quiet. Buyers take only sufficient to repair broken assortments and quotations show no appreciable change. In an invoice way Singapore black pepper, $7\frac{3}{4}@8c$; West Coast, $8@8\frac{1}{4}c$; Zanzibar cloves, $11@11\frac{1}{4}c$; Amboyna, $18@18\frac{1}{4}c$; nutmegs, 75-80s, $16@16\frac{1}{2}c$.

The demand for molasses has improved, owing probably to the colder weather. Quotations are strongly held. Good to prime centrifugal, $22@30c$; open-kettle, $34@42c$. Syrups are quiet and unchanged.

Canned goods are quiet—decidedly so. There is some disposition to shade the 80c rate for standard to-

matoes, but the decline is not "cried out from the housetops" as yet. Jobbers, however, are not inclined to make large purchases and seem to think they will do better by keeping up a sort of "masterly inactivity." Corn shows little animation and sales are of small lots. Peas of desirable quality at $90@92\frac{1}{2}@95c$ are not plentiful and the market generally is a waiting one. Other goods are selling in an everyday fashion and nothing has been done in futures to speak of. The refusal of the canners to accept the proposed contract for futures drawn up by the wholesale grocers was anticipated here and it is doubtful if any common written agreement can be drawn that will meet the views of both sides. One thing will perhaps prevent a good deal of trouble and that is downright h-o-n-e-s-t-y on both sides.

Dried fruits are the dullest goods on the list. Even "bargains" go begging buyers and the immediate outlook is not consoling. Consumers are eating less maybe. California packers are firm in their views, so the whole market is simply drifting.

Some further appreciation has taken place in butter. The weather has interfered greatly with transportation from the West and local conditions in the streets have made drayage almost impossible, the streets being covered with snow and ice. Special creamery is worth $34\frac{1}{2}c$; extras, $34c$; firsts, $31@33c$; held stock, $29\frac{1}{2}@32c$; imitation creamery, $27@29c$; factory, $23c$ for firsts and $19@22\frac{1}{2}c$ for held. Process is steady at $22\frac{1}{2}@25\frac{1}{2}c$, the latter for specials.

Arrivals of cheese are light. The demand, however, has not been especially active and the general market shows little, if any, change from last report. Full cream, $16c$ for small fancy stock and $15\frac{3}{4}c$ for large.

The egg market shows little change from day to day. Receipts are moderate and no large supplies seem to be in transit. Extra Western, fresh-gathered, $27@28c$; firsts, $25\frac{3}{4}c$; refrigerator stock is in pretty good request at $20@22c$.

Documents Wanted.

One day there was received at a bureau of the Department of Agriculture at Washington a communication, addressed to it by an Indiana farmer, and which read as follows:

"I want an agricultural report on being in the farmin' business. I orter git it."

The chief in charge of the bureau, a man of great courtesy in his correspondence, dictated a letter to the Indiana man stating that the Department would be most happy to comply with his request, but that it was necessary that he be informed somewhat more specifically which of its numerous reports was wanted. Would Mr. Blank be kind enough to mention the date, or at least the subject of the document in question?

The farmer answered promptly and succinctly in this wise:

"I don't care what the book is about or when it was wrote. I want it for a scrap book."

Most men with swelled heads wear awfully small hats.

The Store That Never Makes a Sale.

In almost all ways the store of Joshua Baker, in a small town in Southern Georgia, is the same as the usual type of "general store" you could have seen in any Southern village twenty-five years ago. The species is fast going out of existence. In one important particular, however, this store is unlike any you have ever heard of. It is open for business every day in the year from 7 in the morning until 6 in the evening, and there is a stock of goods in the building; yet no one has made a purchase from the store in more than seven years.

This condition is not to be accounted for by the fact that there is a legal incumbrance on the stock, nor that old man Baker has been boycotted by the community for political or religious reasons, nor that the retail store has been converted into a wholesale establishment—it is merely that Joshua will not sell and that the people will not buy. The merchant continues, however, to offer his wares for sale—and at his own prices—and the villagers refuse to buy—except at their own bidding.

About ten years ago Joshua Baker announced to his acquaintances in the village that he had made up his mind to retire from business, and with this resolution he offered his stock for sale in part or in whole. After having been the "merchant prince" of the town for as many years as the younger generation can remember, his "general merchandise" business had been falling away for several years. This shrinkage in his trade was due chiefly to the fact that for five or six years Joshua had been drinking more than is good for business, and when Joshua was drunk he was neither agreeable nor polite. In fact, he often was dangerous.

Taking advantage of the waning of the old man's grasp on the town trade, younger, more progressive and more sober men seized the chance to set up rival stores, a venture that would have seemed foolhardy when they were ten years younger. One of these merchants actually called his store an "emporium," and added the business of butchering to his grocery department. More alive to the needs and the changing tastes of the people, they had succeeded in taking from the old man practically all of his trade, but not before he had put aside something like \$50,000 for future use.

The first axiom in Joshua Baker's commercial philosophy is to sell everything for more than you paid for it. The second, like unto the first, is to spend nothing unless you are compelled to spend it. The money that any of the stockyard firms gives away in showing visitors through its plant would seem to him, were he able to conceive of such a thing, pure foolishness and a waste of money. A "marked down sale" is beyond his comprehension. Why should a man sell for 10 cents a yard cloth that cost him 11 cents for the same yard?

Recognizing only this business creed and believing fervently in it, Joshua, when he decided to sell out, made no announcement of a "Closing

out sale at greatly reduced prices," or "Going out of business. Everything must be sacrificed." Going out of business to him was doing only what he had been doing for several years past: refusing to replenish his stock and selling his goods for what he was able to get for them above what he had paid for them, until everything was gone. He thought that he would shut his doors when he had sold all he had in the house. But the price on no single article was reduced. Joshua remained as heavily "lit up" as ever; and the good people of the town bought no more from him than they had been doing for several years before he made his announcement of his intention to retire.

The town loafers do not haunt his stove, for even loafers demand some action and excitement. But every day the old man goes to his place of business at 7 in the morning and remains there until 6 in the evening, except for his dinner hour from 12 to 1. The last sale he made, he told me recently, was "nigh unto seven year ago." He was quick to add that it might be another seven or 700 before he would commit any of that foolishness of cutting prices.

The sight of the success of his successor does not cause any expression of jealousy to come to his countenance, nor does it sharpen his tongue to words of spite. On the other hand, his expression and conversation are those showing the satisfaction of a person who knows that he is doing right, in spite of all consequences. Everything in the house heaped together would not fill a room of ordinary height, 10 by 15. The shelves and cases are probably one-fourth stocked. Mr. Joshua Baker himself does not possess an inventory, but he has a carefully prepared list that he keeps in his head.

The collection is a novel one. Bolts of cloth are carefully arranged on the shallow shelves. The silks still have the brown paper wrappers on them, while the inner folds of the calicos are protected by the covers of dust on the first rolls. Paper boxes of buttons with a sample button on the end of each box stare at you like the monster with one eye. One box labeled "Ladies White Collars" makes you wonder how white the neck-bands are now. Bolts of ribbons there are in the glass cases, some faded, some still bright and gay. Beside them are yards of laces and trimmings rolled on cards, and here and there a stray piece of chiffon. A single white feather boa appears utterly lonesome by itself.

Weary of the hope of ever coming to life and reconciled to an existence of uselessness, they stand there mute and inactive like the exhibits in a historical museum.

James F. Royster.

The Contemporary Craze.

"So you are already planning another trip abroad?" remarked Mrs. Goinsome.

"Yes," agreed Mrs. Kerlect. "Mrs. Fadde has a perfectly lovely post card from Germany in her collection and I simply must get a duplicate."



Perpetual

Half Fare

Trade Excursions

To Grand Rapids, Mich.

Good Every Day in the Week

The firms and corporations named below, Members of the Grand Rapids Board of Trade, have established permanent Every Day Trade Excursions to Grand Rapids and will reimburse Merchants visiting this city and making purchases aggregating the amount hereinafter stated one-half the amount of their railroad fare. All that is necessary for any merchant making purchases of any of the firms named is to request a statement of the amount of his purchases in each place where such purchases are made, and if the total amount of same is as stated below the Secretary of the Grand Rapids Board of Trade, Board of Trade Building, 97-99 Pearl St.,

will pay back in cash to such person one-half actual railroad fare.

Amount of Purchases Required

If living within 50 miles purchases made from any member of the following firms aggregate at least.....	\$100 00
If living within 75 miles and over 50, purchases made from any of the following firms aggregate	150 00
If living within 100 miles and over 75, purchases made from any of the following firms aggregate	200 00
If living within 125 miles and over 100, purchases made from any of the following firms aggregate	250 00
If living within 150 miles and over 125, purchases made from any of the following firms aggregate	300 00
If living within 175 miles and over 150, purchases made from any of the following firms aggregate	350 00
If living within 200 miles and over 175, purchases made from any of the following firms aggregate	400 00
If living within 225 miles and over 200, purchases made from any of the following firms aggregate	450 00
If living within 250 miles and over 225, purchases made from any of the following firms aggregate	500 00

Read Carefully the Names as purchases made of any other firms will not count toward the amount of purchases required. Ask for "Purchaser's Certificate" as soon as you are through buying in each place.

- ART GLASS**
Doring Art Glass Studio.
- AUTOMOBILES**
Adams & Hart
Richmond, Jarvis Co.
- BAKERS**
Hill Bakery
National Biscuit Co.
A. M. Scott Bakery
- BELTING AND MILL SUPPLIES**
F. Raniville
Studley & Barclay
- BICYCLES AND SPORTING GOODS**
W. B. Jarvis Co., Ltd.
- BOOKS, STATIONERY AND PAPER**
Edwards-Hine Co.
Grand Rapids Stationery Co.
Mills Paper Co.
M. B. & W. Paper Co.
- BREWERS**
Grand Rapids Brewing Co.
- CARPET SWEEPERS**
Bissell Carpet Sweeper Co.
- CEMENT, LIME AND COAL**
S. P. Bennett Fuel & Ice Co.
A. B. Knowlson
S. A. Morman & Co.
- CIGARS AND TOBACCO**
Woodhouse Co.
- CIGAR MANUFACTURERS**
G. J. Johnson Cigar Co.
Geo. H. Seymour & Co.
- CLOTHING AND KNIT GOODS**
Clapp Clothing Co.
Ideal Clothing Co.

- COMMISSION—FRUITS, BUTTER, EGGS, ETC.**
Bradford & Co.
C. D. Crittenden
J. G. Doan
E. E. Hewitt
Yuille-Zemurray Co.
- CONFECTIONERS**
A. E. Brooks & Co.
Putnam Factory Nat'l Candy Co.
- CROCKERY, HOUSE FURNISHINGS**
Leonard Crockery Co.
G. R. Notion & Crockery Co.
- DRUGS AND DRUG SUPPLIES**
Hazeltime & Perkins Drug Co.
- DRY GOODS**
Grand Rapids Dry Goods Co.
P. Steketee & Sons
- ELECTRIC SUPPLIES**
Lewis Electric Co.
Lynch & Ball Co.
M. B. Wheeler Co.
- FLAVORING EXTRACTS AND PERFUMES**
Jennings Manufacturing Co.
- GAS ENGINES**
Lynch & Ball Co.
- GRAIN, FLOUR AND FEED**
G. R. Grain & Milling Co.
Valley City Milling Co.
Voigt Milling Co.
Wykes & Co.
- GROCERS**
Judson Grocer Co.
Lemon & Wheeler Co.
Musselman Grocer Co.
Worden Grocer Co.

- HARDWARE**
Clark-Rutka-Weaver Co.
Foster, Stevens & Co.
- HEARSE AND AMBULANCE**
Michigan Hearse & Carriage Co.
- HOT WATER—STEAM AND BATH HEATERS**
Rapid Heater Co.
- ICE CREAM**
Kelley Ice Cream Co.
- LOOSE LEAF GOODS AND MANUFACTURING STATIONERS**
Edwards-Hine Co.
- MEATS, FISH, OYSTERS & FANCY GROCERIES.**
Dettenthaler Market
- MEN'S FURNISHINGS.**
Otto Weber Co.
- MILLINERY**
Corl, Knott & Co.
- MUSIC AND MUSICAL INSTRUMENTS**
Julius A. J. Friedrich
- OILS**
Standard Oil Co.
- PAINTS, OILS AND GLASS**
V. C. Glass & Paint Co.
Harvey & Seymour Co.
Heystek & Canfield Co.
Pittsburg Plate Glass Co.
- PIPE, PUMPS, HEATING AND MILL SUPPLIES**
Grand Rapids Supply Co.
- SHOES, RUBBERS AND FINDINGS**
Herold-Bertsch Shoe Co.
Hirth-Krause Co.
Geo. H. Reeder & Co.
Rindge, Kalmbach, Logie & Co. Ltd.
- PLUMBING AND HEATING SUPPLIES**
Ferguson Supply Co. Ltd.
The Federal Co.
Wolverine Brass Co.

- POST CARDS AND NOVELTIES**
W. P. Canaan
- READY ROOFING AND ROOFING MATERIAL**
H. M. Reynolds Roofing Co.
- SADDLERY HARDWARE**
Brown & Sehler Co.
Sherwood Hall Co., Ltd.
- SAFES**
Grand Rapids Safe Co.
- SAUSAGE MANUFACTURER**
Bradford & Co.
- SEEDS AND POULTRY SUPPLIES**
A. J. Brown Seed Co.
- SHOW CASES AND STORE FIXTURES**
Grand Rapids Fixtures Co.
- STOVES AND RANGES**
Wormnest Stove & Range Co.
- TELEPHONE COMPANIES**
Citizens Telephone Co.
Mich. State Telephone Co.
- TINNERS' AND ROOFERS' SUPPLIES**
Wm. Brummeler & Sons
W. C. Hopson & Co.
- UNDERTAKERS' SUPPLIES**
Durfee Embalming Fluid Co.
Powers & Walker Casket Co.
- UPHOLSTERING SUPPLIES**
A. F. Burch Co.
- WALL FINISH**
Alabastine Co.
Anti-Kalsomine Co.
- WALL PAPER**
Harvey & Seymour Co.
Heystek & Ganfield Co.
- WHOLESALE FRUITS**
Vinkemulder & Company
- WINES AND LIQUORS**
Dettenthaler Market

If you leave the city without having secured the rebate on your ticket, mail your certificates to the Grand Rapids Board of Trade and the Secretary will emit the amount if sent to him within ten days from date of certificates.

THE NATION'S NEEDS.

More Piety and Patriotism and Less Politics.*

Fourscore and seven years ago our fathers brought forth on this continent a new nation, conceived in liberty and dedicated to the proposition that all men are created equal. Now we are engaged in a great civil war, testing whether that nation, or any nation, so conceived and so dedicated, can long endure. We are met on a great battlefield of that war. We have come to dedicate a portion of it as a final resting-place for those who here gave their lives that that nation might live. It is altogether fitting and proper that we should do this.

But in a larger sense we cannot dedicate, we cannot consecrate, we cannot hallow this ground. The brave men, living and dead, who struggled here have consecrated it far above our poor power to add or to detract. The world will little note nor long remember what we say here, but it can never forget what they did here. It is for us, the living, rather to be dedicated here to the unfinished work which they who fought here have thus far so nobly advanced. It is rather for us to be dedicated to the great task remaining before us—that from these honored dead we take increased devotion to that cause for which they here gave the last full measure of devotion—that we here highly resolve that these dead shall not have died in vain, that this nation, under God, shall have a new birth of freedom, and that government of the people, by the people, for the people shall not perish from the earth.

The American people feel secure in their liberties because of the conviction that Providence always brings to their rescue, in the days of peril, a giant to deliver them. In the light of history this may be true, as two names stand out boldly to justify this belief—Washington and Lincoln.

But, my friends, this Nation is being tested now even as it was not tried during the civil war. Not in the same way, it is true, yet just as surely are we confronted with the question whether, conceived as it was and dedicated to the proposition it was, it can long endure, and government of the people, by the people, for the people remain on the earth. This test has been going on and is on to-day. Try to put the fact aside as we may, in the light of recent events and present conditions, the question in Lincoln's mind then is most forcibly brought before ours to-day.

As truly as Washington and Lincoln were raised up for their great work, so truly I believe was Theodore Roosevelt prepared for the mighty struggle he has waged during the past few years against wickedness in high places; against the most insidious foes ever engaged in the work of undermining any nation. The whole structure of our form of government rests upon the meaning of those words—government of the people (consent of the governed), by the people (its representatives in state and national legislatures), for the people (the welfare of the whole, the only guide for its representatives). Now, men of Michigan, look back over the past quarter of a century and study carefully the history of our country. Has our Government been of the people or by the people? Is it not a fact that the corporate interests of our State have for twenty years at least selected the controlling spirits in our legislatures? You know they have, I know they have, every reading and thinking man knows they have, and what is true in our State has been largely true in other states. How about our National Congress as a whole? Have not the same conditions largely obtained there? It is to be said here, however, that these interests were only particularly con-

*Speech by Amos S. Musselman delivered at banquet of the Lincoln Club at Traverse City.

cerned about the Senate. With the United States Senate well in hand, they feared nothing from the Lower House, directly responsible to the people. Even though in control they now and then, to appease the people, allowed laws to go upon the statute books which they never intended to obey and which they were prepared to openly and arrogantly defy. Take the Sherman Anti-Trust Law. If the facts were known it would not surprise me if these interests were responsible for many of its drastic features, feeling that the very severity of its provisions would cause it to remain a "dead letter" upon the statute books. For, should these provisions be literally applied and enforced, thousands of merchants, manufacturers and bankers would be in trouble who are guilty of no wrong; hence, we are not surprised to learn that steps are being taken to amend this law so that its reasonable enforcement may work no hardship to the business world, but rather protect it from disaster.

Oh! my friends, to talk of government of the people, by the people, the past twenty years, has been meaningless to a large extent. We have not had it, and as for government for the people, the facts are still more deplorable in many respects.

Now, I am not railing against the corporate interests as such. They are a part of the evolution in the industrial world, and this nation, nor none other of the progressive nations, could have made its wonderful development in any other way. A very large percentage of these great corporations, I believe, are managed by men of unquestioned honesty and integrity; but certain ones have not been satisfied with the rights given them by charter and have undertaken to dominate our entire government. All went well for them until a new and strange personality came upon the scene. These interests intended to bury him in the Vice-President's sepulchre, but the God of Nations decreed otherwise and placed our honest, fearless Roosevelt on the bridge of the great Ship of State, and the fight was on—is on to-day—and will be on until, under God, our Nation shall again have a new birth of freedom and government of the people, by the people, for the people will again prevail. Oh! the pity of it that this tried captain will not serve us another four years. If he would, these enemies of representative government might buy the newspapers, the magazines—might buy even the politicians—yet all would be in vain, for the people who love and trust this man would bury them in the battle of the ballots next November. But we have a new star in the political firmament, sending forth bright rays of hope—a veritable giant in form as well as in intellect. He comes to us with no uncertain sound as to his platform, and though his hands be gloved with the velvet of kindness and diplomacy, we are sure the Big Stick will always be close at hand and used freely when the principle of a Square Deal for every man is assailed. William H. Taft stands fearlessly for the policies of President Roosevelt.

Do you know what any of the other men stand for who are candidates? I do not—excepting, possibly, Governor Hughes—and I am a pretty close reader, too. Not one of them has the courage to come out boldly and tell the people where he stands in this contest for national leadership, so we can only study past records; and if we are permitted to draw conclusions from these records, we do not want their services at this time.

Now, gentlemen, I feel very strongly as to our candidate this fall—so strongly that should the Chicago convention, by any possible combination, nominate a reactionary, I should be tempted to support the nominee of the Democratic party, although I would, without doubt, succeed in overcoming the temptation. Do some of you say that would be treachery to the Republican party? I say, NO, a thousand times NO. Such a nomination would be treachery to our party and to the eternal principles underlying the foundation of our system of government enunciated by our martyred President Lincoln. Why, men, I drank in Republican principles at my mother's breast, being born three and one-half miles from Mason and Dixon's line, in Southern Pennsylvania, at a time when the fires of rebellion were already slumbering. Every one—little or big, young or old, male or female—was lined up on one side or the other; and at school it was a "cold day" when there was not a fight or two in an attempt to settle the great questions of the hour by us boys. No! No! I love my country, I love my party, I love our

form of government; but when its foundations are being undermined by its enemies, and my party falls under their control, then my love for country and government should be greater than for party. From what I learn in many ways I am convinced that hundreds of thousands of others feel as I do. But why should we dwell upon such a remote possibility? Only that the horrors of it may make us more diligent to see to it that we are not betrayed by those we shall send to Chicago to express our desires. If our Government is to long endure and not perish from the earth the battle now on must be won. If lost by a mistake at Chicago it would be many years before another successful rally could be made, and that might be brought on by revolution.

I am not a pessimist, but I try to look at conditions as they are. I try to study the tendency of the times. Why, we are making socialists by the thousands each year, and my natural inclination to take the side of the "under dog" prevents me from condemning them overmuch. They are not greater enemies to our form of government than the interests which have been in control have shown themselves to be.

Grave problems are to be solved by our Nation during the next administration, and no influence can be so helpful in their solution as the great moral awakening that has come to our country during the past two or three years. If this awakening is carried forward until it permeates every strata of society, then will the solution be permanent. We must re-

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member that we, the people, are to blame—PRIMARILY—for past and existing conditions. We have not demanded from our representatives that loyalty and that honesty we were entitled to; but perhaps we have not ourselves practiced this same honesty, this same loyalty to society, we expected from our representatives. You know a stream of water does not rise any higher than its source. You can force the water up, but the moment you withdraw the force it settles to its former level. So, under the stress of a great national awakening, we as a people may rise and demand the highest standard of manhood in our public servants; but unless the same virtues we demand in them are practiced by us, the reform will be of short duration.

My fellow citizens, let us begin at the very foundation of all authority in our form of government—ourselves—the people. If we have been careless and indifferent let us be watchful and vigilant. If we have been greedy and avaricious, let us be so no more. If we have been unmindful of the rights of others let us be just and merciful hereafter. If we have stifled the voice of conscience and turned the Golden Rule to the wall let us give the one a fair hearing and take the other from the wall, paint it in the brightest colors and place it before us on our desks, over the doors of our factories, by our firesides, in every walk of life. When this is done, then truly will our Nation—conceived in liberty and dedicated to the proposition that all men are created equal—have its full fruition; and government of the people, by the people, for the people shall long endure.

Extravagance, self-indulgence and money-madness have sapped the vitality of all other republics existing before ours and, as sure as there is a God over us, they will this Republic—if we as a Nation turn not from these false gods—for it is written, "Righteousness exalteth a nation, but sin is a reproach to any people." Let us realize, then, our personal responsibility for the honor of our Government—National, state, county and city. Whose is the responsibility if not yours and mine? Who will call our public servants to account if not you and I? If we do our duty who that serves us would dare betray us? Aye, men, men! If conditions are not what they should be we are the real culprits.

Some may say that this is all right in theory but impossible in practice. If this is true then our form of government is only rich in theory and not practical. I have heard many men say that a limited monarchy was preferable to our form of government. I can not believe this. I am a firm believer in the brotherhood of man and upon this rests the structure of representative government.

Finally, let us be thorough optimists—not foolish ones—not closing our eyes to the dangers and evils so much in evidence, but, full of faith that the same Power that delivered us from the perils of the past has not forsaken us, only for a time hiding His face, that we may come to

our senses and remember the source whence cometh our strength as a Nation.

Not long ago the Wall Street Journal contained the following editorial; remember, the Wall Street Journal:

What America needs more than railway extension, and western irrigation, and low tariff, and a bigger wheat crop, and a merchant marine, and a new navy, is a revival of piety, the kind mother and father used to have—piety that counted it good business to stop for daily family prayer before breakfast, right in the middle of harvest; that quit field work a half hour early Thursday night so as to get the chores done and go to prayer meeting; that borrowed money to pay the preacher's salary and prayed fervently in secret for the salvation of the rich man who looked with scorn on such unbusinesslike behavior.

That's what we need now to clean this country of the filth of graft, and of greed, petty and big; or worship of fine houses and big lands and high office and grand social functions. What is this thing we are worshipping but a vain repetition of what decayed nations fell down and worshipped just before their light went out? Read the history of Rome in decay and you will find luxury there that could lay a big dollar over our little doughnut that looks so large to us. Great wealth never made a nation substantial or honorable.

Surely there is good basis for hope when such estimates are sent out from such a source. They leave such a good taste in the mouth I will close without even a single comment.

Executive Responsibility.

When an executive, a president, governor or mayor, is to make appointments either one of two considerations must be taken into account—general or special benefit and welfare. The selections can be made with the desire only to secure the greatest good for the greatest number, get the very best possible service, taking the people as a whole into the reckoning. On the other hand, appointments can be made which shall recognize this and that faction, this and that organization, this and that class in the community, and when any such plan is followed it is generally with the idea that thereby friends and supporters have been won for the appointing power, to be relied on as helps for further political promotion. Very few would seriously undertake to say, looking at the question fairly and without prejudice, that it is not the bounden duty of a president, governor or mayor to make the very best appointments possible, with an eye single to the public welfare, without any regard to the disappointment which it may bring to individuals or associations of individuals. To this in theory everybody subscribes and yet in practice every executive is besieged to recognize associations, organizations, cliques, coteries and factions in order to curry favor with them, in making appointments.

The point of view makes all the difference in the world. A penny laid close to the eye may hide a thousand dollar bill a few yards distant. It is one of the frailties of human nature that our opinions are very much influenced by our prejudices. Unfortunately, it is always happening that various organizations, factions, etc., are appealing to executives to appoint one of their number to office as a recognition, and then if the request is not granted now and then the organization is angry and takes it upon itself to criticize the appointing power and claim it has been treated unfairly. This sort of thing has been encouraged a little by various executives of the several ranks, who have taken these things into account

and accorded the desired recognition for purely political purposes. Asking for the appointment by any particular class carries with it the inference that the appointee will favor that class. Otherwise there would be no occasion for making the request. When one class is favored at the expense of another there is injustice forthwith. If an executive is to appoint a man because he belongs to this or that association he can give no reason why he should not appoint one from each of the other organizations or associations existing. It would be just as reasonable to ask the appointment of a man because he is a Presbyterian or a Methodist and if that were done then the Episcopalians and the Baptists would demand and be entitled to their share. When that plan is adopted then appointments will be made simply for the purpose of distributing the patronage without endeavoring to secure the best men, without a thought whether their hair is red or black, whether they are Presbyterians or Episcopalians, whether they belong to the brotherhood of some particular trade or to that greater organization to which we all ought to belong, usually referred to as the brotherhood of man.

Sufficient Evidence.

Green—I can't understand why De Short wants a divorce. His wife had nearly half a million when he married her.

Brown—Yes, and she has every dollar of it yet. That's the trouble.

Danger in Oysters.

Very few of the great cities of today treat their sewage effluent chemically before turning it into the rivers. The river, as it flows to the coast, gathers more and more of filth from the cities on its way. The result is that the estuaries and the banks opposite their mouths become polluted. The oyster, feeding on these banks, with its other food, takes up bacilli of typhoid, and it is known that the usual modes of cooking will not destroy such bacilli. Typhoid outbreaks have been definitely traced to this source. To guard against this danger some of the European governments have adopted a system of inspection for the oyster beds within their respective domains, and cities that pollute streams in the vicinity of National banks and parks are proceeded against legally. In France no oysters will be allowed to be sold from countries which do not have a similar competent inspection. The French physicians do not desire a recurrence of the many typhoid epidemics which have been traced to infected oysters since 1896.

Averting Libel Suits.

It was announced by one of the ministers in a neighboring town a few weeks ago that he would preach on the subject of "Hell and Who Will Be There." Before Sunday came around he received letters from three lawyers, two merchants, two town officials and an editor, threatening to sue him for slander if he mentioned any names in the discourse.

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EMERGENCY MAN

Did Not Wear Well in a Steady Position.

Gordon was one of the most thoughtful, most long headed and most promising young men that ever enlisted in the army of His Majesty, High Salary, King of the Dominion of Pay Roll, under the banner of Going & Co.

Gordon was a marvel for a young man; he was cautious. He paid attention to what his elders told him and he read and remembered the aphorisms, adages and advice that the wise men, who are all dead, have handed down to us through the corridors of Time for our guidance.

How some of these aphorisms and adages ever managed to get down the corridors without suffering deadly assault and extermination is a feat which indubitably must mystify the modern day observer, who sees their obvious weaknesses and frailties.

Gordon was neither blind nor deaf. Everybody agreed that he was one of those fellows who always keep their eyes open, and that he never had his ears shut when there was anything worth hearing to be heard. He was long headed and ambitious. Combine these qualities, the faculty of observation, long headedness and ambition, and who can doubt the answer?

Gordon was so long headed as to attract constant and favorable attention. People noticed him and said: "There's a boy that's going to amount to something; he's one of your long headed fellows. He thinks and studies a proposition before he goes into it."

When he came to seek employment at Going & Co.'s Gordon was armed with a list of references and recommendations that would have taken an hour to go through, although the position that he was after was only a \$15 a week clerkship in the order department of the office. But he was so long headed that he would take no chances of failure now that he had set out to land that position, and the few recommendations that were read were of a nature to testify thoroughly to the care and intelligence with which Gordon had gone about preparing himself for that position.

Gordon was put to checking prices, and he knew the work so well that he had no difficulty in making good from the start, and, his duties being light, he had plenty of time to look around and see where and how he best could use his long headedness in gratifying his ambition.

Being of a cautious disposition Gordon had listened carefully to the advice of his elders, and one of the sayings which struck him the hardest and stayed with him the longest was this: "Don't put all your eggs into one basket."

As an aphorism for the long headed man, of course, there is none better than this.

It means, don't trust your nearest friend completely; better have a few pretty good friends than one real good one. It means, don't put all your savings in one bank; spread

them around and be safe. It means, don't court one girl at a time; have three, then you can pick the one who seems most suitable. It means, don't depend on one job, one trade, or any one occupation; have several things up your sleeve, then you'll be safe, no matter what happens.

And Gordon lived by it. If he hadn't landed a place in the order department he would have tried for one in the invoice. He was prepared for either. He had come prepared. It was a way he had, to be prepared for several things at once. And now, as he looked around him at the office, he saw that the part of wisdom here was to pursue that policy.

He saw plenty of the fellows around him who knew how to do one thing and do it well. But where was the one among them who could do several things? Where was the man who could hope for any promotion, except along one single line? It was simple to Gordon. A man who was prepared to step into three or four different jobs had just that many times advantage of the man who was only fit to take one. Thus, if he could learn the work of four men above him, his chance for a boost would be four times that of Rogers who knew but one. And then, there was the well tried and found not wanting advice about splitting up your eggs.

So Gordon began to be the busiest man in the whole department, for when he was not occupied by the duties for the performance of which he received \$15 a week he was working some place else in the department, helping some other fellow and—learning to do his work. He was the most helpful sort of a fellow. Apparently all he lived for was to sow good will and sunshine among his fellow-workers and lend a helping hand in harvesting the same.

If a fellow wanted to lay off for the afternoon, and Gordon didn't happen to be too busy, he would do the absent one's work. If a fellow wanted to go out a little early he might turn his unfinished tasks over to Gordon, and Gordon would finish them, and—learn something more about the other fellow's work.

Presently things came to such a stage that if a man failed to report for duty of a morning and his work was imperative, Gordon would be called upon to step over and take his place. If a man had to bury a mother-in-law or get married, Gordon was the one who took the helm down in the office. He got to be general utility man for the order department. And people continued to talk about his long headedness.

"For look at it," said one of the older clerks. "Here he's worked at the jobs of six men above him, and a man who knows so much won't stay a clerk long."

The clerk was right. The head noticed Gordon and began to look around for a place to promote him.

"But are you sure about him?" said old Going. "He doesn't look good to me."

"You don't know him as I do, Mr. Going," said the head.

"No, that's right. Go ahead and do as you please."

And the head pleased to make Gordon chief of the mail department, a post which he had filled several times when its regular occupant was absent for a day or two—and Gordon's long headedness had won. The new post was something quite out of line for him as a checker, but he had prepared for it, and it was his.

Yes, the long headed fellow had won. Gordon had his promotion, and—the rest makes sad reading.

Three weeks later old Going was speaking to the other department's head. "What? You got to have a new man for the mail chief's job? Why, you just promoted this fellow—what's his name—Gordon—a little while ago."

"Yes; and I jerked him out of there just a few minutes ago."

"Why?"

"Because he couldn't run the desk any more than he could fly. He was all right to put in there for a day at a time in emergency, when he could pass everything that he didn't understand on to next day's work. But when it came to running the work he was impossible."

"He's a good man, though," said old Going.

"He will be, just as soon as he learns to do some one thing real well," replied the head.

Moral: Concerning your eggs—put 'em all in one basket; it's the only way they'll hatch out anything worth while.



Allan Wilson.

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OUR FARM LANDS.

Obligations of Owners To the Public.

Written for the Tradesman.

Every American citizen feels a certain sense of proprietorship in the wealth, resources and institutions of his country. He speaks of "our" lakes, rivers, forests, mountains and plains; "our" mines, railroads and steamships; "our" factories and farms; "our" educational and religious institutions and benevolent enterprises. In fact, everything of which we boast, and some things which we deplore we designate as "ours."

This is natural and right. Every one should have a share in the benefits and privileges of his country; and this lays upon him the responsibility of bearing a share of the burdens, of contributing of his labor, time or talents toward the maintaining or up-building of that which is shared by all.

It may not seem quite so appropriate for one who dwells in the city; whose only income is his daily wages; who does not own and perhaps never expects to own the title to a bit of land; whose occupation confines him to the store, the shop or the street, to speak of his farm, his crops or his live stock. And yet, why should he not do so? Somewhere the grain is growing for his bread; the trees are in foliage, in blossom or ripening the fruit which he shall eat; the cattle in their stables or pasture yield his milk, butter, cheese and meat; the fowls are producing eggs for him; the sheep bear the wool for his clothing; the cotton fields contribute a portion; and in widely separated localities it may be are being produced things for his use and comfort. It is only a question of times and means when he shall come into possession of his "own."

And this brings us to the question: Who really "owns" the land? When one buys a piece of land he acquires a title to it; he gains the privilege to cultivate, to build or to reside upon it; to lease it or to sell it to others. Can he be said to own it absolutely when by failing to pay his taxes—contribute a definite amount to the expenses of the Government—he may forfeit his title?

It appears therefore that the people have rights in the land which are not relinquished to the individual, which are not transferred with the title, which take precedence of his. The occupant of the land also has rights which are defined by the statutes. The public may not trespass upon the land, take possession of or destroy his crops or property or interfere with his ordinary operations.

Between the limits of the public and the individual there seems to be a field not covered by legal enactments and not understood or appreciated by many so-called "owners." For instance: Has the "owner" a right to denude the land of native forests, to deplete its fertility, to impair its productiveness, to allow its fields to lie waste, to disfigure it, or to detract from its pleasing appearance?

One's pecuniary interests alone

ought to prevent him from doing these things. Add to this the feeling of pride, the comfort and the satisfaction of viewing the progress, improvements and increased value and these should be sufficient incentive to lead one to do his best for the land.

No doubt there are many who, while they labor to maintain themselves and their families, and work for the enjoyment of the present, also aim to use their land so that it will be more valuable to the coming generation, it matters not whether the occupants be their children or strangers. They entertain the correct and exalted idea of being stewards in charge of the land which they operate for the benefit of their fellowmen.

He who entertains the idea that the "owner" of a piece of land is absolute "monarch of all he surveys" may see the time when he will be obliged to modify his opinions. The time may come when the public will have a great deal more to say about the care and management of land than at present. When there is demand for more food than land will produce by haphazard, wasteful and careless methods of farming, the man who is so highly favored as to possess the title to farm land will have to give an account to the people. His obligations will be based on the natural possibilities of that land. If he will not or can not meet the requirements, he will be obliged to give place to those who will do so.

The regulations which have been adopted and are being enforced in regard to fish and game, and the plans for conserving the forests and maintaining a timber supply are but steps along a line which it may be necessary for the State and General Government to take at no far distant day.

Every year sees the depletion of the woods on the farms. Where there are still woods, at least one-eighth of the area of small farms should be reserved for a wood lot from which the occupant might secure his fuel. It should not be pastured to destroy the under-brush nor soil packed about the roots of the trees, causing them to die. It should not be thinned out so that the sun would dry up the ground and produce a like result.

The "owner" of a farm not well supplied with wood who should plant a reasonable proportion of it to trees and properly protect them should be exempt from taxation as to that tract of land for a term of years. The bare, steep hills, so hard to cultivate, from which the fertility washes away, and the crops on them are hardly worth the time expended to plow and sow and reap, should be reforested, with or without the "owner's" consent. Some future occupant would reap the benefit in fuel and the people would have a claim on the timber for reforestation expense.

He who has a proper conception of the ownership of land will look up to the Creator of the universe, who owns it all, and thank Him for the privilege of having control of a piece of land which he may till and plant, from which he may gather food for

himself, his family and the world; where he may build shelter, rest, take comfort and pleasure; where he may make a home, shield his loved ones and train his children.

Truly, such a one has a vantage ground such as every one might earnestly desire. He also has a responsibility to the whole people which he should strive to fulfill as a wise steward.

If American-born citizens who "own" our farm lands are not led by selfish motives or pride in their possessions to maintain their fertility or to improve or develop them, what can we expect of the recently arrived foreigner or the transient tenant?

Should we not strive to teach our people to look upon these matters in the light we have suggested? In city or country, or wherever our lot may be cast, let us be interested in "our" farm lands; let us endeavor to inculcate the high ideal of stewardship, of responsibility and honorable occupation in caring for the farm, and, so far as in our power, make it produce abundantly for all the people.

If the farmer is under obligation to those whom he has never seen and with whom he does not directly deal, what about the responsibility of workers in the villages and towns who could leave their work occasionally and help save the crops as was customary in former times? If such will not work for the usual farm wages or not at all, they should not complain if they have to go without "their" fruit which rotted in the orchards because the farmer could not get help to gather it.

Would it not be as honorable and dignified to go and share in this work of saving "your" supplies as to travel over the fields with a dog and gun, frightening the stock, breaking down fences and injuring the crops?

As we look to the farmer to do his best in the care and management of our farm lands and give us their choicest products, so we should remember our obligation to produce reliable goods, clothing, furniture, machinery or other manufactures to exchange for the fruit of the field. Whatever our work, let us do it upon honor, that we may give a fair equivalent for our "own."

E. E. Whitney.

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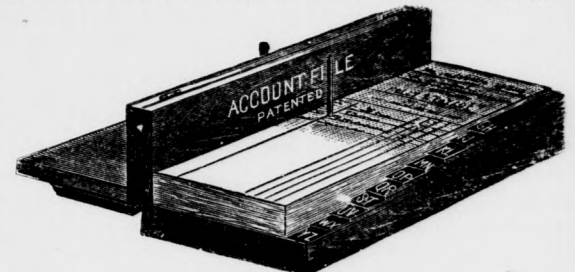
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Charge goods, when purchased, directly on file, then your customer's

bill is always ready for him, and can be found quickly, on account of the special index. This saves you looking over several leaves of a day book if not



posted, when a customer comes in to pay an account and you are busy waiting on a prospective buyer. Write for quotations.

TRADESMAN COMPANY, Grand Rapids

HARDWARE

Experiences in Taking a Deferred Inventory.

"Last winter business was a little quiet in January," writes a hardware merchant to a contemporary, "and I decided to keep all hands busy, so we started in on our inventory. It was the first we had taken since I began business ten years before. We made a thorough job, and I gave it my personal attention. It took some time, nearly three weeks, to get everything down on paper and properly priced. I found four conditions which were somewhat unexpected: 1. We were carrying a much larger stock than I thought we had. 2. We actually had some goods in stock that I thought we were out of. 3. A large part of our stock was bought lower than the goods could be replaced for. 4. Many articles were in stock without any cost or selling mark on them.

"This brought four resolutions, as follows: 1. To take account of stock every year. 2. To mark every article when received with both its cost and selling price. 3. To buy more carefully and in smaller quantities. 4. To reduce my stock. Immediately after inventory we instituted a bargain sale and worked off quite a lot of old stock. I also increased my insurance. The effects of my first inventory have been gratifying. To-day I have more money in the bank than ever before, and have been able lately to take advantage of all cash discounts. By paying my bills promptly I find that my credit is better and I am actually getting concessions which before I never had."

The results as obtained by this merchant can be secured by another. The reason that all hardware dealers do not take an annual inventory is simple shiftness. A man may say, "What is the use of going to all that trouble? The goods are in stock and counting or weighing won't sell them. Better put the same energy in trying to make sales." The merchant who does not inventory his stock is generally the last one to put forth extra energy in selling it. The time to take inventory is when business is dull. If this is in January take stock in January; if in July, take it then. Some large hardware dealers take stock twice a year, but for the average retailer once a year will be found sufficient.

Divide the store force into working teams of two. Let one man count and call off and the other write down the items as called. Inventory sheets should not be copied, but bound, after being extended and footed, into a loose leaf binder, thus giving a complete original copy of the inventory. In this way errors in transcribing are avoided. Loose sheets have a decided advantage over a book, as a number of teams can be working at the same time, and the whole stock can thus be taken much more rapidly. The inventory to be of value must be accurate. Do not estimate weights or

quantities. Do not guess at cost. Take all goods at the price for which they can be bought. If prices are lower, put down your cost; if higher mark your cost up. If there are some articles in your stock that are out of date put your cost down, so that the goods can be sold. On some classes of heavy hardware the freight must be figured as part of the cost and should be reckoned in the inventory.—Stoves and Hardware Reporter.

Merchants Awakening To the Advantages of Co-operation.

I. Most people, at first thought, would question the correctness of the statement in regard to the increase of territory as the merchants of a town extend their trade out into the county.

It does not seem possible until we figure it, but the figures prove that there is nine times as much territory within a radius of nine miles, and sixteen times as much within a radius of twelve miles, as there is within a radius of three miles from a town.

From these facts, merchants who are of the opinion that the business of their towns is overdone should get considerable encouragement.

If your business is not entirely satisfactory, reach out just a little farther, brother, and there is a possibility of doubling and even tripling your trade.

II.

These facts show us most forcibly the policy of the merchants of a town pulling together for the general good of the town, in order that the limitations to the trade territory may be pushed a little farther out.

Herein we see the advantages of commercial clubs and business men's leagues and other local organizations that are conducted for the purpose of boosting the town and its general business interests.

Herein we see the advisability of every business man of any town doing everything within his power to interest the country trade at a distance in the advantages and offerings of the town.

Herein we see how the "Market Day" now so much in vogue throughout the Northwest is proving such a boosting factor with towns that have put it into operation.

III.

And right here we want to say just a word of commendation for the "Market Day."

There is nothing in the world that can be so successfully and easily handled by the average small town that brings such beneficial trade results as the "Market Day."

The "Market Day" brings people from long distances—it brings new people to your town, who, if well treated, may form the habit of coming regularly and making it their trading point.

The "Market Day" with the social feature that is always one of the important factors, creates a good and friendly feeling, not only between the farmer and the merchants, but between the different farmers. People coming from a distance to attend a "Market Day" become so well ac-

quainted with the merchants and their fellow farmers that when they return to their homes such a good impression has been made that they resolve to come again.

The time is not so very far back when it was the rule, rather than otherwise, for merchants to live literally up to the old maxim: "Everybody for himself and the devil take the hindmost."

This pernicious practice has not been entirely outgrown by some merchants even in these modern times. But we are glad to note the more generally brotherly feeling that exists in recent years among fellow merchants the country over.

Another most commendable agency for good along this line is the local state and national association of retailers. But as we said of the "Market Day," we can not take space here to elucidate the many meritorious features of merchants' associations.

But anyway, this brotherly feeling between merchants, not only in the various towns, but even between merchants carrying the same lines of goods in the same town, is growing more and more manifest.

Intelligent merchants everywhere are beginning to realize that what is

good for them is good for their neighbors, and vice versa. They are beginning to realize that if they ever



TRADE WINNERS.
Pop Corn Poppers,
Peanut Roasters and
Combination Machines.
MANY STYLES.
Satisfaction Guaranteed.
Send for Catalog.

KINGERY MFG. CO., 106-108 E. Pearl St., Cincinnati, O.

VULCANITE ROOFING

Best Ready Roofing Known

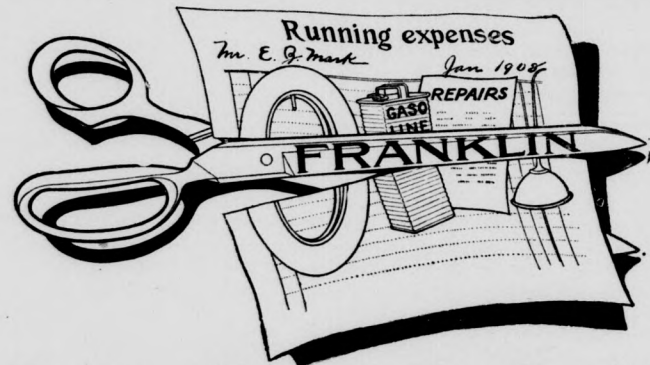
Good in any climate.

We are agents for Michigan and solicit accounts of merchants everywhere. Write for descriptive circular and advertising matter.

Grand Rapids Paper Co.

20 Pearl St., Grand Rapids

FRANKLIN



Cuts them in half

The cost of a motor-car is different from the price

You can buy a lower-price automobile than a Franklin. But not a lower-cost one. You can't buy one easier on tires, because of Franklin light-weight; nor easier on gasoline, because of the efficient motor; nor easier on repairs, because the light-weight is combined with enduring strength.

Franklins have no plumbing-system to burst, leak or freeze; but take all kinds of roads in all kinds of weather. You can't buy a motor-car that gives more days of work in a year or more years of service for the money.

Measuring total cost by total service Franklins are the best automobile value you can buy.

We'll convince you if you'll let us

Adams & Hart

47 N. Division St., Grand Rapids, Mich.

hope to put to rout the common enemy," mail-order competition," that they must pull together as one mighty force, because they have a mighty force to deal with. And if any one merchant attempted to combat this mighty giant single handed, he would be very liable to be worsted in the conflict.

IV.

It is this "pull together" spirit that is building up the small towns all over the country; and anything that builds up a town builds up every merchant in that town.

It is the "pull together" spirit that is bringing more trade to these small towns, that is bringing people from longer distances, and that is virtually killing mail-order competition. And when these things are accomplished, while no one merchant can expect to derive all the benefit, yet every live and aggressive dealer in the town is bound to get his share.

Yes, let this grand, good, brotherly "pull together" work go on among merchants. And instead of the merchants of a town going on the "war path" with each other, and bending their energy toward downing the other fellow, with the result that legitimate living profits to all concerned are sacrificed, give up trying to kill your neighbors and all work harmoniously together for the general good of the town, and see if you can not extend the limits of your trade territory just a little farther out, so that you will all receive a substantial increase of trade.—A. W. Vanderlip in Commercial Bulletin.

Could Readily Believe It.

An old country gentleman, returning home rather late, discovered a yokel with a lantern under his kitchen window, who, when asked his business there, stated he had only come a-courting. "Come a what?" said the irate gentleman. "A-courting, sir. I'se courting Mary." "It's a lie! What do you want a lantern for? I never used one when I was a young man." "No, sir," was the yokel's reply; "I didn't think yer 'ad, judging by the missis."

A Paying Investment.

"I suppose to educate your daughter in music costs a great deal of money?"

"Yes, but she's brought it all back for me."

"Indeed?"

"Yes; I'd been trying to buy out my next neighbor at half price for years, and could never bring him to terms until she came home."

Would Take a Chance.

"Not a cent," replied the rich man coldly; "money is not good for the poor."

"Well," responded the applicant, "just pretend that you have a grudge against me."

So Misunderstood.

"Ah!" said Bragley, with a view to making Miss Wise jealous. "I was alone last evening with some one I admire very much."

"Ah!" echoed the bright girl, "alone, were you?"

Some men go about looking for temptation to yield to.

Memories of the Panic.

While it is generally well to forget disagreeable incidents as soon as possible, it is sometimes wise to keep the memory of some of them fresh as warnings for the future. The recent financial panic, the most serious effects of which are fast passing away, is worth remembering as a guide for the future in many respects. It should not, for instance, be imagined, because the situation has improved with amazing rapidity since the opening of the new year, that the convulsion was not a very serious one. As a matter of fact, the money stringency was probably greater than it has been in any financial disturbance since 1873, and considering the vastly increased volume of financial transactions now compared with that period, it is probable that the panic of 1907 was the most formidable through which the country has ever passed.

The great shrinkage in money in active circulation by hoarding and other means is hardly appreciated by the general public. Everybody knows that money was scarce and that all sorts of expedients had to be resorted to in order to supply the lack of the regular medium of exchange. Clearing-house certificate issues were the most generally and widely-adopted means for tiding over the dark period. But few details are known as to the total volume of clearing-house certificates used. During the panic details were generally withheld as likely to do more harm than good, and since the subsidence of the trouble there has been so general a disposition to forget disagreeable incidents that little desire to analyze the figures has been manifested.

The New York Clearing House has now made public some of the details of the issue of clearing-house certificates. As already stated, the details were suppressed during the panic to avoid creating apprehension by the magnitude of the figures. It seems that the total amount of certificates taken out by the New York banks was \$97,000,000, although the amount outstanding at any one time was no more than \$75,000,000. The reduction of the outstanding certificates has been rapid, particularly since Jan. 1, keeping pace with the growth of the cash holdings in the banks, the restoration of the surplus reserve, and the decline in the rates for money, which latter fact, of course, makes the institutions which had taken out certificates anxious to redeem them, inasmuch as they bear interest at the rate of 6 per cent. per annum. It seems that at the end of this week there are, however, some \$19,000,000 of the certificates still unredeemed, and while no information is forthcoming as to the banks which are responsible for them, it is generally presumed that some of the smaller institutions have not yet found it advisable to reduce their cash resources by taking up their loan certificates. At the same time the celerity with which the reduction already seen has been effected is a telling indication of the rapidity with which normal conditions in the banking situation at New York are being restored.

The mere fact that the New York banks were compelled to take out so large amounts of certificates, notwithstanding the liberal imports of gold and the big Government deposits, proves how tremendous was the pressure on the financial institutions of the metropolis during the panic period. That such a large amount of what amounts to credit currency could be issued and retired without attracting public notice or causing losses or complications, although controlled by no law, shows what might be accomplished by a proper system of circulation based upon bank credits and a proper gold reserve.

Frequently the spirit of anarchy comes in pocket flasks.

CHILD, HULSWIT & CO.

INCORPORATED.

BANKERS

GAS SECURITIES

DEALERS IN

STOCKS AND BONDS

SPECIAL DEPARTMENT DEALING IN BANK AND INDUSTRIAL STOCKS AND BONDS OF WESTERN MICHIGAN.

ORDERS EXECUTED FOR LISTED SECURITIES.

CITIZENS 1999

BELL 424

411 MICHIGAN TRUST BUILDING, GRAND RAPIDS

Established in 1873

Best Equipped Firm in the State

Steam and Water Heating Iron Pipe Fittings and Brass Goods Electrical and Gas Fixtures Galvanized Iron Work

The Weatherly Co.

18 Pearl St. Grand Rapids, Mich.

Foster, Stevens & Co.

Wholesale Hardware

Fire Arms and Ammunition

33-35-37-39-41 Louis St.

10 and 12 Monroe St.

Grand Rapids, Michigan

Obey the Law

By laying in a supply of gummed labels for your sales of

Gasoline, Naphtha or Benzine

in conformity with Act No. 178, Public Acts of 1907, which went into effect Nov.

1. We are prepared to supply these labels on the following basis:

- 1,000—75 cents
- 5,000—50 cents per 1,000
- 10,000—40 cents per 1,000
- 20,000—35 cents per 1,000

Tradesman Company

Grand Rapids



The Clerk Who Expects To Be a Success.

The clerk who expects to be a success in commercial life must have respect for himself. No clerk can have respect for himself who is continually trying to work the traveling salesman for extra favors. The traveling salesman sometimes grants these concessions as a pure matter of business policy but he can not have much respect for the clerk making the request. "I have universally found," said the traveling salesman, "that the clerk who is constantly suggesting free cigars is the poorest kind of a clerk. Instead of attending to business, he is always hanging around the visitors and 'joshing' after his style. He completely loses sight of the fact that by showing a little more self-respect and dignity he could lift himself several notches above his present position. By making himself a little more of a business man and a little less of a grafter he would make friends that might be of use to him when on his cheap grafting basis he actually damages his prospects."

Not long ago we saw a new clerk--new to the store and the traveling men who visited it--try to work a collar salesman for a half dozen collars. He did not actually ask for the collars, which the store did not carry, but wanted to purchase(?) half a dozen. The salesman politely told him they did not break the dozen and stuck to it. The clerk did not get the collars. If a traveling salesman sees fit to present a clerk with a cigar or anything else he is at liberty to accept it, but--look carefully into the matter at first, it might prove to be a bribe.

I heard of a salesman the other day who conceived it his whole duty to pile up sales and make a big book. This in itself was a laudable ambition. But the methods he used to secure the big book and be number one in sales proved his downfall. It was in a department store and during December when there were several "extras" hired, with prospects of permanent places for those who proved themselves worthy.

This clerk was one of the extras and managed to turn in each day a remarkably good book. The manager took note and made enquiries about his methods from some of his old clerks. One of them, less careful of his language than he should have been while speaking to his superior, said, "Yes, the d--d sneak. It's no wonder he makes good books. Do you see him up there?" pointing to a place near the entrance to the department. "He is there, when he is not serving customers, waiting for them." "It seems to me that his zeal ought to be commended rather than condemned," said the manager. "Yes, it ought, over the left. If a woman comes in for a house slipper or a pair of rubbers or any other article

that is likely to prove a small sale he passes her on. If it proves to be a customer for a pair of shoes that will amount to anything down he trots and makes the sale. You examine his sales slips and you will find that they are fewer in number than those of the clerk who turns in the smallest book."

The manager did not take long to find out that the champion salesman was only a "hog salesman" after all.

A salesman's book to a large extent indicates his ability, and naturally the aim is to hand in a well filled book. If, however, there are a number of unjustly gotten sales registered, it is manifestly unfair to the firm, as they, of course, overrate the ability of the clerk. If the clerk does not scruple to use crafty means towards his fellow-clerks to secure sales, he will scarcely hesitate if opportunity presents itself to be tricky towards his employers. A man who has not strong convictions regarding square dealing in one respect will hardly have them in another.

The prosperity of the past few years has proven itself in more than one avenue of industry by the demand for higher class merchandise. In wearing apparel this tendency has been unusually strong, and great quantities of low-priced merchandise for which there was necessarily a market during hard times would find no outlet now. Yet the recent stringency of the money market is likely to create a demand for lower priced stuff. Should this occur it is the duty of every clerk to try and maintain a high grade of sales. Every man who during better times paid from \$25 to \$50 for clothing and owing to harder times demands a suit at \$15 to \$20 must be handled carefully, and where there is a possibility of it, sold the higher priced goods. The best

argument that can be used is the fact that the customer has had better service and satisfaction out of the garments he purchased at the higher price. They in the end prove more economical.

Sometimes customers are decidedly irritating; they know more about the goods than does the clerk, and could undoubtedly give the manufacturer more information concerning the way they are made than he has of his own knowledge. They have an air of condescension when they enter the store, and they glance around in a pitying sort of way as if in wonder that such a state of things can exist in a civilized country. You can not tell them anything that they do not know already, and if you make the attempt you are disposed of by a

Mica Axle Grease

Reduces friction to a minimum. It saves wear and tear of wagon and harness. It saves horse energy. It increases horse power. Put up in 1 and 3 lb. tin boxes, 10, 15 and 25 lb. buckets and kegs, half barrels and barrels.

Hand Separator Oil

is free from gum and is anti-rust and anti-corrosive. Put up in ½, 1 and 5 gallon cans.

STANDARD OIL CO.
GRAND RAPIDS, MICH.

BOUR'S COFFEES MAKE BUSINESS

You are losing money and business every day without them.

The J. M. Bour Co., Toledo, Ohio
Detroit Branch 127 Jefferson Avenue

The Trade can Trust any promise made in the name of SAPOLIO; and, therefore, there need be no hesitation about stocking

HAND SAPOLIO

It is boldly advertised, and will both sell and satisfy.

HAND SAPOLIO is a special toilet soap—superior to any other in countless ways—delicate enough for the baby's skin, and capable of removing any stain.

Costs the dealer the same as regular SAPOLIO, but should be sold at 10 cents per cake.

wave of the hand that reduces you to littleness at once.

Sometimes the customers are not only very irritating, but are insulting as well. Only a few days ago the boss was waiting upon a well dressed stranger who wanted to see a wash vest for an old gentleman. The boss showed him some at \$2 and \$3 but was told that he wanted something cheaper. One was shown him at a \$1, the cheapest thing we had. The stranger counted over his funds, found he had less than the dollar in change, and said he did not wish to break a ten dollar bill. The boss did not urge him to do so and the stranger made ready to depart without making a purchase. Evidently changing his mind he decided to take the vest and break the bill. The boss innocently said, "You'll have to break it some time," when the stranger turned sharply upon the boss and said, "That's none of your business."

This of course "riled" the boss but he did not show it in any other way than to say, "I beg your pardon," and walking away he left the man standing there with the bill in his hand. A clerk standing near wrapped up the man's purchase and made his change. He then went out perhaps a wiser man. If some of these kind of customers, who treat a clerk as if he had no right on earth, were politely told to take their trade elsewhere there would be less of abuse for clerks to bear. It pays to be good natured but in such cases as this a little lecture might prove more profitable.

There are times to talk and times to keep one's mouth shut, and the difficulty is to learn just when to say the right thing. Silence is usually considered a sign of wisdom yet a clerk would soon get his "ticket of leave" if he were to persist in being silent when serving customers. Some salesmen talk too much altogether. They do not know when to stop. An instance occurred not long ago that proved to one clerk that it is better to err on the side of silence rather than on the side of speech.

Three young men went into a clothing store, one of whom desired to purchase an overcoat. He had tried on several and appeared to like the one he had on when one of them banteringly said, "Offer him \$18, John." The coat was priced at \$20. The clerk smilingly said, "You're not on Gratiot avenue now." Gratiot avenue was notoriously conspicuous for its stores where one could purchase the wares offered at almost any price one cared to offer.

The three young men and the clerk had a laugh over this sally. The clerk then told of an incident that had been told him not over a half hour before. It seems that a woman went into a millinery store on Gratiot avenue and looked at hats. She found one that was priced \$15 but said she would not buy it at that price and started to walk out. "Wait a moment," said the saleslady, "Madam will let you have it for \$5." That was the story told by the clerk. The young man who had been trying on the coats laughed with the rest but he took off the coat and said, "I'll

not purchase to-day, thank you; I've changed my mind," and the three walked out leaving the clerk dazed. The young fellow had decided to buy that coat. There could be no doubt of that. But that story lost the sale. Can anyone tell why? I have my own idea about it.—Clothier and Furnisher.

Where Prices Run High.

"The late H. O. Havemeyer," said a sugar jobber of New Orleans, "possessed in a marked degree the kindly virtue of charity."

"On my last visit to New York—it was some months before the panic—I spoke harshly of a millionaire who had been accused of double dealing in connection with a bank.

"Well, now," said Mr. Havemeyer, "let us not condemn this man unheard. Remember that his guilt has not yet been proven, nor has he yet told his own side of the story."

"Then Mr. Havemeyer laughed and said that in the most untoward conditions accused men were often able to clear themselves. He said a young girl a week or so after Christmas complained bitterly to her mother:

"Mamma, I doubt if I shall be happy with George. I fear he is deceptive and false."

"Why, darling, what do you mean?" the mother asked.

"Well, mamma," said the young girl, earnestly, "you know that collar pin he gave me for Christmas? He swore to me that he paid \$25 for it, but in Tiffany's to-day I saw its exact counterpart for \$5."

"Ah, but, my child," said the mother, with true charity, "you must remember how religious George is. Undoubtedly he bought the pin at a church fair."

Merchants Defy Union Labor.

Muncie, Ind., Feb. 11.—Fifty business men of this city, all members of the Muncie Merchants' Association, started out this morning to break the union labor boycott, which they declare, is ruining business here. The business men got on street cars and rode about the city for several hours, going on all the lines and penetrating the factory districts where they could be seen by the union employes who have threatened their business if they patronized the cars of the Union Traction Company.

The merchants complain that fear of union labor is keeping away hundreds of persons who can not reach the business district of the city conveniently without using the cars. Although every one of the merchants has been threatened with the boycott if he or any of his employes are seen on the cars, it was determined to defy the unions in a body and take the consequences.

There was no attempt at violence anywhere on the trips around the city, but large crowds of idle men looked on in wonder at the temerity of the business men in thus defying organized labor.

He can never be more than half educated who is not educated in the heart.

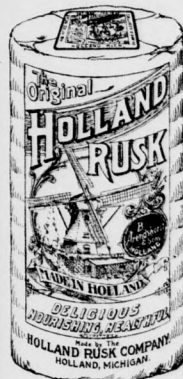
Evil-minded folk measure others by their own standard.

El Portana 5c Cigar

Now Made in Five Sizes

Each size is numbered and every box is marked with its respective number. When ordering by mail, order by number.

G. J. Johnson Cigar Co., Maker
Grand Rapids, Mich.



The common verdict of your customers after they have tried

Holland Rusk

the prize toast of the world: "There is only one thing just as good—MORE."

Order a case from your jobber today and you'll regret not having done so yesterday.

HOLLAND RUSK CO., Holland, Mich.

Our trade-mark, a Dutch Windmill, insures against imitation.



MO-KA COFFEE

A Trade Winner

The Best High Grade Popular Priced
Coffee Ever Offered to
the Trade

Sales 100% more than last year.
25,000 sample packages given out
at the Detroit Pure Food Show.

20¢
THE
POUND.

GRAND RAPIDS PAPER BOX CO.

MANUFACTURER

Made Up Boxes for Shoes,
Candy, Corsets, Brass Goods,
Hardware, Knit Goods, Etc. Etc.

Folding Boxes for Cereal
Foods, Woodenware Specialties,
Spices, Hardware, Druggists, Etc.

Estimates and Samples Cheerfully Furnished.

Prompt Service.

Reasonable Prices.

19-23 E. Fulton St. Cor. Campau,

GRAND RAPIDS, MICH.

BUSINESS WOLVES.

Two Types of the Animal in Mercantile Life.

If you met a wolf you'd kill it, if you could, wouldn't you?

All right, that's exactly what we all ought to have the right to do with the wolves in business.

For there is a hen of a lot of them around.

They are despicable creatures and they ought to die.

Here is one example:

There are two concerns moving among the wholesale grocery trade at this minute asking for orders for a certain line of canned goods. Both sell exactly the same thing, except that the labels are different. No two houses could come more directly into competition than these two do.

One of these two houses has had more success than the other, and the latter one is sore in consequence. Let me tell you what he does. He goes about among the jobbing houses, always trying to get there before his competitor if he can. That end of it is all right, of course. If he can get the order then he does it. But if the buyer says he'll wait until the other man comes along and see how they gee on prices, this fellow works this game:

"Of course I don't know what prices—I'll quote you," he tells the buyer, "but I'll go 2½ cents a dozen below anything he quotes, whatever it is."

Now, is that competition? No, the man's a wolf; he ought to be choked to death! What chance has a decent house against that?

This fellow belongs to a class of business men—a small class, thank God!—that say, "If I can not get the business I'm going to fix it so the other fellow won't make anything out of it."

As a matter of fact, this particular man, I happen to know, said that very thing in about those words in conversation with this competitor one day.

A man like that is a hog and a wolf and several other mean things too numerous to mention. He has no legitimate place in business, and he ought not to be allowed to corrupt the rest of us with the slime of his presence.

This is no personal grudge. He never hurt me any. Such things get me up in the air on general principles.

Here's another wolf:

This one is a large Philadelphia retail dealer, not in groceries, but in a line close to groceries. He is a very rich man.

This man is a very large buyer and he is noted for such tricks as this:

He'll buy a great big lot of stuff from a first hands man—the goods are perishable—and will go carefully over it and make every deduction he can. At the end of the month, when he pays his bill, he will make another deduction of sometimes as high as \$15 or \$18, on the ground that "he found some more bad stuff." Asked to point out where it was, "Well, it was there and I am not going to pay for it, that's all." Ten chances to one

the stuff is all sold and the first hands man can not demand to see it.

These lying claims come right along with nearly every big bill this creature buys and they are always allowed—allowed by men who know they are false, who know the fellow is simply picking their pockets. Why? Simply because the man is a big buyer!

One of them told me about it only the other day. The fellow had just made that sort of a claim from him.

"Good Heavens, man!" I said, "what do you let him do it for? He is a thief! He is robbing you! Make him prove his claims before you allow them, why don't you?"

"Well," was the answer, "if I did we would lose his trade, and I would hate to do that."

What an awful lot of indignities competition makes us stand for!

I'm afraid I'd make a mighty poor business man if I was in business for myself. In a case like that, no matter how good a customer such a fellow was, I would kick him out like any other thief! He would have to prove every claim he made before he got them allowed by me.

That is, I think that is the way I would do. If I got in it, and had something at stake, I might stand more than anybody else. But I would say what I thought about him. It might be after he had gone, but I would say it all right. I despise an open thief a whole lot less than I despise the under-cover thief—the man who steals from his seller because he knows his trade is so valuable that the victim won't kick.—Stroller in Grocery World.

The Use of Sulphites in Foods Condemned.

Dr. H. W. Wiley's "poison squad" has finished another of its tests of food preservatives, and the United States Department of Agriculture has issued its summary of the results. The experiments made by the young men in Washington who offered themselves as subjects for testing salicylic acid, when the department began this series of investigations, attracted wide attention. The latest test is no less interesting and the value of its discoveries is fully as great.

The new addition to knowledge of the dietetic effects of poisonous preservatives was in reference to sulphurous acid and sulphites. This form of preservative is not as commonly used as salicylic acid, but has been entering into a very considerable number of articles in ordinary use. Principal among these are certain wines, syrups, molasses and desiccated fruits.

Rigid supervision of the men during the test established to the satisfaction of those in charge that the sulphurous acid and the sulphites produce harmful effects. In practically every case headaches and digestive disturbances were reported. Many of the squad complained of uneasy sensations in the stomach and intestines and heartburn was common. Dizziness, nausea, exhaustion and weakness were symptoms.

While these effects were regarded as suspicious, more definite evils were clearly in evidence. There was a de-

cidated effect on the kidneys and the physicians who diagnosed this were assured that eventually kidney disorders of a pronounced nature were unavoidable if the use of the acid were continued. The blood was also found to be impoverished and the number of red and white corpuscles was noticeably diminished. The conclusion reached was that the sulphur compounds have no food value whatever, that they are purely drugs and exercise deleterious and harmful effects on the system.

Save Your Money

Stop wasting it on those expensively operated lights. An improved Hanson Lighting System gives 100 per cent. better light at 50 per cent. less cost to operate.

Let us send you descriptive catalogue telling all.

American Gas Machine Co.
Albert Lea, Minn.



Clearance Sale of Second-Hand Automobiles

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Waverly Electric, White Steamer and others.

Write for bargain list.

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Grand Rapids, Mich.

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X-strapped Truck Basket

A Gold Brick

is not a very paying investment as a rule, nor is the buying of poor baskets. It pays to get the best.

Made from Pounded Ash, with strong cross braces on either side, this Truck will stand up under the hardest kind of usage. It is very convenient in stores, warehouses and factories. Let us quote you prices on this or any other basket for which you may be in market.

BALLOU MFG. CO., Belding, Mich.

A HOME INVESTMENT

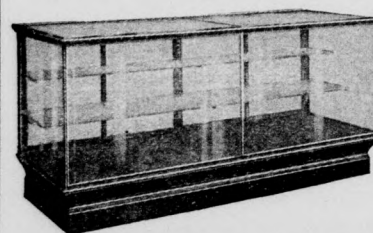
Where you know all about the business, the management, the officers

HAS REAL ADVANTAGES

For this reason, among others, the stock of

THE CITIZENS TELEPHONE CO.

has proved popular. Its quarterly cash dividends of two per cent. have been paid for about ten years. Investigate the proposition.



Our Crackerjack No. 25

Install Up-to-date Fixtures

and your future success will be assured—but buy only the best.

Get our catalogue A showing the latest ideas in modern store outfitting.

GRAND RAPIDS SHOW CASE CO.
GRAND RAPIDS, MICH.
The Largest Show Case Plant in the World

Snappy Showings by the Smart Shops.

Although the calendar coming of spring is yet some weeks off, we may, at this early date, get a tolerably good idea of what the tendencies will be in the realm of men's dress. It is customary nowadays for the smart shops to present their new offerings in cravats, shirtings and other accessories in January in order that the ever-increasing element who go abroad for a while before establishing themselves at country house or seashore may have their needs supplied in ample time. Of course, it is just as true as in the past that the mode has its inception among men of means and refined taste, and that until that set has asserted itself one has to be guided in forecast by recent preferences, in the main. However, the products of the high-class shops can not, and should not, be ignored in forming a judgment. The men who visit London and Paris for new creations have a mighty accurate knowledge of our likes and dislikes, and it is only occasionally that they miscalculate. I mention Paris because French fancies are gaining a strong hold on American men. We modify them to accord with our more virile conception of clothes for the man, and we are trying to satisfy ourselves that we can appropriate and emulate and at the same time reject the traces of effeminacy. So what the foremost shops are now putting on view may be regarded as significant of the probable trend of things. These exhibits fulfill the prophecies of an impending vogue of brighter colors in the accessories. The most prominent fact in connection with colors is the large percentage of purple effects appearing, from the deep plum shade to the delicate lavender. These hues are in combinations that would not make pleasing harmony but for the skill evidenced in the distribution and proportion of the colors. There are purples in the new suitings of the best tailors, and purples in the new shirtings, cravats and half hose being presented to their favored patrons by the foremost retail shops. Green and brown, which chime capitably with purple, are still much in evidence. The latter had its inning a year ago and green and olives succeeded. Now they are gradually giving place to purple, which will have a more lasting vogue if it is confined to mixed treatments, for the reason that purple alone is rather too bold to appeal to any appreciable number of men.

With the perfection of the process of rendering fabrics shower-proof and at the same time retaining their natural qualities of surface and texture, raincoats have become not only acceptable but essential to the complete wardrobe. Popularly they are serving as a fair as well as foul weather garment, and the manufacturers are wise enough to see that they can dispose of them the more readily on a large scale when in cut and contour as well as cloth and color they are made to resemble the ordinary light weight overcoat. On the other hand, the men who have all their clothes tailored and the shops

that have an affluent clientele are choosing models that are scarcely suited to other use than as a protection against the elements. This is accomplished by a few details suggestive of cloudy skies.

There is a new design in raincoats that is gaining favor among well-dressed men. It is ample in shoulders, body and sleeves, as it should be for the desired degree of comfort. In length it extends halfway between the knees and ankles, while the outline, by means of greater fullness toward the bottom, forms a modified bell shape. Four features of its construction are worthy of specific comment. There is a double collar which is much similar in outline to the smart fold linen collar of the day, with the front edges meeting and slightly rounded at the bottom. This is much preferable to a straight standing collar of one thickness of cloth as the top edge is less liable to chafe the neck. Moreover, the front of the coat is so cut at the top that when the weather merely threatens it may be opened to give the effect of lapels. Then the side seams extend over the shoulder and in a straight line down the front and back, being a pleat that is stitched down to the garment. The pockets at the sides are under this pleat. Quite a noteworthy innovation is seen in the cuffs, which are made separate from the sleeves and inserted under them with a lap-over. This construction has appeared of late on lounge suits, but I think is particularly suited to the raincoat if one desires the double-cuff effect. Plaids are notably smart among the patterns, and the favored shades are brown and green mixtures, the shades being quite conspicuous.

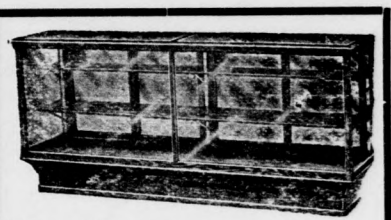
For the man who wants a complete rainy-day outfit without any encumbrances there are waterproof derbies and soft hats that do not differ in appearance from the ordinary product and give as good service. Trousers may be had "proofed" from the knees down, but they appeal primarily to men who are much out-of-doors. In gloves reindeer skin is not adversely affected by water. In fact, one will find it beneficial when they become soiled to immerse them and apply soap briskly just as in cleansing the hands. Double-soled boots are so familiar through retail announcements that no one need be told of their merits, but it is interesting to note that they are not noticeably heavier than the ordinary kind, and that men are realizing the advantage of thicker soles in respect to protection when the walks are cold or wet. With greater warmth they impart more comfort.

About the newest radical departure in custom products is a so-called "sack-frock," the name of which indicates its style. This garment is cut away from the lower button in front very sharply, after the manner of a walking coat, while the back has the deep center vent below the waist line and the seams on either side of it which characterize the frock coat. As a novelty it shows commendable ingenuity, but as a hybrid it is not calculated to make a strong appeal.

Cravats are unusually bold in coloring. There is no sign, as yet, of a return to the extreme wide forms which were in vogue two years ago, and doubtless the moderate dimensions will prevail. In fact, it is certain they will while the preference for the close-front fold collar continues. Among the college set the favored four-in-hand does not exceed an inch in width. When it is less the cravat looks skimpy and whatever beauty of design it possesses is lost. The folded-in four-in-hand maintains its place. It is graduated—without shoulder. Purples are specially liked, with browns and greens running close for second choice.

Latterly there has been talk of a revival of the stock. Such a development is unthinkable so far as town wear among men of discernment is concerned. The stock fell from grace when it was taken up by the crowd and abused. For riding only is it now in good standing. So long as the near-Thesians on the Great White Way and a few sartorial ignoramus use it on parade the really smart contingent will have none of it. Then, too, while it was liked by the golfers in the days of "knickers," they now reject everything that interferes with solid comfort on the links. If the stock returns to favor with the multitude for daily usage—as it might possibly do—it will not be because fashion has lent its endorsement to the revival.—Lovat in Haberdasher.

The door of truth never opens to the key of prejudice.



The Case With a Conscience

is precisely what its name indicates. Honestly made—exactly as described—guaranteed satisfactory. Same thing holds on our **Dependable Fixtures.**

GRAND RAPIDS FIXTURES CO.
Grand Rapids, Mich.
Jefferson and Cottage Grove Avenues

Quality Always Wins

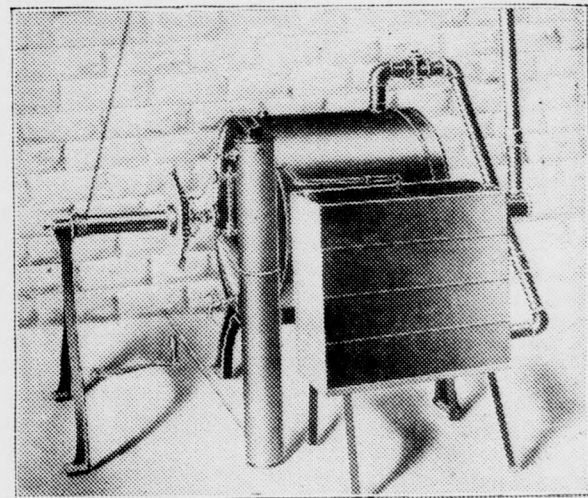
This is the reason our

Harness Trade

has increased so much and why we can guarantee absolute satisfaction, as it's ALL IN THE QUALITY.

Sherwood Hall Co., Ltd.
Grand Rapids, Mich.

A True Cold Process Gas Lighting and Heating Plant



Absolutely new, uses ordinary 68 to 72 degree grades of gasoline with no application of heat—no residue—consumes one drop at a time, and all of it—no regulator required—consequently last drop as good as first, three gallons of gasoline makes a thousand cubic feet of superior gas. Saves not less than 30%. Write to-day for our complete descriptive catalog.

Ideal Light and Fuel Co.

Reed City, Mich.

Grand Rapids Office, 362-363 Houseman Bldg.

W. R. Minnick, Michigan Sales Manager.



Passing of the Valentine a Lamentable Mistake.

One of the pretty customs of the past that seems falling into disuse is the sending of valentines. No more does Angelina slip into the post the tiny white-winged messenger of love—the first white fluttering signal that the garrison is ready to capitulate—that sends her heart into her mouth when she thinks that Adolphus Gustavus may guess the sender, and makes it drop into her boots for fear he won't. No more does Adolphus Gustavus wrestle with the muses and indite original verses to his lady-love in which "dart" rhymes with "heart," and the strength of the sentiment makes up for the rickety-ness of the meter. The day has been given over to children, who take the name of St. Valentine in vain, not knowing what they do, and to social hoodlums who send comic valentines to wound those whom they are too cowardly to attack in the open.

It is the greatest pity. It was a beautiful idea to set apart one day out of the busy, prosaic year in which heart might speak to heart under a masquerade that was as gay or grave as one chose; when illusive, unknown, intangible whisperings of love filled the air, and one might almost feel the swift wings of the little blind god as he brushed one's cheeks. We are not so rich in romance that we could spare one of her tenderest bits; and speaking personally one of the sweetest memories of my childhood clusters about an old valentine that belonged to a gentle old maid. It was a quaint little affair, all filigree-paper, and when I knew it, it was yellow with age and blistered with tears and stained on one corner with a dull, brown-red blur. Miss Maria always kept it in a little old sandalwood box, in which was a bit of torn blue cloth, and a brass button, and a withered rose crumbling into dust, and about it centered all the romance of her life.

Long and long before, in the days before the war, she had been a famous belle and beauty, and half the county paid court to her. Among the rest, so the story went, was a young man, not her social equal, who scarcely dared lift his eyes to his queen, and assuredly had never summoned courage to ask her to be his wife. Everyone thought that Miss Maria would make a brilliant match, but so strange is the mystery of a woman's heart she turned from all her rich suitors, and all the love of her nature went out to this one who was the least among them. Already the shadows of war were darkening around them, and the young men marching and drilling in camps and donning with laughter and light hearts that blue they were to wear through such weary years of toil and trouble and sorrow. Miss Maria's lover was among them, and one day

the news swept through the village that the company had been ordered to the front.

With a woman's intuition, Miss Maria had guessed his secret, and she felt she could not let him go without some token. The message that he would not speak she must speak. It happened that it was Valentine's day, and she slipped down to the village store and bought a valentine, and, with shaking fingers, wrote his name upon it and sent it by a trusty messenger. It is the wonder of love that it needs no explanation, and justifies itself, and so that night she waited for him, without fear or doubt, under the old willow that shadowed the gate. It was just for an hour, and then he was gone, and the next day he marched away with fluttering flags and playing bands and cheering crowds, and Miss Maria, watching him, had looked her last on love. He was shot at Shiloh. They found next to his heart the little valentine, and they sent it back to her stained with his lifeblood. It was not much for a lifetime—the memory of a kiss in the dark and a withered rose and a yellow old valentine falling to pieces with age, but it had kept the years sweet and beautiful for her, and you couldn't have purchased it with all the wealth of Golconda.

Sentiment aside, though, looking at the matter from the standpoint of a woman, the abolition of the custom of sending valentines is a distinct loss to our sex, robbing us of one of our time-honored privileges, of not exactly speaking out in meeting, but at least giving some sign that we are alive, and still in the matrimonial market. Nobody will deny that women are at a distinct disadvantage in all affairs of sentiment. Custom allots us a heart, but denies us a tongue. We may love, but we may not mention it. We may feel that we would make such and such a man an ideal wife, but we are not permitted to call his attention to the good thing he is missing.

The most we can do is to sit around and look willing, which might be sufficient if the majority of men were not as blind as stocks and stones about love and did not have to be fairly knocked down with every new one before they beheld it. "Barkis may be willin'" enough to fall in love, but he generally has to have somebody to call his attention to it and point out the girl. The valentine gave a woman the opportunity of suggesting herself as a likely candidate, and if the hint was not taken she could still retire from the field, routed and defeated, it is true, but still enveloped in a haze of romance and discreetly anonymous.

Of course, we all cling to the old, sentimental theory that man sends all the valentines and does all the wooing and that a girl is always overwhelmed with surprise when she finds out that she has inspired an ardent affection in his breast. This is merely a polite subterfuge and we all know it for what it is. No woman with a grain of sense but knows well enough when a man begins to think seriously of her and first separates her in his

thoughts from the great army of other petticoats. She can put her finger on the precise spot where he crossed the rubicon that divides liking from love, and, God help her, in spite of all the lies she tells her own heart, she knows when love is dead upon her hearthstone and that what sits there and bears its outward likeness is merely the galvanized corpse of a passion from which spirit and warmth have fled.

As long as a woman is a good deal more married to a man than he is to her, it seems the height of folly, anyway, that custom should prevent her from having a hand in picking him out. As it is, she has to content herself with accepting or declining what is offered her, instead of going out and picking out something that suits and the thing that she really wants. It is like sitting at a banquet where the waiter asks you if you will have codfish or apple pie, while all the time your appetite calls for quail on toast and champagne, that you could have just as well as not if only eti-

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Walter Baker & Co.'s Chocolate & Cocoa



Registered U. S. Pat. Off.

Our Cocoa and Chocolate preparations are ABSOLUTELY PURE—free from coloring matter, chemical solvents, or adulterants of any kind, and are therefore in full conformity to the requirements of all National and State Pure Food Laws.

48 HIGHEST AWARDS
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Walter Baker & Co. Ltd.
Established 1780, Dorchester, Mass.

PURE CANDY

Our Goods are guaranteed to comply with the National and State Pure Food Laws.

You take no chances.

Putnam Factory, National Candy Co.
Grand Rapids, Mich.

Distributors of Lowney's Chocolates.

Jennings' Extracts

Are you supplying your customers with Jennings Flavoring Extracts?

These are guaranteed to comply with the food laws and to give satisfaction in their use.

Jennings
Extract of Vanilla
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Terpeneless Lemon

None better, and they have proved themselves to be exactly as we claim.

Direct or jobber. See price current.

Jennings Flavoring Extract Co.

C. W. Jennings, Mgr. Grand Rapids, Mich.

ESTABLISHED 1872



quette permitted you to get up and help yourself from the viands on the table.

If ever the time comes when the ban is removed, and women are allowed to pop the question on equal terms with men, there is going to be a tremendous boom in domestic felicity. You are going to see more contented women, because there are going to be more women with the kind of a husband they fancy, instead of the kind that Fate handed out to them, like a druggist who says, "This isn't the genuine elixir of happiness, of course, but it's just as good." Moreover, you are not going to see, as you do now, the woods full of good, capable women, just cut out for wives and mothers, but whom men have overlooked. They will take matters in their own hands and qualify for the job of making a good home for many a man, who will be made happy in spite of himself.

Naturally, the very idea of a woman taking the initiative in lovemaking is shocking to us. It is too new to us yet, but in reality it is only doing bluntly what every woman does more or less adroitly, according to the subtlety with which the good Lord has gifted her. What is it that makes little Miss Flighty spend hours before her mirror primping and curling and powdering and dressing herself but to make herself attractive in the eyes of some man? What is it that makes a clever woman listen with an expression of absorbed attention while some masculine bore meanders along on his favorite topic? Is it because she cares a rap about what he said to somebody and what somebody else said to him about the horse he backed, and that would have won—if it hadn't got beaten? Nay, verily, it is because he is a man and eligible, and she is doing her level best to charm him. A man comes right out and says, "I love you." A woman rolls her eyes at a man and tells him how wise and great he is, but she means the same thing.

There are those who contend that it is impossible for a woman to win a man's love, and if it isn't offered to her as a gracious gift, on a silver salver, she never gets it. That's another fallacy. That's the attitude of the successful general after the battle. She doesn't tell how the fight was won and the tactics she employed to win. Thackeray declared that any woman not a hunchback could marry any man she chose, and observation seems to bear it out. Men have been fed into matrimony; they have been flattered into it. They have married because they loved a woman and they have been married by women who were in love with them. To know that he is adored is a subtle compliment to his self love that few men have the courage to withstand. As a delicate means of carrying this assurance the valentine has no superior, and it is precisely this that makes its passing so lamentable a mistake for women. We have thrown away a trump card and we need them all if we are to win in the game of hearts.

Dorothy Dix.

Got Down To Business At Once.

It is a good plan to get right down to business as soon as you enter a man's office. Strike out from the shoulder, and let it be known what you are there for. Jones, a life insurance agent, called on Smith, who had been his close friend in boyhood, though the two had not met for years. Jones had been an insurance agent only a few months, and Smith hadn't heard of it. Before telling him, Jones resolved to talk about old times.

"That'll break the ice," he mentally reasoned, "and enable me to get Smith limbered up for a \$5,000 policy."

They had a jolly time for a few minutes, Smith laboring under the impression that the call was purely social. In the midst of their talk Brown came in. He was all business.

"Can you give me ten minutes?" he said to Smith.

Smith excused himself, and left Jones waiting in the outer room while he and Brown disappeared into an inner office. When they came out Brown was saying:

"I'm much obliged for the application, Mr. Smith. Glad you made it ten thousand. I'll push it through."

Brown went on about his business. Jones was flushed.

"I've just given my application for ten thousand life insurance," Smith explained. "Brown is agent for the Blank company."

"And I am agent for the Double Blank company," stammered Jones. "I came up expressly to insure you." Smith sat down in dismay.

"My dear fellow," he said, "why didn't you say so? Brown is nothing to me. I'd have given you the application in a minute if I had known."

All Jones could do was to kick himself. Many a man has occasion to kick himself for not talking business from the start. The man who beats around the bush and indulges in circuitous preambles before getting down to his point is quite likely to be left, just as Jones was. The good salesman, when he addresses a possible customer, makes known his errand in almost the first sentence.

Edward M. Woolley.

Pat's Office Hours.

Pat, a miner, after struggling for years in a far-off Western mining district, finally giving up in despair, was about to turn his face Eastward, when suddenly he struck it rich. Soon afterward he was seen strutting along dressed in fine clothes. One day an old friend stopped him, saying: "And how are you, Pat? I'd like to talk to you." Pat stretched himself proudly. "If you want to talk with me, Oi'll see you in me office. Oi hev an office now, and me hours is from a. m. in the mornin' to p. m. in the afternoon."

Wise Beyond His Years.

The inspector in an English school asked the boys he was examining, "Can you take your warm overcoat off?" "Yes, sir," was the response. "Can the bear take his warm overcoat off?" "No, sir." "Why not?" There was silence for a while, and then a little boy spoke up: "Please, sir, because God alone knows where the buttons are."



A
**Great American
Food Staple**

Karo

CORN SYRUP

This golden extract of corn, with its unequalled flavor and quality, stands in the front rank of popular food staples. Pure, delicious, unquestionably wholesome. Everybody raves over it; better than any other syrup for every use from griddle cakes to candy.

Stock up on Karo—the big advertising campaign now on will keep things moving.

**CORN PRODUCTS MANUFACTURING CO.,
DAVENPORT, IOWA.**

Stick to the Job Where the Work

is the Easiest and the Pay the Best

We have made **Ariosa Coffee** known to everybody everywhere. So all you have to do is hand it out when it is asked for. Not very hard work is it?

Besides your regular profit we give you vouchers with every case of **Ariosa** you buy which are as good as money. We give these vouchers as extra pay for filling orders for **Ariosa Coffee**.

As we have made your work easy and your pay big, isn't it natural for us to feel that you will sell as much **Ariosa** as you can?

* * * * *

**ARBUCKLE BROTHERS
NEW YORK**

PARCELS POST PERIL.

Centralization of Trade Is a National Menace.

The centralization of trade in the great cities of the country resulting from the growth of the mail order business is a national menace of far reaching proportions.

Population follows trade. If the business is done in the country town and village of supplying the needs of the country-side for merchandise and manufactured articles of all kinds, the people who carry on the trade, the merchant and his helpers, will live in the town or village.

If, on the other hand, the trade is done by mail, cutting out the country merchant, the latter is finally driven out of business, his store ceases to exist, his village home is abandoned, and if he should continue in the trade, he and his assistants must move to the city and become employes for some great centralized mail trade institution, where men are mere machines, fitting like cogs into one great wheel with which they must day after day revolve.

The country merchant, with his self-reliance, his sturdy individuality, his broad acquaintance, his knowledge of local affairs and needs, his support for local institutions, his civic usefulness, his neighborly offices, his public services and his co-operation in movements for local improvement, has been uprooted and driven away. There is no one to take his place. The trade that gave him his vocation has gone. And with it has gone the prosperity of the town or village which was his home.

The mail trade has destroyed them.

Cities Degenerate Citizenship.

The village life and the citizenship developed by it constitute the only hope of perpetuity for the free institutions of this country. The most grave and serious dangers that now menace its future result from the overgrowth of our great cities and the consequent degeneration of the average citizenship of the nation.

In the place of the "plain people" whose country environment has made them stable, steady-headed, self-reliant and independent in action, thought and character, we have the volatile city multitude, a floating population, anchored to nothing, either mentally or physically, and blown about by every breeze of popular prejudice or passion—ready for any rash experiment, social or political.

No stronger portrayal of the effect of the cities on our citizenship was ever made than in those striking words of Wendell Phillips:

My ideal of civilization is a very high one, but the approach of it is a New England town of some two thousand inhabitants, with no rich man and no poor man in it, all mingling in the same society, every child at the same school, no poor house, no beggar, opportunities equal, nobody too proud to stand aloof, nobody too humble to be shut out. That is New England as it was fifty years ago. * * * * The civilization that lingers beautifully on the hillsides of New England, nestles sweetly in the valleys of Vermont, the moment it approaches a crowd like Boston, or

a million of men gathered in one place like New York, rots. It can not stand the greater centers of modern civilization.

Another writer has said: "No nation was ever overthrown by its farmers. Chaldea and Egypt, Greece and Rome grew rotten and ripe for destruction, not in the fields, but in the narrow lanes and crowded city streets, and in the palaces of their nobility."

Influence on Character.

The adjacent village or the nearby town which furnishes for the farmer the social side to his life that the isolation of the farm denies to him is a potent factor in the development of the fully rounded out, broad and patriotic character that makes the American farmer the bulwark of the nation's stability. Not the farmer alone, but the whole life and environment of the community of which he is a part, the country merchant, the editor of the home paper, the preacher, the village school master, the country doctor, and all the men of many vocations who form the village community, bound together by ties of close neighborly affection and friendly intercourse, as well as the feeling of mutual regard born of mutual interdependence in their lives, create a social circle, welded together by closer personal bonds than are possible among dwellers in cities. The whole circle of citizenship in the country village or town has the same elements of quiet faith in the final triumph of the good, and a loyal devotion to country and the principles for which our nation stands, as Lincoln declared them on the battlefield of Gettysburg.

Social Solidarity.

The farmer does not stand alone. He is but an integral part of a social whole, and it is this social solidarity of a country community as a whole, including the country town and village and all its interests, that forms the farmer's character. Isolate the farmer from his fellows and he becomes a different man. Experience has too often proved this to be true to permit of controversy on that score. Isolation drives human sympathy out of the soul of a man and too often brings the farmer's wife to the insane asylum. It is this deadly isolation of the old farm life that has driven so many of the younger generation from the farms to the cities. And now, at this late day, when these evils of isolation have been so clearly demonstrated, should we deliberately promote it by developing a system of trade which tends to drive the country merchant and the country village and town out of existence, and intensify both evils—country isolation and city congestion?

The educational influence of the rural free delivery, and of the abundance of literature that the second class pound rate of postage brings to the farmer's home is what reconciles the people to the heavy deficit caused by that service; but the influence of the mail trade is reactionary and its effect from an educational point of view is the reverse of beneficial.

The Village Store.

The well-stocked general store of

the country town, which the mail trade would destroy, is a great educational influence in itself with its wares of all descriptions displayed to the eye, gathered from many places and supplying many varied needs. The mental interest is awakened and stimulated by the opportunity it gives to see with one's own eyes the thing that will best supply a need, and to discuss its merits and cost with the merchant or his salesman. The social side of human nature is developed by the personal contact involved in such intercourse and the trip to town or village to make the purchase is oftentimes one of the most agreeable breaks in the monotony of farm life for the farmer and his family. They meet there a whole circle of friends whose neighborly greetings give an added cheeriness to the homely happenings of the day. Blot all this out of the farmer's life and you take from it something that

The Sun Never Sets where the Brilliant Lamp Burns

And No Other Light
HALF SO GOOD OR CHEAP
It's economy to use them—a saving of 50 to 75 per cent. over any other artificial light, which is demonstrated by the many thousands in use for the last nine years all over the world. Write for M. T. catalog, it tells all about them and our systems.



BRILLIANT GAS LAMP CO.

24 State Street Chicago, Ill.

THE MAKERS
of Crown Pianos don't
know how to make
more than one grade
of Pianos. They never
tried making any but
the highest grade possible.

Geo. P. Bent, Manufacturer
Chicago

Umbrellas

and telephones are much alike—you may not use them all the time, but it's worth a good deal to know they are right there when you do want them.

To go a bit further, one hardly needs an umbrella at all. It is more comfortable to stay at home in bad weather and

"Use the Bell"

IT
PAYS

CALL
MAIN
330



Two Results gained with
but one investment.

First, when you have an
American Account Register
you do away with tedious
bookkeeping, rewriting, errors,
neglected or forgotten
charges, disputed accounts,
work, worry and trouble—in
other words

You Save Money

Second, you advertise (by
moving signs) the goods on
your shelves every time you
operate the register. You
excite interest and stimulate
desire at a time and in a place
where all the conditions of a
sale are complete. Is this
true of any other kind of ad-
vertising? More sales, more
profits.

This Is Making Money

"The sign that counts is
the sign that moves." 24 or
more changeable "ads" on
every complete American.

\$\$\$ \$ \$

Investigate

The American Case & Register Co.

Alliance, Ohio

J. A. Plank, General Agent
Cor. Monroe and Ottawa Streets
Grand Rapids, Mich.

McLeod Bros., No. 159 Jefferson Ave.
Detroit, Mich.

Cut off at this line

Send more particulars about the
American Account Register and Sys-
tem.

Name

Town

State

has a human and social value that can not be measured by money, any more than family affection can be so measured.

Thoughtless Sacrifice.

No doubt there are farmers who would thoughtlessly sacrifice all this for the slight satisfaction of saving a few cents or even dollars temporarily through trading by mail with one of the great cities.

It is not surprising that it should be so. The low rate of postage on publications enormously stimulated the circulation of a class of farm papers that could not survive without the advertising patronage that comes to them from the mail order manufacturers and catalogue concerns in the large cities. That patronage is the source of their existence. Without it they would soon die. Naturally the more the farmers order by mail the more the mail order advertisers feel justified in spending for advertising in the farm papers. And so the system grows by what it feeds on. Nothing could be more natural than for the farm paper to favor anything that will stimulate the mail trade. It is only human nature that it should do it. Consequently the farmer has tons upon tons of farm literature distributed to him from one end of the land to the other, always favoring the extension of the parcels post. It is a unique instance of allies being made by a common interest. The farmer is being made the subject of a most stupendous campaign of education through the farm papers in favor of the parcels post, simply because the publishers of these papers are naturally allied with their advertising patrons, the mail trade interests.

Automatic Campaign.

It is a fortunate juxtaposition of interests for the mail trade, because it relieves them of the burden of making such a campaign directly. It works automatically. The more the mail trade advertises the more the farmer buys by mail, the more that class of advertising goes into the farm papers and the more the mere logic of events makes the editor of the farm mail advertising paper see and present to the farmer the advantages of the proposed extensions of the parcels post.

And so the circle grows and the farmer hears only one side of the case. There is no such huge automatically working engine of argument and education at work on the other side of the question. It is easy to make a man who has heard only the mail trade side accept the oft reiterated statement that cheaper parcels post rates for merchandise would save him money and be a convenience. No doubt there might be times when it should be. No doubt there are many who could be induced, if they gave no special thought to the matter, to fall in line as advocates of a plan that the Government should haul the farmer's products to the market for less than cost, or furnish him seed wheat free. It would be a very enticing proposition to some and is no more visionary than the claim that has been seriously urged that the Government should furnish agricultural implements to the farmer free.

Loss of Social Advantages.

Reason and common sense will always prevail, however, in the mind of the American farmer after he has heard and weighed both sides of such questions, and he will cease to be deluded into approving a false economic scheme, that in the long run would do untold harm to all the rural interests of the country, merely to gain the apparent temporary advantage of ordering from a catalogue or from an advertisement, and of having delivered by mail the various articles of merchandise needed on the farm that could be procured by mail; but a little serious thought of consequence, of social deprivations and lessened farm values, that would eventually be caused by the isolation that would ensue if the nearby towns or villages were blotted out, would convince the most superficially-minded farmer that the growth of the mail trade means a lessened value for his property and a loss of social advantages still more seriously detrimental to the life of himself and family.—Maxwell's Talisman.

Says Money Does Not Convey Disease.

Dr. A. H. Doty, who for years has made a study of infectious diseases, and especially the medium of their transmission, does not agree with the theorists who contend that money is a transmitter of disease.

He said recently that, while bacteriological examinations were presented to show that different forms of bacteria were found on money, practical and careful observation had proved that infection was caused and epidemics spread in nearly all instances by personal contact with infected persons, and more especially with ambulant cases, rather than through the handling of money and clothing. He says, moreover, that too much needless and harmful agitation is being devoted to the theory that money is an agent of disease. He contends that there are many other considerations in the protection of public health that constitute a real menace that should take up the consideration of the public rather than conditions which are based on theory. Concerning the current agitation on money as an agent of disease, Dr. Doty said:

"The theory that money acts as a medium of infection carries with it no satisfactory or even reasonable proof. It is true that from time to time the results of bacteriological examinations are presented to show that different forms of bacteria are found on money. No one who is familiar with the subject doubts this, but the same organisms may at almost any time be found on our hands, on stair railings and all exposed places. These bacteria are, as a rule, harmless, and some of them are a benefit to mankind.

"Whoever may be inclined to investigate the Treasury Department at Washington, where an enormous amount of old and filthy paper money is being constantly handled and re-handled, or will seek information from bank officials, will find that those who are connected with this

work do not contract infectious disease any oftener than other people."

Didn't Like His Attorney.

A man arrested for murder was assigned a shyster whose crude appearance caused the unfortunate prisoner to ask the judge:

"Is this my lawyer?"

"Yes," replied his Honor.

"Is he going to defend me?"

"Yes."

"If he should die, could I have another?"

"Yes."

"Can I see him alone in the back room for a few minutes?"

His Request.

"Miss Edith," asked a young man, "may I ask you, please, not to call me Mr. Durant?"

"But," said Edith with great coyness, "our acquaintance is so short, you know. Why should I not call you that?"

"Well," said the young man, "chiefly because my name is Dupont."

Our Travelers are now out with our new line of

**Fur Coats
Blankets
Robes
Rain Coats
Etc.**

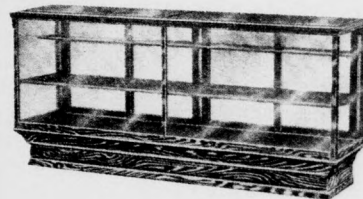
It's the best line we ever had.

Hold your order for our representative. It will pay you.

Brown & Sehler Co.

Grand Rapids, Mich.

WHOLESALE ONLY



1890 1908
17 Years 17
In The Store Fixtures Business

That counts in this city and it will in yours. More store fixtures on Canal and Monroe streets, this city, than any other two firms.

Geo. S. Smith, Store Fixtures Co.

64-72 South Front Street

Catalogue

Grand Rapids, Mich.

**Coupon
Books**

are used to place your business on a cash basis and do away with the details of bookkeeping. We can refer you to thousands of merchants who use coupon books and would never do business without them again. We manufacture four kinds of coupon books, selling them all at the same price. We will cheerfully send you samples and full information.



Tradesman Company

Grand Rapids, Mich.

THE GOD SYSTEM.

It Proved Too Much for a Successful Man.

A business system is a great and wonderful thing. System is the foundation of the modern business world. It is the turning point of the business. By means of it or through lack of it men succeed or fail. Jones is a millionaire not because he received rebates from the railroads but because of the magnificent system he has perfected in his business. Brown is chopping wood at the poorhouse not because he was too honest to accept a rebate but because his business had a poor system. On all sides we hear the cry: "System—more system. System succeeds; get a good system." System is the business man's fetish.

Having made these true but commonplace, well known but perfectly harmless statements, we rise to remark that system may be a grand and good thing at times, but there are other times—in other words, sometimes it is and sometimes it is not.

Some years ago I was the proud possessor of a handsome, sturdy young business. By means of much hard work and careful management I had built it up until I was able to live in comfort. At that time my book-keeping was of the simplest. It was carried on by myself and two assistants. The principal point of interest in it to me was the bank balance at the end of the month. If my bank book showed a good balance I was satisfied. If the balance was not as large as the previous month I immediately set to work to find out the why and the wherefore.

I suppose the followers of the great god System will hold me up as a horrible example, but the following was our system of book-keeping:

When one of our drivers took out a load of goods he was required to report both what articles he took and what was the price of each. When he returned he reported the number and the price of the goods he brought back. He was required to turn in the money for the difference. "Horrible! Much too simple," remark the System Sams.

The money for the goods sold over the counter was rung up on the cash register. At the end of each day I counted up my money and put it in the safe. The next day I deposited it in the bank. Each week I drew enough money out of the bank to pay my men in cash, and whenever I bought any goods from the wholesale firms I discounted the bills. Thus at the end of the month I had paid all my bills, deposited all the money in the bank, and if my bank balance was on the right side I figured I had made money. Once a year I invoiced my stock and estimated as best I could how much my machinery and other equipment had deteriorated.

Thus far I was living on Easy street, laying aside a nest egg each year, and was not worrying my head over book-keeping. But the great god System and his devotees were conspiring for my ruin.

One day a bright, smooth, almost

slippery individual came into my office and, leisurely selecting the most comfortable chair, began to ask me about my book-keeping system. I explained my own original system to him. Whereupon, with a look of horror upon his countenance, he cried:

"Why, man, you haven't any system at all. You don't know where you stand. With a system like that a man can't tell head nor tail about his business. It's a wonder your employes don't steal the eye teeth off of you; probably they do."

I felt to see whether my eye teeth were still in my mouth and then declared that I had been making money with this system and was perfectly satisfied. But the horror-stricken air and the smooth-flowing words of the bright philanthropist were too much for me and I fell a victim to the wiles of Mr. System.

For \$600 the benevolent stranger agreed to install a complete new and up to date system of book-keeping, with all the necessary books and other paraphernalia, even down to the pens, for he declared the pens we were using were woefully out of date.

When the up-to-date system had been established the kind stranger declared that I would need a competent book-keeper to keep it in running order. He knew of an excellent man and although I would have to pay him \$150 a month it would be the height of foolishness to try to economize along that line. As for my two assistants, whom I paid \$40 a month, I could retain them for the present until the new system was in proper running order.

The recommended book-keeper being duly installed, my eyes were opened to many things. I learned that my knowledge of day books, trial balances, double back action entries, and many other weird things was of the slightest. I awoke to the fact that a modern business can not be run by an amateur book-keeper and two cheap assistants, for within two months the book-keeper had engaged two assistants, retained my two old assistants and hired another assistant to the assistants, so that in place of three men in the office there now were six.

I was duly informed that the head of the business was too valuable a man to waste his time in book-keeping, so that I myself was more or less politely shoved out of the book-keeping end and into my private office. Puffed up by the knowledge that I was such a valuable man I enjoyed my leisurely smoke in my well furnished private office and my long, hour-wasting talks with any chance patron or traveling salesman who would relieve the monotony of my idle hours.

Another thing brought to my enlightened view was the fact that if my employes were not thieves they should be treated as such. The fact that old Johann, a driver who had been with me since the business started, always had been honest did not prove that he would not steal 10 cents from me to-morrow morning, and the only way to prevent such a catastrophe was to be eternally suspicious. When five of my oldest and

most trusted men left because of the implication that they were thieves the book-keeper told me that an honest man would not mind being spied upon and the men had left simply because they no longer could steal from me.

But the greatest surprise of all was to learn that I was losing money. At the end of the first month the book-keeper told me he could not make a report, as the work had been too heavy. At the end of the second month I was told that I would receive a report within a few days. And at the end of the third month, receiving the delayed report for the first month only, I was overcome by the fact that I had lost \$600 during that month.

Knowing the business as well as I did I started to investigate in my old way, but immediately ran up against an array of figures. After two days of wandering through a maze of entries, counterentries, additions, subtractions and intricate calculations I bowed to the superior might of the great god System.

In spite of the fact that raw materials had become cheaper and the other costs of production remained the same at the end of the fifth month when I received the report of the second month's business I was shocked to learn that I had lost \$800. Then

I decided that I could not stand the losses any longer.

After a hurried hunt for a purchaser I managed to dispose of the business for \$5,000, although in previous years I had been netting about \$3,600 a year. Thus my thriving young business fell a victim to System.

Two weeks later my former book-keeper came to me and calmly explained that there had been a mistake in his reports to me. In transcribing the figures from the day book to the individual ledger—I think those are the words he used—the second assistant book-keeper had made a mistake on the fifteenth page and in place of losing \$600 a month I had been making about \$300. And I had to be satisfied with this explanation.

William Hall.

Cameron Currie & Co. Bankers and Brokers

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Chicago Stock Exchange
N. Y. Produce Exchange
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THE NATIONAL CITY BANK GRAND RAPIDS

Forty-Six Years of Business Success

Capital and Surplus **\$720,000.00**

Send us Your Surplus or Trust Funds
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Until You Need to Use Them

MANY FIND A GRAND RAPIDS BANK ACCOUNT VERY CONVENIENT

MEAT MARKET

How To Get Profit Out of Window Display.

Butchers are generally unwilling to dress their show windows or to try to make them interesting except perhaps by keeping them clean and hanging up a few bright colored posters or sides of bacon and hams to fill up space. In the holiday season perhaps a few evergreens are put up and occasionally sheets of paper and bags are hung on the hooks in the window, but the butcher seldom makes any attempt to draw attention to his shop by having a good window display. In the daytime some quarters of beef or small stock are sometimes hung outside the shop in cities where such out-door display is not forbidden by law.

In the evening when possible customers are passing by and have plenty of time to admire a good display, then is the time to have something on show in a well-lighted window. People are more interested in foods than in anything else, and when they have the time will pay considerable attention to a food display, and will talk it over with their friends, giving the butcher a quantity of good advertising.

Can you imagine what will happen next summer if there are two butchers on the main street of a small country town, each handling good meat and catering to visitors from the city—the best trade of the year. Suppose they are both running along in the same way now, just as their fathers did fifty years ago, reaching their limit of window dressing when occasionally they show a chunk of beef with rosettes cut in the fat or paper flowers stuck in, and putting up big wooden shutters at 6:30. They are each making money slowly, but one is more progressive than the other, he reads the papers for other things besides the Thaw trial and the funny sheet, and he scans his trade papers carefully. At last he decides that he would like to see what a refrigerating machine is like, so he writes to all the companies whose names he can get from his trade paper. They all send their catalogues free and information blanks, asking him the size of his shop and how much stock he handles and what power he wants to use. Our friend reads over the catalogues and likes them pretty well, so he puts the figures on the blanks and sends them back, and at once in come estimates telling him how much it would cost him to put in a machine for his shop and do the piping in the ice box, and even in the show window. Well, to make a long story short, he talks it over with his wife and then with the automobile repair man, who was once an engineer in a refrigerating plant, he at once goes to the city and sees how refrigeration is used at the shops there, and so, after he and his wife have figured it out, he decides to install a plant. At the last minute he decides to spend a little extra for pip-

ing for the window; he knows that he could close a valve or so and cut off the window at any time. When the plant is installed he puts a few rib roasts, steaks and poultry in his window, dresses them with parsley and keeps his window lighted at night so that people can see the display. Every one has plenty of time, so they stop to admire, and tell their friends, and then come into the store to see the new plant. In a short time our friend has been talked about all over the neighborhood and is fast becoming known as the most progressive butcher in the county. Then, when the summer visitors come, they will patronize him, for he can afford to keep sweetbreads and game, and, of course, they will be attracted by his window display and will judge him to be the best butcher in the town.

In the meantime the other butcher, who is doing business in the good old conservative way, handling just as good stuff as his competitor, is not likely to lose his regular customers, but it is certain that all the new trade will go to the progressive man, and so as the town grows one will go up on the wave of prosperity and the other will stay where he always has been. It is well to have a keen appreciation of the value of the show window. "I pay \$2,500 a year for this shop," said a tradesman and \$2,000 of that is for the window. Therefore, to make it pay its way, I am justified in giving my window four-fifths of the time I am able to give to displaying my stock." What would be the result if the butcher put in panes of opaque glass? They would light the shop, but they would kill trade, yet some of them do almost as much as this by making their windows so unattractive that no one looks at them. If it does not pay to keep before the public, why not move your shop to a back alley and save rent?

There are several things to be considered in making a good window display. A good selection of meats must be laid out, on clean white paper, well garnished with greens, and lemons or fruit to show the contrasting colors; this can be done in the winter months by putting up a wood and glass partition to shut off the heat of the store, and boring a few holes under the window to let in the cold air. In summer the butcher can not display fresh meats in his window unless he has a refrigerating plant of his own, but it is possible, if there is a refrigerating plant in his town, to have a choice cut of meat frozen into a cake of ice with some lettuce leaves or other green stuff as a background. The refrigerating company will be glad to do this, especially if the display is accompanied by a card labeled, "Pure beef frozen in a cake of pure distilled water."

Too much attention can not be given to display cards and posters. To handle this matter correctly the butcher must put himself in the customer's place and try to decide just what would induce him to stop outside the shop and then come in and make a purchase. Very often we see shop windows smeared across with

red and black signs, advertising "Bargain Sales in Fine Meat," "Fresh picked, home-grown Rhode Island Turkey at 20c," and other long-drawn out wails in fancy letters on cheap wrapping paper. This sort of thing covers up the window, is hard to read, and has little meaning to the prospective customer. These wrapping paper signs are especially wrong inside the store. They look slovenly. The best way to get custom is to have a few articles attractively displayed in such a way that they are easily seen, backed with a well-painted short sentence on a card that will impress the passer-by. Such mottoes as "We have just as good as these inside the store" will often help bring the customer inside. It is not the purpose of this article to treat of the inside of the shop, except to mention that the best way to gain the customer's good will is to have a clean shop, spotless aprons, and to handle the meat with absolutely clean hands and to prevent any unnecessary handling of the meat, especially by customers. The only signs that should show inside of a shop are price cards on the ends of skewers stuck into the different pieces.

It is well to arrange a window neatly, and to dress it with care and originality, but most of the good effect is wasted unless the lighting is good. Have the meats laid on white paper or marble and backed up with a partition which can be enameled white or covered with white paper. Green vegetables, red apples, lemons, oranges and celery can be used to set off the red of the beef or the clear white of a piece of pork. These catch the light well.

The woodwork of the window should be enameled white and kept spotless or else be of well scrubbed pine. Enamel is more easily cleaned and is better to show off a night illumination.

When the electric light is available most pleasing window lighting effects can be obtained. There are so many different methods of using these lights that space will not per-

mit going into the matter in detail at this time. The companies who furnish electric light usually employ experts who can give the butcher the benefit of their knowledge. With incandescent lights a very simple and effective arrangement is to run a row of them along both sides and the top of the window, placing them near the front and hiding them from view by a tin reflector, much as footlights are used on the stage. In the case of the arc light, which is little used for window lighting, or the gasoline gas, which makes a splendid light, they should be arranged at the top of the window much the same as the kerosene lights would be placed. By all means avoid the small, cheap, smoky, dingy, dim sidelights that are so often seen in country store windows exposed to full view. It goes without saying that with the well-lighted window the glass must be kept scrupulously clean. If the old kerosene lights must be used get one or two of the big fellows on the order of the round wick Rochester style, and suspend them near the ceiling immediately over the window display. If they can not be got high enough to be obscured from the vision of the outside without hanging a curtain across the upper part of the window, by all means use the curtain; it need not interfere with the display at all.

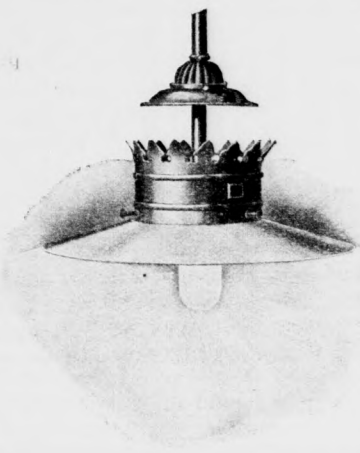
Unless the window is very wide one of these big lights will produce a splendid effect. But with the introduction of the gasoline gas lights, with which so many stores are now lighted, there is no reason in the world why even the small town butcher can not have as brilliantly illuminated windows as his city brother.

Butchers would do well to pay more attention to their show windows and to get the full value of their investment in them.—Butchers' Advocate.

The man who is capable of bossing other men is seldom able to boss his wife.

The Eveready Gas System Requires No Generating

Nothing like it now on the market. No worry, no work, no odor, no smoke, NOISELESS. Always ready for instant use. Turn on the gas and light the same as city gas. Can be installed for a very small amount. Send for descriptive matter at once.



EVEREADY GAS COMPANY

Department No. 10

Lake and Curtis Streets

Chicago, Ill.

BUTTER AND EGGS

The Overrun and the Water Limit.

While we fully appreciate the daily record of the creamery work with its daily calculation of the overrun, we wish to remind our buttermakers that it will not do to rely too much on the overrun thus obtained to tell us whether we exceed the legal water limit in our butter; we must also test it, if not every churning at least sufficiently often to protect ourselves. Nor will it always give us the truth as to the closeness of our work, whether we are getting all the water we ought to into the butter.

Thus a maker who happens to read off his test bottles, holding them low, is apt to get the average test a little too low and consequently get an apparently high overrun, even if he has not incorporated the proper (let us say 14 per cent.) amount of water.

On the other hand the maker who is in the habit of holding his bottles too high will read the test a little too high and his overrun will apparently be too low or if it shows about right, he may have incorporated too much water.

Similar discrepancies may be caused by the weighing of the milk; some makers may be too liberal to the patrons and others too stingy, or they may fool themselves by not running out the last milk of one patron from the weigh can but shut off the gate a little too early in the rush of the work and thus the next patron will be credited with a few pounds extra.

Again, the separators may not have skimmed as closely as figured. The maker loses some fat there which is replaced by water so the overrun may be normal but the percentage of water too large.

Finally he may (as we noticed in one creamery report where an overrun of 25.6 per cent. was claimed) follow the example of certain other creameries and include not only the parchment wrapper but also the weight of the carton, and thus create an abnormal overrun, or, if he gets a normal overrun, be fooled into the belief that he has incorporated enough water.

This is enough to point out the fallacy of relying on the "overrun" to tell us the water in the butter or on the amount of water to tell us the real overrun or rather whether we have done good work. There are, however, the possible influences and if by haphazard they all work in the same direction the effect may be considerable, and hence we advocate the keeping of a careful daily record and the daily controlling of the water percentage in the butter.

The responsibilities of the butter-maker have during the past fifteen years been increased yearly without any adequate increase in his remuneration, and in view of the present enormous responsibility of not only getting a fine flavor and good body but also, on one hand not to get too

small an overrun and on the other not run foul of the internal revenue, it is only fair that he not only receive a higher salary but also more help so as to be able to make all the needed tests and records. This thought we recommend particularly to the creamery patrons and their managers as well as to the individual owners.—N. Y. Produce Review.

Valuable Squab Bulletin.

Bulletin 50 of the Storrs (Conn.) Experiment Station, entitled "Squab Investigations," by C. K. Graham, contains much of value and interest to squab growers and particularly to beginners and prospective breeders. Extracts from the bulletin include the following:

"There is possibly no industry that looks more simple or will figure out better dividends than does that of raising squabs. The amount of information that has been published by professional dealers in squab breeders has been enormous; and while much of it has been in the main correct, many misleading statements have, however, been made, statements that probably would cause a business man to study the subject more carefully, but that the average person, to whom this literature has been sent, has read eagerly and quoted as gospel. The result has been that many a widow has placed her thousand-dollar life insurance in squab breeders and equipment, expecting at least a thousand dollars in dividends within a few months, since the greater portion of this literature says, 'They will pay for their feed from the State (of course, being properly mated).' As a rule, the investment not only has failed to produce the dividend expected, or even to pay for the feed that has been eaten, but also has given a considerable amount of work, and the stock would be hard to change into cash even at a loss of seventy-five cents on a dollar.

"It should not be understood from this that money can not be made from the squab industry; but it is doubtful if any person can take up the squab industry as a business and pay expenses, especially during the first year or two, unless he has had training or previous experience, as would be required in any other industry to make it a success. This bulletin is issued particularly for prospective squab breeders, although there are data in it that should be of value to the older breeder.

"It has been said, and with some truth, that a very small percentage of the people in the poultry business are 'making ends meet,' although poultry is a staple article; i. e., not only the product but the live stock has a market value, and can be turned into cash at that market value at any season of the year and in almost any locality in the Union. Almost any country store will accept eggs in lieu of cash, and every family requires eggs as a daily diet. The result is that the output from the poultry plant can be disposed of almost anywhere and in any quantity, no matter how small. If there is no demand for the chicken as a broiler,

If you have any fresh **DAIRY BUTTER** or **FRESH EGGS** to sell get our prices before shipping. We buy all grades of **DAIRY BUTTER** and pay top prices.

T. H. Condra & Co., Grand Rapids, Mich.
Manufacturers of Renovated Butter.

BEANS We are in the market for all kinds. When any to offer either for prompt or future shipment, write us.

ALFRED J. BROWN SEED CO., GRAND RAPIDS, MICH.
OTTAWA AND LOUIS STREETS

ESTABLISHED 1876

WE BUY BEANS

All varieties. Mail us large sample with quantity to offer.

MOSELEY BROS., WHOLESALE DEALERS AND SHIPPERS
Office and Warehouse Second Ave. and Railroad.
BOTH PHONES 1217 GRAND RAPIDS, MICH

Potato Bags

new and second hand. Shipments made same day order is received. I sell bags for every known purpose.

ROY BAKER

Wm. Alden Smith Building

Grand Rapids, Michigan

Have You Any FRESH EGGS?

We want all the strictly "fresh gathered" eggs and good **dairy butter** you can ship and will pay highest prices. Phone when you have any to offer. Ship us your **rabbits**.

References: Commercial Savings Bank, Michigan Tradesman.

Bradford-Burns Co. 7 N. Ionia Street
Grand Rapids, Michigan

Get my prices on

Fresh Eggs and All Grades of Dairy Butter

Or if you want them sold quick at full value and a check right back, mark to

F. E. STROUP, Grand Rapids, Mich. Successor to Stroup & Carmer
References: Grand Rapids National Bank, Commercial Agencies, any Grand Rapids Wholesale House.

Be Conservative

and ship to a conservative house—you are always sure of a square deal and a prompt check.

L. O. SNEDECOR & SON, Egg Receivers, 36 Harrison St., New York

OFFICERS—DIRECTORS RESIDE ANYWHERE

ARIZONA corporations can keep offices and do business anywhere. No franchise tax. Private property exempt. Complete incorporation \$50. RED BOOK of full information and annotated laws FREE. Valuable work on "Corporate Management" given each company.

THE INCORPORATING COMPANY OF ARIZONA Box 277-L Phoenix, Arizona
References—Valley Bank and Home Savings Bank.

All Kinds of Cheese at Prices to Please

Write or phone

C. D. CRITTENDEN CO.

41-43 S. Market St. Both Phones 1300. Grand Rapids, Mich.
Wholesale Butter, Eggs and Cheese

which is often the case, it can be kept a few weeks or months longer, of course at an increase in cost, but with a sufficient increase in quantity and possibly in quality to more than pay for the care. If a market is not ready to take the goods, they can be held until the market does get ready, and this delay need not cause a loss to the producer. Should a poultryman so desire, he can sell out at market prices with little loss at almost any season of the year.

"With squabs, however, the case is somewhat different. Unless they are killed within a limited time they depreciate not only in weight but in value, and must be sold as pigeons instead of squabs. The professional breeder may use these to increase the loft, but in that case the surplus birds go into stock instead of cash."

Writer Says Victor Hugo Inspires Him.

Dimitracopoulo is a Greek author who says he is writing for Victor Hugo. He has concerned himself for a long time with spiritualism and declares that he continually feels near him a phantom which helps him in his literary work. He says this phantom is none other than that of Victor Hugo, whose portrait hangs over his table. His sensation of the immanence of the spirit is so strong that often, although he is not familiar with the French language, he is impelled to write in that tongue whole chapters, which are dictated by the spirit. M. Dimitracopoulo summoned a photographer and in the presence of several witnesses had himself and his surroundings photographed. When the photograph was developed there was seen on the plate on the right of the author a faint shadow, which, however, showed in a characteristic way the well known countenance of an old man greatly resembling Victor Hugo. A committee of scientific persons has examined the photographic plate and has declared that there is no humbug in the matter. M. Camille Flammarion, the celebrated astronomer, is also investigating spiritualism and seances. He says that if the hypothesis were not so bold as to seem unacceptable to us, he should dare to think that the concentration of the thoughts of psychic experimenters creates a momentary individual, intellectual being who replies to the questions asked and then vanishes. Everybody has seen his own image reflected in a mirror. The fleeting personification created in spiritualistic seances sometimes recalls this image, which has nothing real in itself, but which yet exists and reproduces the original. The image formed at the focus of the mirror of the telescope, invisible in itself, but which we can receive on a level mirror and study, at the same time enlarging it by the microscope of the eye piece, perhaps approaches nearer to that which seems to be produced by the concentration of the psychical energy of a group of persons. We create an imaginary being, we speak to it, and in its replies it almost always reflects the minds of the experimenters. And just as with the aid of mirrors we can concentrate light and heat in a focus, so in the same

way it seems sometimes as if the sitters added their psychic forces to those of the medium, condensing the waves and helping to produce a sort of fugitive being more or less material. Flammarion does not deny the existence of spirits.

Smallest Birds Are the Bravest.

Birds fearless are humming birds. So unafraid are these charming creatures that they readily will enter open windows of houses if they see the flowers within. They even have been known to visit the artificial flowers on a woman's hat when she was walking out, and other writers speak of their taking sugar from between a person's lips. In a room they become confused and, being frail, are apt to injure themselves by striking against objects. It is of no use to try to keep them in captivity unless possibly it were in a greenhouse where there were plenty of flowers, for no artificial food ever has been found which will nourish them. Yet even in a greenhouse they probably would kill themselves by flying against the glass.

Half the friction of life comes from having our tongues too well oiled.

Ground Feeds
None Better
WYKES & CO.
GRAND RAPIDS

Dandelion Vegetable Butter Color
A perfectly Pure Vegetable Butter Color, and one that complies with the pure food laws of every State, and of the United States.
Manufactured by Wells & Richardson Co. Burlington, Vt.

Largest Exclusive Furniture Store in the World
When you're in town be sure and call. Illustrations and prices upon application.
Klingman's Sample Furniture Co.
Grand Rapids, Mich.
Ionia, Fountain and Division Sts.
Opposite Morton House

W. J. NELSON
Expert Auctioneer
Closing out and reducing stocks of merchandise a specialty. Address
152 Butterworth Ave. Grand Rapids, Mich.

We Are Buying
Apples, Peaches, Pears, Plums, Grapes, Onions, Potatoes, Cabbage. CAR LOTS OR LESS.

We Are Selling
Everything in the Fruit and Produce line. Straight car lots, mixed car lots or little lots by express or freight.

OUR MARKET LETTER FREE
We want to do business with you. You ought to do business with us. COME ON.

The Vinkemulder Company
Grand Rapids, Mich.

Established 1898

Stop! Look! Listen!

Headquarters

Apples, Potatoes

If you want goods sold quick and your cash at once, get in touch with

M. O. Baker & Co.

Both Long Distance Phones 1870 Toledo, Ohio

REFERENCES: This paper, First Nat'l Bank, Toledo, Commercial Agencies.

L. J. Smith & Co., Eaton Rapids, Mich.

Manufacturers of

Egg Cases and Egg Case Fillers

WE can always furnish Whitewood or Basswood Sawed Cases in any quantities, which experience has taught us are far superior for cold storage or current shipments.

Fillers, Special Nails and Excelsior, also extra parts for Cases and extra flats constantly in stock. We would be pleased to receive your inquiries, which will have our best attention.

Strangers Only Need to Be Told That
L. O. SNEDECOR & SON (Egg Receivers), New York
is a nice house to ship to. They candle for the retail trade so are in a position to judge accurately the value of your small shipments of fresh collections.

W. C. Rea A. J. Witzig

REA & WITZIG

PRODUCE COMMISSION
104-106 West Market St., Buffalo, N. Y.

We solicit consignments of Butter, Eggs, Cheese, Live and Dressed Poultry Beans and Potatoes. Correct and prompt returns.

REFERENCES
Marine National Bank, Commercial Agents, Express Companies Trade Papers and Hundreds of Shippers
Established 1873

Citizens Phone 5166 Bell Phone 2167

We are in the market for

Onions, Apples, Potatoes, Cabbage, Etc.

(Car Lots or Less)

Write or wire us what you have to offer

Yuille-Miller Co., Grand Rapids, Mich.



Keeping Abreast of the Times Necessary for Success.

I.

It takes all kinds of people to make up the world, and the shoe world especially is formed of various classes of men. The writer, calling to mind the variety of shoe men he has run across, jotted down a description of a few of them. The point brought out is simply this: no man is perfect, but the wiser man strengthens up his weaker points.

II.

I know a man, some forty years of age, who, having been brought up in the shoe business by his father who operated the store before him, continues doing the same volume of business, of the same character, and in the same location in which it was opened thirty-five years ago. There is still one shoemaker in the little repair department in the rear of the store and the proprietor continues to be the entire salesforce. The store, being located outside the main business district in a large city, draws its patronage from the surrounding neighborhood. No special sales ever occur here, not a cent is ever spent in advertising, shoes are bought to fill in the sizes sold the week before, and short lines are worked off one at a time by this merchant, who can locate every pair in the small stock with his eyes closed. Depending on the quality of his goods and his strong personality, he creates just enough new trade to balance the loss of the old. He makes a fair living, as did his father, and is perhaps happy and satisfied.

His methods of doing business are excellent in every respect, save one—aggressiveness. While he could not afford to use daily newspaper space, he could, by circular letters and other forms of supplementary advertising, not only hold his trade, but create new business. Had he been of an enterprising nature, he would have been rich by this time, and the one clerk and one shoemaker would have increased tenfold.

III.

Perhaps you have all run across my friend, the dreamer; the clerk who has been fortunately blessed with a brilliant intellect that enables him to make good to a certain extent in any line of business. He has excellent ideas, usually on a broad scale, but lacks the one important feature—the faculty of executing them.

A desire to get rich quick, and an impatient nature, allows him no time to perfect himself in any one line. To-day selling shoes, to-morrow he is an insurance agent, the next a traveling salesman, etc., always dreaming of the fortunes to be made in any other line except the one he is in at the present. The remedy for such a man, with all his good ideas and his ability to adapt himself to any circumstance: let him settle on any line,

with a determination to stick to it, and he is bound to make a success.

IV.

An old German, having made his money conduct a general store in a small town, has purchased an old shoe stock in a larger town, offering to share his profits with his two grown sons who have had experience in modern shoe stores. Having the money, the old man's word is law, and having been in the same old rut for years, he is mighty hard to influence. Practical suggestions put to him by his sons with reference to increasing business and closing out the old lots have no effect on him. The town, being accustomed to modern methods of merchandising, will never support the store, managed the way it is—better turn it over to the sons before he makes a complete failure of it.

The most familiar character of all is the man with a champagne appetite and a beer salary, playing the rich man's game and steadily losing. Better slow down the fast pace before you are all in. The man on a salary owes his time and ability to his employer. With a splitting headache and heavy eyes, a man can't render satisfactory service to any firm, and unless it is checked a position is lost, a reputation hung round his neck, as it were, that makes each position harder to obtain and easier to lose.

V.

He owns a \$20,000 stock of shoes in a town of 10,000, has a model store, uniform cartons, modern windows, a clean stock of shoes, an intelligent sales force and does an annual business of \$65,000. A most popular man among his trade and his help, would rather build a fire in the furnace than ask any of his help to do it. He is always pleasant to all, not excluding traveling men from whom he buys no goods. He is a liberal advertiser, never misrepresenting his goods, has a clearing sale semi-annually, uses a P. M. system and shares his profits with his clerks. Has gained the patronage and confidence of the town by simply being on the square. He is still one of the boys, although he is getting quite old. Every week a meeting is held in which plans for the next week's business are discussed and a record of the past week is reviewed. Suggestions or complaints are heard and every clerk is expected to give his ideas. A vote is taken and the matter is settled. By such a co-operation of the entire force has this enviable business been built up, have the clerks been educated and the community has been bettered.

VI.

What you have had, and what you have done in the past, and what you will have and promise to do in the future don't get you anything in this world. It is what you are actually accomplishing this very minute that estimates your worth. This was the remedy prescribed to me at one time when I felt the way many other clerks do, and I have never forgotten it. A man's actual worth will show for itself—shouting from the house tops does not increase it.

Before You Order

your summer outing shoes you should see our line of

Elk Outing Bals

made by Snedcor & Hathaway, of Detroit. In Black, Tan, Olive or Pearl colors.

We are exclusive state agents for Snedcor & Hathaway shoes. We will have a large and complete stock of their heavy work shoes and will be in a position to fill all orders promptly.

Let us submit samples through our salesmen.

Grand Rapids Shoe & Rubber Co.

Grand Rapids, Mich.

State Selling Agents for Hood Rubbers



We Put In the Best and Nothing But The Best

Your patrons get out of our shoes just what we put into them in wear, comfort and style.

Our rule in shoe making is Quality, first, last and all the time; and Quality means with us style, comfort and wear, particularly wear, and a great deal of it—much more, in fact, than is ordinarily found in medium priced shoes. Our record for this kind of Quality covers a period of nearly half a century.

It has paid us big to put good value into our shoes and it will pay you likewise to sell them, for they draw and hold the best trade in your locality.

Rindge, Kalmbach, Logie & Co., Ltd.

Grand Rapids, Mich.

VII.

I remember very distinctly the new buyer of the shoe department in which I was employed. Feeling that he must immediately make a showing over his predecessor, he changed lines. "I can't sell another man's selections as well as my own," he said. Closing out the stock on hand at a discount, new lines were placed instead. The established trade on certain shoes was shown similar styles of a different make. We found many of them hard to influence, and while new trade was established, a share of the old trade was lost. Let me say to the new department buyers: Your predecessor was not entirely wrong in everything. Better go slow at first and study the trade. If certain lines are not selling well, weed them out and substitute better ones, strengthen every point that proves weak, but don't throw out old established lines that are paying a profit.

VIII.

We had a competitor who at one time kept us on the anxious seat for a while. Coming into our town, he flooded the community with sensational advertising that stirred up quite a turmoil. The crowds turned to his store, and it looked as if they had entirely deserted us. But, strange to say, they came drifting back after a short period. His advertising proved to be exaggerated, the wonderful bargains turned out to be of poor quality, and the fact that there is one hundred cents in the dollar became self-evident. Each successive spasm of advertising proved to be less effective and he finally went into voluntary bankruptcy.

IX.

I have met him well represented in clerk, buyer and proprietor. Inattention to details leads to a general demoralization of any business. From it can be traced poor buying, poor stock-keeping, extravagance, poor salesmanship and, in fact, everything that goes to make up unbusinesslike management. The clerk may have good intentions, yet by carelessness is late to work, forgets to take care of the stock, overlooks a certain line of shoes that has been called for, misses a sale and becomes generally useless to his employer. The careless buyer buys two similar lines because he forgets to put one down in the purchase book, runs out of rubbers on a rainy day because he overlooked a sizing order. Misses an opportunity to reap a rich harvest on a new feature in footwear because he failed to study the trade conditions, and so down the long list of important points that have to be given the closest attention. The merchant himself comes in for his share of this sort of calling down. Excuses are offered—too many things to think about, yet there are a vast majority of successful men who make it a point to find the time to look after even the smallest detail.

X.

While experience is considered the best teacher, it is more convenient to profit from the experience of others. Don't be narrow. Let your thoughts be broad and cover all sides

Hardware Price Current

Table listing hardware prices including Ammunition (Caps, Cartridges, Primers, Gun Wads, Loaded Shells), Paper Shells, Gunpowder, Shot, Augers and Bits, Axes, Barrows, Bolts, Buckets, Butts, Cast, Chain, Crowsbars, Chisels, Elbows, Expansive Bits, Files-New List, Galvanized Iron, Gauges, Glass, Hammers, Hinges, Hollow Ware, Horse Nails, House Furnishing Goods, Japanese Tinware, Iron (Bar, Light Band), Knobs-New List, Levels, Metals-Zinc, Miscellaneous, Molasses Gates, Pans, Patent Planished Iron, Planes, Nails, Rivets, Roofing Plates, Ropes, Sand Paper, Sash Weights, Sheet Iron, Shovels and Spades, Solder, Squares, Tin-Melyn Grade, Tin-Allaway Grade, Boiler Size Tin Plate, Traps, Wire, Wire Goods, and Wrenches.

Crockery and Glassware

Table listing crockery and glassware prices including Stoneware (Butters, Churns, Milkpans, Stewpans, Jugs), Sealing Wax, Lamp Burners, Mason Fruit Jars, Lamp Chimneys, Electric in Cartons, Oil Cans, Lanterns, Lantern Globes, Best White Cotton Wicks, Coupon Books, and Credit Checks.

of each question. It makes no difference whether you are a beginner or an expert in the shoe business, there are new features coming up each day that must be weighed and judged according to their importance. We are all striving to reach the goal of success, and if matters don't fit in with your ideas, change your ideas and fit them to the circumstance. None of us being perfect, there are certain features of our natures that are weak—to successfully conduct our work, or our business, those are the points that must be strengthened—Drygoodsman.

The Plan To Popularize Glazed Kid.

An important step which has for its object the popularizing of glazed kid shoes has been made by manufacturers of this leather in their plan to inaugurate an advertising campaign, to embrace every part of the country, for the purpose of educating the people to wear glazed kid shoes. At the recent convention of the Morocco Manufacturers' Association this question was given long and serious consideration and it was finally referred to an Advertising Committee consisting of five members of the Association, to prepare plans which would stimulate the sales of glazed kid shoes, the result of which would be a benefit to the manufacturers of the leather, the shoe manufacturers and the retailers who sold the goods.

The object of the campaign is to acquaint the people with the merits of this leather for footwear and through them to bring about a demand on the retailer for the shoes.

It is a comparatively easy matter to introduce any new thing on the market which has true merit if it is properly pushed and is backed up by good and energetic advertising. Glazed kid, however, is not a novelty; it has been in the market for many years and is a staple product. The interesting question is, Can the American people be influenced by an advertising campaign to create a "glazed kid fad?" so to speak.

We can not resist making a comment on one feature which is stated to be part of the plan of the Committee, and that is the necessity of making the retail shoe dealer and his clerks one of the important auxiliaries to the campaign. It will be found that the retail shoe merchant is a most important factor; his co-operation is a necessity. Without it the publicity campaign is liable to be a failure; with it, if it is accompanied with enthusiasm, the probabilities are that the campaign will be a success.

We believe that the glazed kid manufacturers will appreciate the force of the suggestion given in the preceding paragraph, because in our judgment the retailer is the keystone of the success of the campaign they are about to undertake. If this Advertising Committee fails to do so, there is not much hope for the success of their publicity campaign, no matter how large a sum may be appropriated to bring about the result they are seeking to establish.

When all is said and done, it is the retailer who must buy the goods and he and his clerks must sell them. Upon these important trade factors falls

the task of supplying the demand. Their interests must be conserved and their co-operation must be secured. The shoe retailers and their clerks have it in their power to destroy the benefits sought by the glazed kid manufacturers if their interests are not consulted and provided for.

We believe that the glazed kid manufacturers will not overlook or minimize the importance of cultivating and interesting the retailer in their proposed campaign.—Shoe Retailer.

Ingenious Shoe Dealer Takes Advantage of Snow.

I have always maintained that something of human interest in any particular window is an especially effective drawing card, and if that something be performing some specific act all the more attention is paid it.

If the reader is doubtful as to the truth of this proposition let him but take his stand on the edge of the sidewalk in front of a stock which is giving a continuous or even intermittent demonstration of pyrography, the craze that is striking many people who have time to burn or who are aching to do something along the manual training line.

Let, I say, the doubter establish himself on the sidewalk next the roadway and he will find a constant crowd, so packed that he will experience some difficulty in keeping his feet on terra firma.

Such a demonstration was going on recently in the window of a large drug store and perfect jams of people stood for hours at a stretch enjoying the scene before them. A good share of the time a sharp nor'wester was nipping auricular and proboscical appendages, while numberless feet stood in horrid muddy slush a couple of inches deep.

At regular intervals a high canvas was made to exclude the curious gaze of the public, and this appeared to but whet their already intense inquisitiveness.

There was a large board on a tall easel at the right of the window and on this board was a partly finished portrait of a beautiful young lady, attired in a Gainsborough hat and decollete shoulders. There was great elaboration of detail in the picture and somehow or other the pyrographer seemed never to get the "counterfeit presentment" finished; and the longer he worked the bigger grew the crowd of spectators on the cold side of the glass and the longer were they willing to endure the inclemency of the elements.

From early morning until 2 o'clock in the afternoon a placard above the half-burnt portrait announced as follows:

From
2 until 5
Each Afternoon
Miss So-and-So
Will Pose
For
Her Picture

The canvas contained, in large letters the same statement. All the morning, once an hour, for a period of fifteen minutes, it was drawn across

Unless Rubbers Fit Well They Will Not Wear Well

The "Glove" Brand Are Made for All Shapes of Shoes and Their Wearing Qualities Are Unquestioned. ❀ ❀ ❀ ❀ ❀ ❀ ❀ ❀ ❀ ❀



Low or Spring Heel Rubber in English Last



Regular Heel Rubber in English and Columbia Lasts



Semi-Cuban Heel in Loco Last



Cuban Heel in Creole and Potay Lasts



French Heel in Columbia Last

English Last

Has a medium toe and is an all around practical last with a medium heel.



Columbia Last

Has a narrow toe, medium ball and regular heel.



Loco Last

Has a narrow toe and full ball with a semi-Cuban heel.



Creole Last

Has a medium toe and medium ball with full Cuban heel, intended for ladies' fine McKay shoes of the straight last type.



Potay Last

Has a full swing with full Cuban heel, intended for shoes made on the swing last with a high heel.



Try us on
a sample order

HIRTH-KRAUSE CO.

Grand Rapids, Mich.

the window. This foregathered a great throng as I said, and when at last the town clock struck the hour of 2 one would have imagined the Queen of Sheba—certainly no less distinguished a personage—was about to make a triumphal entrance!

But, really, the girl was very pretty to look at—was worth faring as much as a mile to see—and the glances of open admiration must have been sweet to her soul. Each time she tripped to her seat a great clapping of hands announced her arrival on the tapis, and she would bow and smile, as pleased as a footlight favorite when the college boys vociferously express their adulation. When the curtain would hide Miss Beauty for a mal d'heure the discontents outside were not slow to give vent to more than audible groans.

The girl, "sure nuff," had on the Gainsborough chapeau and a handsome evening dress showing graceful throat and gleaming shoulders. She was easy in deportment—thoroughly mistress of herself in the trying ordeal. Well aware that she was the cynosure of all eyes, she was jolly but was not flirty. A pronounced blonde, she had the bluest eyes I ever saw—twin violets. Her complexion was all her own and her smile was dazzling and the kind that doesn't come off. I heard she belonged to the Kymry.

My mind was so occupied with reminiscencing of (burnt-wood) feminine charms that I clean forgot to mention that the background was all filled in with wooden plaques, boxes and what-not, traced, ready for the amateur's efforts at shading with the heated instrument, room being arranged at the left of the window for ingress and egress of the model who made such a fascinating living picture of herself.

* * *

Quite in line with this publicity idea, although in a different way, and in a different town, where they are having as much snow as we have been favored with, was the plan hit upon by a wide-awake merchant.

In this instance rollicking younglings were made to contribute their exuberance to the dealer's method of creating talk and disposing of his surplus merchandise.

Somewhere, in a shoe trade journal, he ran across, in a catchy advertisement, a cut of a "crack base ball team." In the foreground were stacked bats, while an umpire—or a master—stood just back of the "bunch." All were attired in base ball suits ready for the fray, the pitcher and catcher conspicuous with mitts.

After school until closing time, and on Saturday for two hours in the morning and from 2 until 6 after lunchtime, and 7 to 9 in the evening, duplicates of these husky lads in the picture were corralled by this ingenious Saint Crispin and installed in his big front window—for a generous hourly consideration.

Base ball impedimenta of every description were on display in this window, lying on a long bench in the background. These the "bunch" were to handle often, conspicuously "chinning" with each other on their

talking points. They were ostensibly to get into heated argument over disputed excellencies of the various mitts, balls, bats, etc., of the sport they represented, and, while not coming to blows were to "wrestle it out," care being duly exercised on their part not to land outside a broken-window. The umpire was to settle matters.

"Any shoes in evidence?"

Not a bit of it—except on pedal extremities of these husky Young Americas. On each shoe, on the in-step, was painted in white—and it wouldn't rub off, either—the one word Cobb, the merchant's name. When those Cobb-toed base ball shoes flew around in all sorts of positions, Cobb knew that his name would go with the positions; and he was satisfied.

At the end of the week the kids were presented with the shoes—Cobb shoes—they had regularly cavorted in for a week.

Did this scheme advertise them?

Well, I rather guess yes (in the vernacular of adolescence).

That shoe dealer did so well with the experiment that he has other queer advertising bees buzzing in his bonnet.

Just now, in the center of his corner window space he has setting a large Japanese old-blue and white china incense burner. It is pierced frequently with round holes about the size of an old-fashioned silver 5-cent piece. The lid is provided with a long china hook, from which depends a toy tin pail. In this incense is kept burning all day long, real smoke issuing from the perforations in the jar.

A neat card nearby at the left reads:

Watch
My
Smoke
!

The placard is wreathed with rings and other curlicues to represent smoke.

At the same time he has in the opposite window a snowball some two feet in diameter, standing in a hotel-size bright tin dishpan, provided with means below to carry off the drip. Next to this, on a handsome substantial mahogany pedestal, sets a Japanese jardiniere of the same old-blue and white china as the incense burner. The decoration of the former is a couple of fierce big-clawed warring dragons; of the latter the chrysanthemum—the Japanese National flower, as you know. In the jardiniere sets a flowerpot containing an enormous Boston Fern, the composite leaves of which rise three feet in the center, while those next the rim of the crock droop gracefully until their tips touch the old-blue and white Japanese matting covering the window's floor. (The floor in the corner window is covered with the same.)

Against the white enameled paneled woodwork of the snowball-and-Boston-Fern background is a white placard framed in a narrow old-blue enameled frame. The lettering is done in the same shade of blue as the frame and reads:

My
Competitors' Business
Melts Away
Like
the
Driven Snow

This placard is hung just over the snowball, about midway of the height of the paneling. At the right, toward the top of the background, hangs another placard, which is the counterpart of this, except the wording, which is

My
Own Business
Grows Like
This
Thrifty
Boston Fern

Between the snowball and the Fern is a brightly-polished nickel fixture

only a foot high. The thick beveled glass shoe-rest holds a handsome pair of black blucher-cut winter shoes. The same fixture and shoes stand at each side of the incense window.

You see, this is just a suggestion of the goods carried in stock, the main idea being to focus the window-gazers' attention on the fact that the owner of the store is a "live" dealer and "growing all the time."

Grand Rapids Notions & Crockery Co.
Importers and Jobbers of
DRY GOODS NOTIONS

Laces, Embroideries, Handkerchiefs, Neckties, Hosiery, Gloves, Suspenders, Combs, Threads, Needles, Pins, Buttons, Thimbles, etc. Factory agents for knit goods. Write us for prices.
1 and 3 So. Ionia St.

Just Arrived

Just received our Spring stock of neckwear. We have a large and complete assortment of Four-in-hands, Band Tecks, Shield Tecks, String Ties, Bows, Windsors, etc.

Prices from 12c up to \$4.25 per dozen.

Send us your order for a few sample dozens.

We are closing out our stock of Flannelettes at greatly reduced prices.

P. Steketee & Sons

Wholesale Dry Goods

Grand Rapids, Mich.

Our Spring Lines

are now

Ready

for

Inspection



Grand Rapids Dry Goods Co.

Exclusively Wholesale

Grand Rapids, Michigan



Ways of Building Up a Permanent Trade.

To a man who has been at the head of a business for many years and has watched the development of different types of salesmen, it is rather surprising that so many have all the cardinal qualifications except this one—earnestness. There are dozens of salesmen who are energetic, brilliantly able to express themselves, full of resourcefulness, and who are absolutely "square," to one who has the determined, dogged purpose in his work that is the most essential factor in business-getting.

This lack of earnestness in many salesmen is evidenced in the frequency with which they voluntarily change from one house to another. Such salesmen form a type; they might be designated "The Rolling Stones."

To them a new position is a temporary refuge—a sort of an oasis—and although while they may perform its duties and meet its responsibilities faithfully, they are always scouting about for some other place that offers a trifling advantage in this or that direction.

This manner of procedure makes it hard for a man to develop a sincere preference, and thorough knowledge of the output of any one house. He may have an equally glib facility in presenting Jones & Co.'s line to-day and the line of Brown Bros., their competitors, to-morrow; but, owing to the instability of his connection with either house, he will lack that earnest conviction in showing up the goods which is immensely more effective than the most brilliant talking powers.

Furthermore, "The Rolling Stones" can hardly hope to build up an established trade of their own—they can not expect to retain the "good will" of a constituency among buyers which is the salesman's capital.

A retail dealer may very reasonably transfer his account, on one or two occasions, from one wholesale house to another at the solicitation of the salesman who, on changing to a new house, designs to take his old customers' trade with him. But the retailer will grow suspicious if asked too frequently to do this; and the salesman, while profiting by the "good will" of customers, which makes them willing to trade with any house he represents as best, can not afford to use this confidence extravagantly. He is right in thinking of the "good will" of his customers as his capital—a capital which he can invest at pleasure, so to speak, by taking their trade with him to whatever firm may offer him the best inducements—but, as with all capital, these investments should not be made prodigally or without due caution.

To the salesman it must be one of the most satisfactory rewards of his industry on the road to feel that he has won the "good will" of certain

of his customers. When he knows that Smith and Brown and Jones, all retailers, place their orders with him because they rely upon his recommendations and integrity and judgment—not because he is a mere order-taker from some house in which they have confidence—he can feel that he is, in a sense, a capitalist in business on his own account. If, however, he fidgets about from one house to another always seeking for himself a better "snap"—always trying to convince his customers that they can better themselves superlatively by changing their account again (advice which they have accepted many times before without any signal advantage)—he soon gets to be known at a "Rolling Stone" and his customers doubt his sincerity.

This sort of man soon finds himself between two fires. On the one hand no firm will care to employ him, because his reputation for not being a very earnest or purposeful worker is known among them; on the other hand, his customers cease to be credulous when he advises that they change their accounts. They feel betrayed by his fickleness even although no material disadvantage has ever resulted from switching their accounts about at his request. They doubt him; and his trade begins to drop away. He is in the position of a man who has invested capital unwisely and faces bankruptcy as a result of his promiscuousness.

A man should, therefore, show that he is in earnest by seeking to make his connection with one firm permanent. He should also show that he is in earnest by being thorough. Many men who are otherwise conscientious and able workers fail to get the full quota of results through lack of earnest application. Men of this class may be successful in getting large orders and many of them so successful that when occasionally they fail to get an order that they ought to get they do not feel particularly affected by the failure. "I have a good record," such a man says to himself. "I have as high an average as any other man on the force, and I guess I needn't worry about that prospect who got away from me this morning. He's an odd sort of fellow anyhow. I don't understand him."

If this salesman were sufficiently in earnest he would not be satisfied to drop that prospect's case until he did understand him. If he couldn't land his order he would at least know why. In some companies the salesmen report to their local sales managers every day. The report is expected to include the names of all the prospects on whom the salesman has called, the amount of business done with each, and, in the case of a prospect who has refused to buy at all or whose order has been smaller than usual, the report must include a substantial, credible reason for his defection.

Sometimes a salesman will accept any excuse which a prospect gives him for not buying, without investigating to find whether it is tenable or not. For instance, suppose Brown

Bros., undertakers, being seized with a sudden attack of conservatism, gave our salesman on his regular call a small order; he asks the buyer to increase it at least to the customary figure, and the latter, having no good reason to advance, makes up one that sounds plausible. Perhaps he says that a competitor is offering some new feature which he prefers. It is then the salesman's business to find out whether this is true, and if it is, to report the same to his manager. If it isn't true, he practically has that prospect "where he wants him," and should take advantage of the fact.

But there are a great many salesmen who, hearing a prospect advance some plausible-sounding reason for not buying, simply bow politely, accept their defeat as inevitable, and get out. Such men are not sufficiently in earnest to care whether they are deceived or not, or, catching a man in an attempt to deceive them, to take issue with him and insist that their house gets fair play. They think it is salesmanship to get a lot of big orders that come easily and never mind the little ones that come hard. But this is altogether a mistaken notion, for the aggregate of the little orders that "get away from" the salesman is a bigger factor in making a failure than the big orders that "come easy" are in making a success. A man who is really in earnest not only wants to get all the business he can, but he doesn't want to lose any that he can help.

The salesman who has an earnest purpose for getting ahead in his profession will not question the right of his house to require an exact account of the time and money he spends in promoting its business. Such rules are not made with a view to inconveniencing or humiliating salesmen. And yet there are many men in the ranks of any selling force who seem to think that this is the case. Instead of co-operating with the authors of such rules for the general good, such short-sighted men are either openly rebellious, or else find pleasure in seeing how often they can break these rules without being discovered.

Regulations of this kind are very necessary, especially in a large selling force, if waste of money (and waste of time is equivalent to money) is to be prevented. What waste the individual salesman might occasion by laxity in observing the rules would not be considerable, but he should remember that what one is allowed to do all should be allowed to do, and that if all the members of the selling force were permitted to waste a little time each day and a little of the firm's money, the aggregate would make a great loss at the end of the year.

The only way to run any business is on accurate principles. One can not be halfway accurate. If he is going to be accurate at all he must be accurate to the accounting of minutes and nickels as well as days and dollars. If the firm takes no notice of little leakages—of the small and trifling impositions placed upon it by a few of its salesmen—it will find it

hard to thwart such evils when they gain headway and become a menace. All salesmen who are in earnest realize this and make themselves amenable to the discipline of the house.

It is with most concerns in business as it is with a legislature: plenty of laws are laid down and more are always being projected, but the difficulty lies in enforcing an observance of those already made. A man who prides himself on being a good citizen obeys the laws that are designed for common protection as a matter of course and without being actuated by any fear of punishment. In the same way the members of a sales organization ought voluntarily to obey any rules which advance the business interests of their house and operate for the good of all. I do not like to see the salesman who, because he has made a brilliant record for himself and realizes his value, demands privileges which could not reasonably be granted to any man in his force. He always has the effect of cheapening himself and invariably sets a bad example for his fellow-workers.—C. Will Chappell in Salesmanship.

Power of Deceiving.

There is a Brooklyn woman who possesses a servant who is a model in all respects save one—in that she is none too truthful.

Lately the mistress has been using all her eloquence to make Nora see the error of deceitfulness. But at last she had to own herself beaten when Nora, with a beaming Irish smile, turned and in a most cajoling tone said:

"Sure, now, mum, an' wot de ye suppose the power of desavin' was given us fer?"

Goods Properly Labeled.

"What's your husband doing now?" asked the neighbor.

"Oh, he's sitting around telling what is going to happen next election," answered the busy woman.

"Then he's a prophet?"

"No, he isn't. So far as this family is concerned he is a dead loss."

Peanut Politicians.

To call some men peanut politicians is unfair to the peanuts.

STOP AT THE HERKIMER HOTEL

GRAND RAPIDS, MICH.

Finely furnished rooms, private and public tiled baths, steam heat, electric light, running hot and cold water in every room, telephones, etc. Rates 50c and up per day.

Elevator term:

"Going Up?"

There is a finely appointed room with every convenience awaiting you when you hear the elevator boy say those words at

**The Hotel Livingston
Grand Rapids**

PLAGUE IN QUARANTINE.

At the last presidential election President Roosevelt was elected by a popular vote of 7,688,856, Mr. Alton B. Parker receiving 5,081,200 votes or about a million more than the four million population of Greater New York. The grand total of the popular vote of 1904 represented about one-seventh of the total population of the United States. Thus we have the spectacle of a President whose majority was over a million and a quarter of votes in excess of one-half of the total popular vote.

And it is this President's administration which has achieved results which are broadest in their scope and variety and of the best value materially and temperamentally of any outcome to the credit of any previous administration. The world at large has bestowed upon Theodore Roosevelt its hall-mark for sterling statesmanship, and all the wealth of Wall street, all the party bigotry on the continent and all the personal pique of soreheads combined can not befog the facts in the case or shake the confidence held by the people of the United States in the unqualified patriotism, superb efficiency and tremendous executive ability of Theodore Roosevelt in behalf of the general welfare.

How idle is it, then, in the face of the revelations that have been made during Mr. Roosevelt's administration, to ask the people of the United States to believe that our President is in any sense whatever responsible for the recent business panic. It may be satisfying to the cliff dwelling financiers and writers of New York to rest serene in their provincialism and coddle the belief that all communities beyond the view from the top of the Singer building are merely guessing at things and reaching conclusions by the rule of thumb, but they will sit up and look around when the revolution already begun becomes a little more apparent.

And that revolution is directed against the Wall street habit of betting that prices will go up or down.

With bucket shops all over the country and wheat pits and similar hell-hole dives in the larger cities, the masses know, through the publicity given to men, methods and results during the past two years, that the putrid bottom of the dreadful sore, the very core of the hateful exorcism on the face of the Nation's business record, is located in Wall street; they know, also, that to effect a permanent cure the thing must be removed and that the wound thus inflicted must be made to heal by first intention.

And so the banking interests in the cities smaller than the great metropolises are learning that their depositors are afraid of their respective New York correspondents; they are tired of taking chances on hypothetical enterprises, and thoroughly conversant with bucket-shop practices and the willful dishonesty of the banking institutions and insurance companies, which sustain the curbstone brokers and fictitious speculators in Wall street, they have called a halt on

the heretofore dependable flow of gold to Manhattan.

And, in turn, those depositors in the cities smaller than New York are, as individuals and as factors in organizations, urging their representatives in Congress to vote and work for the securing of legislation which shall at once minimize the influence of this monetary ulcer and ultimately wipe it out of existence. The people are doing this of their own volition because of the laying bare, by President Roosevelt, of the great moral stigma. And whatever may be the legislative process finally instituted, the people may be trusted to see to it that no harm whatever will come to legitimate business enterprises conducted in accordance with the laws of the country. Moreover, one of the most interesting features of this revolution already begun will be the moving picture of Senator Aldrich—the Poo-Bah of the Senate—being whipped into line by Public Opinion. President Roosevelt has disclosed the infection and the public is establishing quarantine regulations.

Implement Dealers Will Meet in Kalamazoo.

Lansing, Feb. 11—The Board of Directors of the Michigan Retail Implement and Vehicle Dealers' Association met in the office of C. L. Glasgow recently and selected the dates for the next annual meeting. It will be held November 10, 11 and 12, at Kalamazoo.

The matter of organizing a State insurance society for implement and vehicle dealers was also talked over, the preponderance of sentiment among the members of the Board being in favor of it, because of its cheapness.

No definite official action will be taken upon it until the next annual convention, but in the meanwhile President Paul Dunham and the remainder of the Board of Directors will agitate the matter among the members of the Association, and get together the best ideas of the Kansas implement dealers' insurance organization, which has been doing business successfully for eleven years.

Butter, Eggs, Poultry, Beans and Potatoes at Buffalo.

Buffalo, Feb. 12—Creamery, fresh, 26@34c; dairy, fresh, 20@25c; poor to common, 16@20c; rolls, 20@25c.

Eggs—Strictly fresh, candled, 24c; fancy white, 26c; cold storage, candled, 20c.

Live Poultry—Springs, 12½@13c; fowls, 12@13c; ducks, 13½@14½c; geese, 10@11c; old cox, 8@9c.

Dressed Poultry—Springs, 13@15c; fowls, 13@14c; old cox, 10c; ducks, 13@15c; geese, 9@10c; turkeys, 16@20c;

Beans—Marrow, hand-picked, \$2.25 @2.35; medium, hand-picked, \$2.25; peas, hand-picked, \$2.25@2.30; red kidney, hand-picked, \$1.90@2.00; white kidney, hand-picked, \$2.25@2.50.

Potatoes—White, 80c per bu.; mixed, 75c. Rea & Witzig.

A man is worth what he gives the world not what he get from it.

A Tough Case.

"It's tough, ain't it?" said the young man who had a farmerish look about him, as he turned away from the window of a stationer's, where there was a display of valentines.

"I don't exactly understand," was the reply of the party addressed.

"I fell in love last June. Had to take her to the circus on the Fourth of July. Had to send her a bouquet on Thanksgiving. Had to buy her a bracelet for Christmas. Had to buy her an illuminated calendar for New Year's, and now comes them."

"You mean the valentines?"

"Yes. Got to get her one, and if it costs less than a dollar she'll throw it out of the back door. What's the next thing to come?"

"Why, groundhog day, I believe."

"What sort of a present will I have to give her then?"

"A book of poems will fill the bill. Then comes Washington's Birthday."

"Yes."

"And a silver loving cup will be the thing. After that comes—"

"Never you mind," interrupted the young man. "The thing ain't going to drag along that way with me. I shall see her to-night, and she'll either say yes, or I cut right short off and transfer my affections. She don't have no chance to get all these things out of me and then tell me at the end of it that she has consulted her heart and found that it don't beat for yours truly with a proper flutter."

Amend the Law.

In the discussion of the much needed change in the Sherman law one man put the theory of the law as it now stands in the following words: "If competition is the great controlling need in this country and we should all stand for all the competition we can get and insist on no agreements, it is a premium on bankruptcy; it is a premium on forcing every one into bankruptcy so the consumer can buy his goods the cheapest. A forced sale of a bankrupt stock is surely the cheapest way of acquiring goods. After a man has competed with his neighbor until he busts, then the consumer can get goods the cheapest."

Friendly co-operation is the modern trade method. Thoughtless competition is not the only thing. It never was the only guiding principle. Unrestricted competition is one of the worst things that can be forced on the country.

The Sherman law should be modified. Public sentiment will stand for it. Reasonable and legitimate co-operation, under control of the Department of Commerce, would be wholesome and progressive.

Nothing Doing.

He was about 23 years old and the son of a farmer, and as he was buying a package of envelopes at a stationer's the proprietor of the place observed:

"Oh, by the way, St. Valentine's Day is at hand."

"Yes."

"I have the largest assortment for years."

"Yes?"

"They range in price from 5 cents to \$3."

"Yes."

"For about a dollar I can give you something that you needn't be ashamed to send to your best girl. In fact, she'll think it cost four or five."

"Yes?"

"Will you take a little time to look them over? Better get one before the rush, and while you have a variety to select from."

"Stranger, I don't need one," said the young man as he turned away.

"No? I thought you might be keeping company with some nice girl out in the country."

"And so I am and have been for the last three years. During that time I have saved her life from a bull, an auto and a mad dog, and I found her when she was lost in the woods and dug her out of a snowbank when she was freezing, and if she goes back on me jest because I don't send her a dosh-dinged valentine this year, then all I can say is let her rip and I'll find another."

Fife Lake Has New Produce Company.

Fife Lake, Feb. 11—The Fife Lake Produce Co. has been organized by the farmers of this region for the purpose of marketing the potato crop. The officers of the new company are as follows:

President—George Weaver.

Secretary and Treasurer — Dell Sinclair.

At the present time the stock of the company is being sold to farmers at \$5 a share, no individual being allowed to purchase more than eight shares. An effort is being made to buy the potato warehouse at this point owned by the Manton Produce Co. It is expected that a purchase will be effected at the \$2,000 figure.

Don't Wait for Business.

The three ways of getting business are waiting for it to come to you, meeting it halfway, and going after it.

The man who waits for business to come to him has his first busy day when the sheriff sells him out.

The man who meets business halfway won't meet more than he can handle with one clerk.

The man who goes after business is the fellow who keeps it away from the other two.

Tedious.

Towne—Tiresome talker, isn't he?

Browne—Yes; reminds me of a woman sharpening a pencil.

Towne—Sets your nerves on edge, eh?

Browne—Oh, yes, but I mean it takes him so long to get to the point.

Ann Arbor—The Modern Shoe Repair Co., which will manufacture, repair and sell boots, shoes, rubbers and other footwear, has been incorporated, with an authorized capital stock of \$2,000, of which amount \$1,210 has been subscribed and paid in in cash.

He who has no time to get ready is never ready at any time.



Michigan Board of Pharmacy.
 President—Henry H. Helm, Saginaw.
 Secretary—W. E. Collins, Owosso.
 Treasurer—W. A. Dohany, Detroit.
 Other members—John D. Muir, Grand Rapids, and Sid A. Erwin, Battle Creek.

Michigan State Pharmaceutical Association.

President—J. E. Bogart, Detroit.
 First Vice-President—D. B. Perry, Bay City.

Second Vice-President—J. E. Way, Jackson.

Third Vice-President—W. R. Hall, Manistee.

Secretary—E. E. Calkins, Ann Arbor.
 Treasurer—H. G. Spring, Unionville.

Executive Committee—J. L. Wallace, Kalamazoo; M. A. Jones, Lansing; Julius Greenhall, Detroit; C. H. Frantz, Bay City, and Owen Raymo, Wayne.

Determination of Coal-Tar Colors in Food Products.

If the food under examination be a liquid, it may be treated directly by the method given below. If it be a solid or pasty substance, soluble in water either in the cold or after heating, it may be dissolved in sufficient water to form a thin liquid. If it contains some insoluble material it may be treated with sufficient water to dissolve the soluble portion with the formation of a thin liquid and filtered, and then strained through a clean white cotton cloth to separate the insoluble portion. About a half teacupful of the liquid thus described is heated to boiling, after adding a few drops of hydrochloric acid and a small piece of white woolen cloth or a few strands of white woolen yarn. (Before using the wool should be boiled with water containing a little soda, to remove any fat it may contain, and then washed with water). The wool is again washed, first with hot and then with cold water, the water pressed out as completely as possible, and the color of the fabric noted. If no marked color is produced the test may be discontinued and the product considered free from artificial colors. If the fabric is colored it may have taken up coal-tar colors, some foreign vegetable colors, and if a fruit product is being examined some of the natural coloring matter of the fruit. Rinse the fabric in hot water, and then boil for two or three minutes in about one-third of a teacupful of water and two or three teaspoonfuls of household ammonia. Remove and free from as much of the liquid as possible by squeezing or wringing. Usually the fabric will retain the greater part of the natural fruit color, while the coal-tar color dissolves in dilute ammonia. The liquid is then stirred with a splinter of wood, and hydrochloric acid added, a drop or two at a time, until there is no longer any odor of ammonia. (The atmosphere of the vessel is sometimes charged with the ammonia for several minutes after it has all been driven out of the liquid; therefore one should blow into the dish to remove this air before deciding whether the ammonia odor has been removed or not.) When enough acid has been added the liquid has a sour taste, as may be determined by

touching the splinter, used in stirring, to the tongue.

A fresh piece of white woolen cloth is boiled in this liquid and thoroughly washed. If this piece of cloth has a distinct color the food under examination is artificially colored. The color used may have been a coal-tar derivative, commonly called an anilin dye, or an artificial color chemically prepared from some vegetable color. If of the first class the dyed fabric is usually turned purple or blue by ammonia. In either case, if the second fabric has a distinct color it is evident that the product under examination is artificially colored. Of course, a dull, faint tint must be disregarded.

Randolph Reid.

How Pancreatic Extracts Are Prepared.

The mixed ferments of the pancreatic gland may be extracted by methods analogous to those employed for the preparation of pepsin. Prof. Allen says that useful and permanent extracts may be obtained by exhausting the finely divided pancreas with water containing about two per cent. of boric acid and one per cent. borax. A well-known brand of pancreatic extract is stated to be prepared by digesting fresh, fat free, finely minced pancreas with four times their weight of dilute alcohol (alcohol one part, water three parts), for several days. The liquid is then faintly acidulated with acetic and filtered through paper. The product is a nearly colorless liquid with very little taste or smell other than that due to the contained alcohol. It possesses both the amylolytic and proteolytic properties of the pancreas in a highly concentrated degree.

R. E. Johnson.

White Pansy Powder.

- Oxide zinc3 ozs.
- Precipitated chalk3 ozs.
- Rice flour14 ozs.
- Powd. orris1 oz.
- Ven. talcum 6 ozs.
- Perfumeq. s.

Mix well and sift through bolting cloth. Put up in flat square boxes similar to the five-cent size prepared chalk boxes, label with lithograph label and wrap the box in white crepe tissue paper, tie with white silk ribbon and paste a small gold or white and gold sticker on upper left hand corner of package. This makes a very attractive package and a good 25-cent seller.

Cod-liver Oil Emulsion.

- 1. Ol. morrhuae2 pts.
- Mucilaginis2 pts.
- Sodii hypophosphit2 drs.
- Calcii hypophosphit2 drs.
- Elixir saccharini6 drs.
- Ol. amygdal. essent.40 min.
- 2. Chondri13 drs.
- Mucil. acaciae6 ozs.
- Sodii hypophosph1 oz.
- Calcii hypophosph10 drs.
- Ol. morrhuae90 ozs.
- Glusidi24 grs.
- Spt. chloroformi6 ozs.
- Ol. amygdal. ess.1½ ozs.
- Aquam ad192 ozs.

No church can be cleaned properly by soft soaping the saints.

Trade Winning Value of Souvenir Post Cards.

Attention has frequently been called to the enormous growth of the souvenir post card industry and to its peculiar availability as a means of increasing the business of druggists. Pharmacists who have taken the cue and exploited this sort of goods are enthusiastic over their profits, due to the progress that has been made by the manufacturers in improving the artistic quality of their output and in otherwise popularizing the post cards. Not alone has the general character of the souvenirs been made better and more attractive, but timeliness has entered into the calculations of the manufacturers. There are cards for all seasons of the year, for civic and frequently for private anniversaries, for holidays, for public buildings, for cities and for almost a myriad of objects of interest to the public. Some pharmacists even have souvenir cards advertising their own business which are so attractive that patrons do not think of asking if they can have them free.

The post card industry is only about five years old. The first offerings were crude in design and cheap in execution. The selling price was as much and sometimes more than what is charged for present-day works of art in the post card line. The idea, despite its commonplace inception, struck a popular chord and there were in the field manufacturers who recognized the possibilities of development and improvement. As a means of increasing the demand the services of the best artists were employed, photographers were sent everywhere to points of interest, and this work is kept up, for the public demands new views of old and accustomed scenes, as well as new ideas in everything that tends to add zest to modern life. The manufacturers of post cards have been discriminating, as well as indefatigable and ubiquitous, with a result that the industry has transcended the bounds which were thought possible less than three years ago.

Health Found in Springs.

Prof. Charles Moureu of France has studied various springs at the spot where the water gushes from the ground. He finds that they give out continuous emanations of radium and comparatively large quantities of such rare gases as argon, neon, and helium. The single spring of the Lyrube at Bourbon-Laney yields more than 10,000 quarts of helium. The Academy of Medicine commissioned three young physicians having proper scientific attainments to study certain well know springs. The Bad Geistein in Austria was found to have an emanation with all the properties of radium emanation. The sediment is also radio-active and the surrounding atmosphere lightly so. An observation which explains why it is not the same thing to use bottled waters and "take the waters" at the springs shows that the radio activity disappears in a short time. Within four days half of it was lost in

water taken away from the springs. It is even probable that all spring water, taken at its source, is slightly radio-active.

Barbers Warned Against Wood Alcohol.

Dr. Darlington, New York's energetic Health Commissioner, has now turned his attention to the barbers, and has collected a line of hair tonics and washes from all parts of the city. He had previously learned that New Yorkers not only had wood alcohol administered to them internally, but are now getting it externally in many of the hair and face washes in which only grain alcohol is supposed to be used. He consequently summoned fifty or more barbers to his office and warned them to eliminate wood alcohol and other dangerous ingredients from their preparations.

The good doctor could facilitate matters very much if he would investigate the barbers' supply houses, as there are not many of them. It would also be of help to get up a list of toilet preparations used by barbers and others, that are unlawfully sold, on account of containing wood alcohol.

The Drug Market.

Opium—Cable advices report damage to the growing crop by frost, but the market continues weak.

Morphine—Is unchanged.

Quinine—Is steady.

Cocaine—Has declined 10c per ounce on account of competition among importers.

Soap Bark—Continues very firm and advancing.

Golden Root—Is very firm and another advance is looked for.



YOUNG MEN WANTED—To learn the Veterinary Profession. Catalogue sent free. Address VETERINARY COLLEGE, Grand Rapids, Mich. L. L. Conkey, Prin

PILES CURED
 ...without...
Chloroform, Knife or Pain
Dr. Willard M. Burleson
 103 Monroe St., Grand Rapids

Booklet free on application

Wanted
SECOND-HAND SAFES
Grand Rapids Safe Co.
 Grand Rapids, Mich.

WHOLESALE DRUG PRICE CURRENT

Acidum	Aceticum 6@ 8	Benzolcum, Ger. 70@ 75	Boracie 12@ 12	Carbolicum 26@ 29	Citricum 62@ 65	Hydrochlor 3@ 5	Nitrosum 8@ 10	Oxalicum 14@ 15	Phosphorium, dil. 14@ 15	Sallylicum 44@ 47	Sulphuricum 13@ 15	Tannicum 75@ 85	Tartaricum 38@ 40																																																									
Ammonia	Aqua, 18 deg. 4@ 6	Aqua, 20 deg. 6@ 8	Carbonas 18@ 15	Chloridum 12@ 14	Aniline	Black 2 00@ 2 25	Brown 80@ 1 00	Red 45@ 50	Yellow 2 50@ 3 00	Bacca	Cubebae 24@ 28	Juniperus 8@ 10	Xanthoxylum 30@ 35																																																									
Balsamum	Copaiba 70@ 80	Peru 75@ 85	Terabin, Canada 65@ 70	Tolutan 40@ 45	Cortex	Abies, Canadian 18	Cassiae 20	Cinchona Flava 18	Buonymus atro. 60	Myrica Cerifera 20	Prunus Virginica 15	Quillaja, gr'd 12	Sassafras, po 25	Ulmus 20																																																								
Extractum	Glycyrrhiza Gla. 24@ 30	Glycyrrhiza, po. 28@ 30	Haematox 11@ 12	Haematox, 1s 13@ 14	Haematox, 1/2s 14@ 15	Haematox, 1/4s 16@ 17	Ferru	Carbonate Precip. 15	Citrate and Quina 2 00	Citrate Soluble 55	Ferrocyanidum S 40	Solut. Chloride 15	Sulphate, com'l 2	Sulphate, com'l, by bbl. per cwt. 70	Sulphate, pure 7																																																							
Flora	Arnica 20@ 25	Anthemis 50@ 60	Matricaria 30@ 35	Folia	Barosma 40@ 45	Cassia Acutifol. 15@ 20	Tinnevely 25@ 30	Cassia, Acutifol. 25@ 30	Salvia officinalis, 1/2s and 1/4s 18@ 20	Uva Ursi 8@ 10	Gummi	Acacia, 1st pkd. 45	Acacia, 2nd pkd. 45	Acacia, 3rd pkd. 35	Acacia, sifted sts. 18	Acacia, po. 45	Aloe Barb 22@ 25	Aloe Cape 22@ 25	Aloe, Socotri 45	Ammoniac 55@ 60	Asafoetida 35@ 40	Benzoinum 50@ 55	Catechu, 1s 13	Catechu, 1/2s 14	Catechu, 1/4s 16	Comphoras 92@ 1 05	Euphorbium 40	Galbanum 1 00	Gamboge, po. 1 25	Gauliac, po 35	Kino, po 45c	Mastic 75	Myrrh, po 50	Opium 5 00@ 5 10	Shellac 45@ 55	Shellac, bleached 60@ 65	Tragacanth 70@ 1 00																																	
Herba	Absinthium 45@ 60	Eupatorium oz pk 20	Lobelia oz pk 28	Majorium oz pk 28	Mentha Pip. oz pk 23	Mentha Ver. oz pk 25	Rue oz pk 39	Tanacetum, V. 22	Thymus V. oz pk 25	Magnesia	Calcined, Pat. 55@ 60	Carbonate, Pat. 18@ 20	Carbonate, K-M. 18@ 20	Carbonate 18@ 20	Oleum	Absinthium 4 90@ 5 00	Amygdalae Dulc. 75@ 85	Amygdalae, Ama 8 00@ 8 25	Anisi 1 60@ 1 70	Auranti Cortex. 2 75@ 2 85	Bergamii 4 50@ 4 75	Cajiputi 85@ 90	Caryophilli 1 15@ 1 25	Cedar 50@ 90	Chenopadii 3 75@ 4 00	Cinnamoni 1 75@ 1 85	Citronella 50@ 60	Conium Mac 80@ 90																																										
Semen	Anisum po 20 16	Apium (gravel's) 13@ 15	Bird, 1s 4@ 6	Carui po 15 15@ 18	Cardamon 70@ 90	Coriandrum 12@ 14	Cannabis Sativa 7@ 8	Cydonium 75@ 1 00	Chenopodium 25@ 30	Dipterix Odorate. 80@ 1 00	Foeniculum 18	Foenugreek, po. 7@ 9	Linl 4@ 6	Linl, gr'd. bbl. 2 3/4 3@ 6	Lobelia 75@ 80	Pharlaris Cana'n 9@ 10	Rapa 5@ 6	Sinapis Alba 8 10	Sinapis Nigra 9@ 10	Spiritus	Frumentl W D. 2 00@ 2 50	Frumenti 1 25@ 1 50	Juniperis Co O T 1 65@ 2 00	Juniperis Co. 1 75@ 3 50	Saccharum N E 1 90@ 2 10	Spt Vini Galli 1 75@ 2 50	Vini Oporto 1 25@ 2 00	Vini Alba 1 25@ 2 00	Sponges	Florida sheeps' wool carriage 3 00@ 3 50	Nassau sheeps' wool carriage 3 50@ 3 75	Velvet extra sheeps' wool, carriage 2 00	Extra yellow sheeps' wool carriage 1 25	Grass sheeps' wool, carriage 1 25	Hard, slate use 1 00	Yellow Reef, for slate use 1 40	Syrups	Acacia 50	Auranti Cortex. 50	Zingiber 50	Ipecac 60	Ferri Iod 90	Rhei Arom 50	Smlax Off's 50@ 60	Senega 50	Scillae 50																								
Scillae Co.	Tolutan 50	Prunus virg. 50	Tinctures	Anconitum Nap'sR 60	Anconitum Nap'sF 50	Aloes 50	Aloes & Myrrh 50	Asafoetida 50	Atropie Belladonna 50	Auranti Cortex. 50	Benzoin Co. 50	Benzoin Co. 50	Barosma 50	Cantharides 75	Capsicum 50	Cardamon 75	Cardamon Co. 75	Castor 1 00	Catechu 50	Cinchona 50	Cinchona Co. 50	Columbia 50	Columba 50	Cubebae 50	Cassia Acutifol 50	Cassia Acutifol Co 50	Digitalis 50	Ergot 50	Ferri Chloridum 35	Gentian 50	Gentian Co 60	Gulaca 50	Gulaca ammo'i 50	Hyoseyamus 50	Iodine 75	Iodine, colorless 50	Kino 50	Lobelia 50	Myrrh 50	Nux Vomica 50	Opil 1 25	Opil, camphorated 1 00	Opil, deodorized 2 00	Quassia 50	Rhatany 50	Rhei 50	Sanguinaria 50	Serpentaria 50	Stromonium 50	Tolutan 50	Valerian 50	Veratrum Verde 50	Zingiber 60																	
Miscellaneous	Aether, Spts Nit 3f 30@ 35	Aether, Spts Nit 4f 34@ 38	Alumen, gr'd po 7 3@ 4	Annatto 40@ 50	Antimoni, po 4@ 5	Antimoni et po T 40@ 50	Antipyrin 25	Antifebrin 20	Argentl Nitras oz 53	Arsenicum 10@ 12	Balm Gilead buds 60@ 65	Bismuth S N 2 10@ 2 25	Calcium Chlor, 1s 9	Calcium Chlor, 1/2s 10	Calcium Chlor, 1/4s 12	Cantharides, Rus. 90	Capsicl Fruc's af 20	Capsicl Fruc's po 22	Cap'l Fruc's B po 15	Carphylus 20@ 22	Carmine, No. 40 4@ 25	Cera Alba 50@ 55	Cera Flava 40@ 42	Crocus 40@ 45	Cassia Fructus 35	Centraria 10	Cataceum 35	Chloroform 34@ 36	Chloro'm Squibbs 35@ 1 60	Chondrus 20@ 25	Cinchonidine P-W 38@ 48	Cinchonide Germ 38@ 48	Cocaine 2 50@ 2 85	Corks list, less 75% 45	Creosotum 2	Creta, bbl 75 5	Creta, prep. 9@ 11	Creta, precip. 9@ 8	Cudbear 24	Cunrl Sulph 8 1/2@ 12	Dextrine 7@ 10	Emery, all Nos. 8	Emery, po 6	Ergota, po 65 60@ 65	Ether Sulph 35@ 40	Flake White 12@ 15	Galla 30	Gambler 8@ 9	Gelatin, Cooper. 60	Gelatin, French. 35@ 60	Glassware, fit boo 75%	Less than box 70%	Glue, brown 11@ 13	Glue white 15@ 25	Glycerina 18@ 25	Grana Paradisi. 25	Humulus 35@ 60	Hydrarg Ch...Mt 90	Hydrarg Ch Cor. 90	Hydrarg Ox Ru'm 1 00	Hydrarg Ammo'l 1 15	Hydrarg Ungue'm 50@ 60	Hydrargyrum 80	Ichthyobolla, Am. 90@ 1 00	Indigo 75@ 1 00	Iodine, Resubl. 3 85@ 3 90	Iodoform 3 5@ 4 00	Lupulin 40	Lycopodium 70@ 75	Macis 65@ 70

Liquor Arsen et Hydrarg Iod 25	Rubia Tinctorum 12@ 14	Vanilla 9 00@
Liq Potass Arsinit 10@ 12	Saccharum La's. 22@ 25	Zinci Sulph 7@ 8
Magnesia, Sulph. 3@ 5	Salacin 50@ 4 75	Oils
Magnesia, Sulph. bbl 1 1/2	Sanguis Drac's 40@ 50	Whale, winter 70@ 70
Mannia, S. F. 45@ 50	Sapo, W 13 1/2@ 16	Lard, extra 85@ 90
Menthol 2 65@ 2 85	Sapo, M 10@ 12	Lard, No. 1 60@ 65
Morphia, SP&W 3 25@ 3 50	Sapo, G 15	Linseed pure raw 41@ 44
Morphia, SNYQ 3 25@ 3 50	Seidlitz Mixture 20@ 22	Linseed, boiled 42@ 45
Moschus Canton. 25@ 40	Sinapis 18	Neat's-foot, w str 65@ 70
Myristica, No. 1 25@ 30	Sinapis, opt 30	Spts. Turpentine Market
Nux Vomica po 15 10	Snuff, Maccaboy, DeVoës 51	Paints bbl L.
Os Sepia 35@ 40	Soda, S'n DeVo's 51	Red Venetian 1 1/2@ 2 @ 3
Pepsin Saac, H & P D Co. 1 00	Soda, Boras, po. 6@ 10	Ochre, yel Mars 1 1/2@ 2 @ 4
Picis Liq N N 1/2 2 00	Soda, Boras, po. 6@ 10	Putty, commer'l 2 1/2@ 2 3/4 @ 3
Picis Liq qts 1 00	Soda et Pot's Tart 25@ 28	Putty, strictly pr 2 1/2@ 2 3/4 @ 3
Picis Liq pints 60	Soda, Carb. 1 1/2@ 2	Vermillion, Prime American 13@ 15
Pil Hydrarg po 80 50	Soda, Ash 3 1/2@ 4	Vermillion, Eng. 75@ 80
Piper Nigra po 22 18	Soda, Sulphas 3@ 5	Green, Paris 29 1/2@ 33 1/2
Piper Alba po 35 30	Spts, Cologne 2 60	Green, Peninsular 13@ 16
Pix Burgum 8	Spts, Ether Co. 50@ 55	Lead, red 7 1/2@ 8
Plumbi Acet 12@ 15	Spts, Myrcia Dom 2 00	Lead, White 7 1/2@ 8
Pulvis Ip'cet Opil 1 30@ 1 50	Spts, Vini Rect 1/2 b 2	Whiting, white S'n 90
Pyrethrum, bxs H & P D Co. doz. 75	Spts, Vini Rect 1/2 b 2	Whiting Gliders 95
Pyrethrum, pv. 20@ 25	Spts, Vini R't 10 gal 2	White, Paris Am'r 1 25
Quassia 8@ 10	Spts, Vini R't 5 gal 1 10	Whiting Paris Eng. cliff 1 40
Quina, S P & W. 18@ 20	Strychnia, Cryst'l 1 10@ 1 30	Shaker Prep'd 1 25@ 1 35
Quina, S Ger. 18@ 28	Sulphur Subl. 2 1/2@ 3 1/4	Varnishes
Quina, N. Y. 18@ 28	Sulphur, Roll 2 1/2@ 3 1/4	No. 1 Turp Coach 1 10 1 20
	Tamarinds 8@ 10	Extra Turp 1 60@ 1 70
	Terebenth Venice 28@ 30	
	Thebromae 55@ 60	

Peck-Johnson Co. Mfg. Chemists

Grand Rapids, Mich.

Originators of

OVALACTOL

The Ideal Tissue Builder and Reconstructant

Carried in Stock by Drug Jobbers Generally

Drugs

We are Importers and Jobbers of Drugs, Chemicals and Patent Medicines.

We are dealers in Paints, Oils and Varnishes.

We have a full line of Staple Druggists' Sundries.

We are the sole proprietors of Weatherly's Michigan Catarrh Remedy.

We always have in stock a full line of Whiskies, Brandies, Gins, Wines and Rums for medical purposes only.

We give our personal attention to mail orders and guarantee satisfaction.

All orders shipped and invoiced the same day received. Send a trial order.

Hazeltine & Perkins Drug Co. Grand Rapids, Mich.

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

Rolled Oats
Wheat
Winter Wheat Flour
Spring Wheat Flour
Feeds and Meals
Corn and Hay

Index to Markets
By Columns

Table with columns for market categories (A, B, C, D, E, F, G, H, I, J, K, L, M, N, O, P, Q, R, S, T, V, W, Y) and corresponding commodity prices.

Main table with columns 1 and 2, listing various commodities such as Arctic Ammonia, Plums, Peas, Pineapple, Pumpkin, Raspberries, Carbon Oils, Cereals, and others with their respective prices.

Table with columns 3, 4, and 5, listing various commodities such as Limburger, Fruit Tarts, Ginger Gems, Graham Crackers, Chewing Gum, Chicory, Chocolate, Cocoa, Cocoa Shells, Coffee, Cocoa Nut, and others with their respective prices.

Table with 11 columns (6-11) and multiple rows of commodity prices. Columns include Meal, Sausages, SNUFF, Soap, Gunpowder, Clothes Pins, and CONFECTIONS. Each column lists various goods and their corresponding prices.

Special Price Current

AXLE GREASE



Mica, tin boxes.....75 9 00
Paragon55 6 00

BAKING POWDER

Royal



10c size 90
1/4 lb. cans 1 35
6oz. cans 1 90
1/2 lb. cans 2 50
3/4 lb. cans 3 75
1 lb. cans 4 80
3 lb. cans 13 00
5 lb. cans 21 50

BLUING



S. P. Bluing

Doz
Small size, 1 doz. box .40
Large size, 1 doz. box .75

CIGARS

G J Johnson Cigar Co.'s bd.



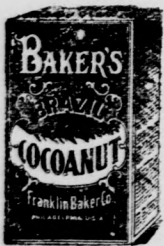
Any quantity31
El Portana33
Evening Press32
Exemplar32

Worden Grocer Co. brand
Ben Har

Perfection35
Perfection Extras35
Londres35
Londres Grand35
Standard35
Puritanos35
Panatellas, Finas35
Panatellas, Bock35
Jockey Club35

COCOANUT

Baker's Brazil Shredded



70 1/4 lb. pkg. per case 2 60
35 1/2 lb. pkg. per case 2 60
38 1/4 lb. pkg. per case 2 60
18 1/2 lb. pkg. per case 2 60

FRESH MEATS

Beef
Carcass5 @ 8%
Hindquarters7 1/4 @ 10
Loins8 @ 14
Rounds6 1/2 @ 8
Chucks5 @ 6 1/2
Plates5 @ 5
Livers6 @ 6

Pork

Loins @ 8 1/2
Dressed5 1/2 @ 5 3/4
Boston Butts @ 7
Shoulders @ 7
Leaf Lard @ 8 3/4
Trimnings @ 6

Mutton

Carcass @ 9
Lambs12 @ 14
Spring Lambs @ 14
Veal
Carcass6 @ 8 3/4

CLOTHES LINES

Sisal
60ft. 3 thread, extra...1 00
72ft. 3 thread, extra...1 40
90ft. 3 thread, extra...1 70
60ft. 6 thread, extra...1 29
72ft. 6 thread, extra...

Jute

60ft.75
72ft.90
90ft.1 05
120ft.1 50

Cotton Victor

50ft.1 10
60ft.1 35
70ft.1 60

Cotton Windsor

50ft.1 30
60ft.1 44
70ft.1 80
80ft.2 00

Cotton Braided

40ft.95
50ft.1 85
60ft.1 65

Galvanized Wire

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

COFFEE

Roasted
Dwinell-Wright Co.'s. B'ds.



White House, 1lb.
White House, 2lb.
Excelsior, M & J, 1lb.
Excelsior, M & J, 2lb.
Tip Top, M & J, 1lb.
Royal Java
Royal Java and Mocha
Java and Mocha Blend
Boston Combination
Distributed by Judson
Grocer Co., Grand Rapids;
Lee, Cady & Smart, De-
troit; Symons Bros. & Co.,
Saginaw; Brown, Davis &
Warner, Jackson; Gods-
mark, Durand & Co., Bat-
tle Creek; Fielbach Co.,
Toledo.

Peerless Evap'd Cream 4 00

FISHING TACKLE

1/4 to 1 in. 6
1 1/4 to 2 in. 7
1 3/4 to 2 in. 9
1 1/2 to 2 in. 11
2 in. 15
3 in. 20

Cotton Lines

No. 1, 10 feet 5
No. 2, 15 feet 7
No. 3, 15 feet 9
No. 4, 15 feet 10
No. 5, 15 feet 11
No. 6, 15 feet 12
No. 7, 15 feet 15
No. 8, 15 feet 18
No. 9, 15 feet 20

Linen Lines

Small 20
Medium 28
Large 34

Poles

Bamboo, 14 ft., per doz. 55
Bamboo, 16 ft., per doz. 60
Bamboo, 18 ft., per doz. 80

GELATINE

Cox's, 1 doz. 1 80
Knox's Sparkling, doz. 1 20
Knox's Sparkling, gro. 14 00
Neison's 1 50
Knox's Acidu'd. doz. 1 20
Oxford 75
Plymouth Rock 1 25

SAFES



Full line of fire and burg-
lar proof safes kept in
stock by the Tradesman
Company. Thirty-five sizes
and styles on hand at all
times—twice as many safes
as are carried by any other
house in the State. If you
are unable to visit Grand
Rapids and inspect the
line personally, write for
quotations.

SOAP

Beaver Soap Co.'s Brands



100 cakes, large size 6 50
50 cakes, large size 3 25
100 cakes, small size 3 85
50 cakes, small size 1 95

Tradesman's Co.'s Brand



Black Hawk, one box 2 50
Black Hawk, five bxs 2 40
Black Hawk, ten bxs 2 25

TABLE SAUCES

Halford, large 3 75
Halford, small 2 25

STOP!



And read what we have to say about
placing your business on a cash basis
by using our

Coupon
Book System

This system prevents forgotten charges
and poor accounts and does away with
the expense of book-keeping.

We manufacture four kinds of coupon
books, so can suit any taste. We will
gladly send you samples, prices and
full particulars on application.

Use

Tradesman

Coupon

Books

Made by

Tradesman Company

Tradesman Company

Grand Rapids

Grand Rapids, Mich.

BUSINESS-WANTS DEPARTMENT

Advertisements inserted under this head for two cents a word the first insertion and one cent a word for each subsequent continuous insertion. No charge less than 25 cents. Cash must accompany all orders.

BUSINESS CHANCES.

Drug Store—On account of death of proprietor, we have a bargain for someone. Clean stock of drugs and sundries in small town. Hazeltime & Perkins Drug Co. 499

For sale at 60c on the dollar, a general stock, invoicing about \$7,000 if taken within the next ten days. Address No. 496, care Tradesman. 496

Great opportunities to go into hardware and implement business. I have listed for sale, large number hardware stocks in Iowa, Illinois, Nebraska, Kansas, Missouri and Oklahoma, also some general stocks. These are not trading stocks, but good clean up-to-date stocks, doing a good business. If you wish to go into business write me. If you desire I will put you in direct communication with owners. I do not wish to correspond with agents. I have a lumber yard and elevator for sale, about \$10,000, doing business of \$100,000 for six months. H. Clay Bowsher, 4116 McGee St., Kansas City, Mo. 495

For Sale—By owner, a good business property and clean stock of merchandise. Value about \$10,000. Address Lock Box 504, Meade, Kan. 494

Missouri shoe store for sale. Prosperous shoe store in city of 12,000 in county seat of richest county in the country. Zinc and lead sales of \$1,000-900 monthly. Splendid location, reasonable rent, lease if wanted. \$12,000 stock, carefully bought for cash and absolutely fresh and clean. Old firm established thirty years, doing \$30,000 business. Beautiful city, healthy, at elevation of 1,000 feet. Good schools. Splendid opportunity for right man. Sensible reasons for selling. Address B. B. Allen Shoe Co., Carthage, Mo. 493

For Sale—A modern up-to-date brick hotel, furnished complete, doing a fine business in a hustling Michigan town. Must sell at once, price very low, good reason for selling. Also two other hotels furnished complete doing good business in Michigan towns and a complete undertaking outfit nearly new. Address Adin P. McBride, Durand, Mich. 492

For Sale—In Northwestern Texas, fruit and truck lands in the heart of the fruit and truck belt. Largest orchards in the state located here. Good markets for all products, price of land very reasonable. I also have several large tracts of hardwood and pine timber lands which will average 10,000 feet per acre. Write for particulars. No. 491, care Michigan Tradesman. 491

Cash carrier system for sale; six station cable cash carrier, practically new, motor and supplies complete; small fraction of cost. Address Garvey-Buchanan Company, Seattle, Wash. 490

For Sale—The New Walloon Hotel, 60 rooms, modern in every respect. Fine location and the most popular summer resort in Michigan. Also a 240 acre stock and fruit farm 5 miles southeast of Petoskey, 70 acres timber, 120 acres cleared, good buildings. Would take in exchange on either, a stock of general merchandise. Address A. E. Hass, Walloon Lake, Mich. 497

For Sale—Stock of furnishings and bazaar goods, big discount for quick cash sale. Invoices \$1,000 to \$1,200. Address 308 Franklin Ave. E., Lansing, Mich. 498

For Sale—Good paying grocery business, established thirty years, including stock and fixtures. Good reason for selling. Address No. 488 care Michigan Tradesman. 488

To Exchange—80 acres, 40 cleared and in hay, 40 acres cedar, ash and elm timber, fine creek. Price \$3,000. Want dry goods or general stock. Evans-Holt Co., Fremont, Mich. 476

For Sale—Grocery, china and queens ware stock. Stock and fixtures will invoice about \$3,000. Fourteen years established business. Good chance for the right man. Write Lock Box 610, Neillsville, Wis. 475

Hold your job and increase your income. If you possess any ability as a solicitor, write Box 118, Richmond, Ill. 474

Wanted—Small stock merchandise in a Northern Michigan town. Address O. W. Rice, 119 S. Elmwood Ave., Traverse City, Mich. 483

For Sale—Grocery stock in one of the best towns in Southern Michigan. Inventory about \$1,500. Long-established business. Enquire L. A. Strohm, Constantine, Mich. 479

To Rent—Single or double store, adapted especially for ladies' wearing apparel, in the dry goods district; if required, additional loft room can be furnished. For further particulars address H. F. Dierkes, Syracuse, N. Y. 478

For Sale—120 acres in Traverse City, forty acres best clay in state for making brick, floor tile and roofing, \$18,000 or would exchange for brick flat and house and lot. Homer Shepard, 290 Buckeye St., Grand Rapids, Mich. 468

Wanted—To sell, 1,500 acres fine delta land, 700 in cultivation; 800 acres fine virgin timber; 1 20 M capacity mill, one-third cash and balance on terms. Call on or write W. T. Knight, Dubbs, Miss. 472

For Sale—The Vanderbilt Creamery Company have quit and will sell the machinery at a big sacrifice. Everything new and in first-class condition. New Farrington pasteurizer, quantity of supplies on hand. Address H. T. Glezen, Sec'y, Vanderbilt, Mich. 471

For Sale—Clean stock hardware, about \$4,000, in busiest town Northern Michigan. New industries locating. Over \$1,000 cleared last year. Cash only considered. Address 454, care Tradesman. 454

Notice—Will pay highest price for shoe stock. 81 Clairmont Ave., Detroit, Mich. 467

Wanted—Miller with \$5,000 cash to take charge of flour mill. Salary \$100 monthly. Investment will pay 10 per cent, or more yearly. Address, giving particulars, Allen & Co., Somerset Building, Winnipeg, Man. Can. 464

G. B. JOHNS & CO.
Merchandise Auctioneers
GRAND LEDGE, MICH.

If you want your stock closed out slick and clean, get Mr. Johns. **Freeport Clothing Co.**
Geo. J. Nagier, Sec'y

A Snap—My stock of drugs, sundries, paints and wall paper, etc., for sale. Will give liberal discount if taken in next 30 days. Best of reasons for selling. Average cash sales \$40 per day. Address D. H. McWilliams, Charter Oak, Iowa. 463

For Exchange—One saw mill complete, for good property of any kind. Address Lock Box 31, Onaway, Mich. 461

For Sale—At a bargain, a patent right. A Duplex wind motor. O. Kirkham, Agent, Station A, Marshalltown, Iowa. 459

For Rent—The Kritzer grist mill and water power. Nearest competition ten miles away. Trade established a great many years. F. W. Riblet, Receiver, Newaygo, Mich. 442

For Sale—Two Toledo scales, good as new at \$25 each. Address J. H., care Tradesman. 425

Florida Orange Groves—Here is your chance to get a home in Florida cheap. I have 40 orange groves that must be sold either at retail or wholesale for cash. All in fine condition. No occupation more pleasant or profitable. Write for descriptive catalog and prices. M. F. Robinson, Sanford, Fla. 394

For Sale—Stock of general merchandise, invoicing about \$6,000 and brick veneer building, two story, 30x100 ft. Stock 85 per cent. cost building at \$2,500. Enquire of Muzzall & Marvin, Coopersville, Mich. 390

Merchandise stocks converted into cash, our system is successful, where others fail. Spring dates are being claimed. Booklet and references free. G. E. Breckenridge, Edinburg, Ill. 389

For Sale—Stock of shoes, dry goods and groceries located in Central Michigan town of 350 population. Living rooms above store. Rent, \$12 per month. Lease runs until May 1, 1908, and can be renewed. Last inventory, \$2,590. Sales during 1905, \$8,640. Good reasons for selling. Address No. 386, care Michigan Tradesman. 386

For Sale—\$5,000 stock general merchandise, including fixtures, in good farming community. Located in Genesee Co. Stock in fine condition. Must be sold at once. Address No. 412, care Michigan Tradesman. 412

For Sale—\$1,400 stock of groceries. Address 2043, Nashville, Mich. 424

For Sale or Rent—Store building at Croton, suitable for general stock. No other store within nine miles. L. E. Phillips, Newaygo, Mich. 410

Cash for your property wherever located. If you want to sell, send description and price. If you want to buy, state your wants. Northwestern Business Agency, Bank of Commerce Bldg., Minneapolis, Minn. 448

\$3,000 yearly. If you earn less, go into the real estate business, insurance, loans, etc. You may make \$5,000 or \$10,000 yearly. By our co-operative plan we turn business over to you. Our correspondence course shows just how to start, how to make the most of your opportunities wherever located. If you can make money for your employer, you can make it for yourself. Be independent, successful, a man of affairs. Practically no capital required. Write for free book, endorsements, etc. American Real Estate Co., Dept. T, Des Moines, Iowa. 432

For Sale—Cigar stand and three table pool room, \$700. Address Henry Lutzke, Bay City, Mich. 430

For Sale—Four cylinder Dayton market scales, with plate glass platforms. In use one year. Less than half original price will take them. X. Y. Z., care Michigan Tradesman. 387

For Sale—Stock of groceries, boots, shoes, rubber goods, notions and garden seeds. Located in the best fruit belt in Michigan. Invoicing \$3,600. If taken before April 1st, will sell at rare bargain. Must sell on account of other business. Geo. Tucker, Fennville, Mich. 538

Cash for your business or real estate. No matter where located. If you want to buy or sell address Frank P. Cleveland, 1261 Adams Express Bldg., Chicago, Ill. 961

SITUATIONS WANTED.

Young man, age 26, desires position as clerk in first-class grocery or general store. Good references, good experience. R. J. Westmore, Holloway, Mich. 455

HELP WANTED.

Wanted—Young dry goods man desiring permanent position, some experience in trimming, card writing. Preferable of speaking Norwegian or German. Well-recommended by former employer. State as to education, morals, nationality, age, if married, experience, when, where, salary wanted for first year, if can take position at once. Address Box 356, Wahpeton, N. D. 489

Wanted—A registered pharmacist. Young man preferred. Address Nelson Abbott, Moorestown, Mich. 477

Want Ads. continued on next page.

Here Is A Pointer



Your advertisement, if placed on this page, would be seen and read by eight thousand of the most progressive merchants in Michigan, Ohio and Indiana. We have testimonial letters from thousands of people who have bought, sold or exchanged properties as the direct result of advertising in this paper.

Simple Account File

**Simplest and
Most Economical
Method of Keeping
Petit Accounts**

- File and 1,000 printed blank bill heads..... \$2 75
- File and 1,000 specially printed bill heads..... 3 00
- Printed blank bill heads, per thousand..... 1 25
- Specially printed bill heads, per thousand..... 1 50

Tradesman Company,
Grand Rapids.

TRAVELING PHILOSOPHERS.

The past fortnight has been a hard one on the traveling salesman, but at the same time it has served as an excellent demonstration as to the kindly nature, determined spirit and cheerful disposition of the average member of that profession. As a rule, these men are philosophers; so that when the inevitable develops in the form of bursted steampipes, broken pistons or wheels or other train ailments caused by snow drifts, they settle down for a quiet session with Patience. Connections missed can be made later and if the "next town" can not be made, why, they can sing, smoke, tell stories, play a little game—anything to pass away the time.

One of the old-time features common to such delays is to-day conspicuous by its absence. The supposedly necessary "little old flask of red liquor" has had its day with traveling salesmen. It may now and then be present, but not for purposes of entertainment. Occasionally real necessity appears, as was the case last Wednesday when two travelers "Up North" undertook to walk three miles in a blinding snow storm from the point where their train was stalled to the next town. When within about a mile of their destination they came upon a lumber jack who, by some misstep, had broken an ankle and, unable to walk, was nearly exhausted and about to fall asleep through freezing. Their bottle of red liquor revived him and, supported by the travelers, he was able to make his way to shelter and surgical aid.

Another example of the traveling salesman's versatility and heart was furnished on a storm-bound train in the eastern part of the State, when a young mother, tired out through caring for a tiny crying baby, was provided with two seats made into a couch upon which, comfortably blanketed with salesmen's overcoats, she had a good four hours' nap, the salesman meanwhile sympathetically watching the baby and relieving it of both croup and colic.

And so it goes, the year around. The professional traveler rarely wastes his vitality worrying over things which can not be avoided or scolding about conditions which can not be improved; he is ever ready to give a lift where one is truly needed and, spotting an intuitive grumbler, to "play horse" with his troubles.

One of the latter class happened to become a companion with four traveling salesmen who were compelled to lay over six hours at a junction point where the hotel facilities were fair but limited. There were three beds available and the travelers—the real ones—secured them and the co-operation of the landlord. The kicker was informed that there were but two beds and that they had been secured by his companions. He was loud and furious in his bewailings and finally—by mutual agreement(?)—it was arranged that each one of the four was to let the stranger share with them for an hour each the beds they were

in. And the agreement was kept by sending the scold to bed at 7 o'clock. At 8 he was awakened to take another bed; an hour later he changed again and so on until 11, when he went down to the bar or office where the landlord had fixed up a sort of bunk for him on the counter. By this time the four travelers appeared together and enlightened the young man as to the game that had been played upon him.

A TIP FOR A TIP.

The conditions are these: The Pullman Company has distributed, if the announcement is correct, \$174,850 among its employes who have been particularly faithful during the year. The number of these employes without demerit is 3,770, which secures to each one of the "particularly faithful" something like \$46, a bonus amounting to the average pay, possibly, of a month.

Without knowing or caring to know the amount of the surplus from which this \$1.53-plus-a-day reward has been given, it is suggested by the suffering—"long suffering," the malicious have put it—who have furnished the tip that, while heartily commending the company's generosity to this class of its employes, they are wondering where the generosity comes in and who has furnished it. The \$174,850 is a pretty snug sum, even when considered in connection with the—how many millions net earnings is it?—but the traveler who has paid 25 cents up for that one sweep of the porter's broom across the back and one each down the front of his trouser legs at 8 cents plus a sweep fondly believes that he has contributed in his small way to that generous month's wages, and he gives right here a tip to that belief.

It is submitted with considerable earnestness, after some hardly worth mentioning experience in the Old World and in the New, that paying even twice for the same article, be it merchandise or service, does not tend to produce a tranquil condition of the nerves. There is no protest offered against the bill of fare from which the patron of the dining car selects his meals. "He pays his money and he takes his choice." The viands are substantial and in that respect correspond fairly well with the attendant prices. In his own handwriting stands his order, and he does not nor does he wish to complain. When, however, for his not exacting service he pays for his meal Shylock's "good round sum" and Othello, the Moor, or the mulatto, stands ready with his towel to smother him if he does not give a tip, proportional to the price of the already well paid for meal, the paying of the exaction goes against the grain, and he is ready then and there, with his tip for tip, to aver that in his opinion the time has come to put a stop to the outrage.

Only a little experience in travel will remove any existing doubt. Here is a modern instance: It happened, no matter where or when. A traveler who had become tired of tipping without getting desirable results con-

cluded that he had reached the limit and that he would resort to strategy for the attainment of his purpose. Entering the dining car where he had learned not only to suffer and be strong but to endure with composure the snubs and neglect of the waiter, he began operations by smoothing out with considerable rustle a folded five dollar bill, which he placed beside his plate, or where the plate was going to be, and awaited results. These began at once to materialize. The oft-snubbing waiter was promptly on hand and was devotion itself. Inspired by the cheering "5" that gleamed at him from the all-inspiring bank note he was either on his food-burdened way from the kitchen, or anxiously asking if the menu did not contain something else that he could bring, or was standing at the traveler's side and nervously "washing his hands with imperceptible soap in imperceptible water." The long and hearty meal was finished at last and with a look on his face which that waiter hopes never again to see on any face, the diner carefully and deliberately, refolding the bill, put it into his pocket and went back to his seat in the sleeper, satisfied that for once in his life, tip for tip, he and the waiter and the railroad were at least even.

After all the whole matter comes down to this: What does the traveler pay for when he pays his fare? Conceding that the ticket stands for transportation, must he pay for the porter's service, which he doesn't want and doesn't get, and must he pay the waiter an extra salary for service for which the company is already paying him? The answer is a tremendous "No;" and here is a tip to the railroad company, that the public does not consider the distribution of the \$174,850 among its workmen as so much generosity even if the aforesaid workmen do. The servant is worthy of his hire and the trainman earns his money if anybody does. More than that he should have good wages and those wages ought to come out of the fancy dividends of an enormous capital stock, dividends which those same trainmen do their best to earn; and yet, in the face of such dividends and such capital stock, the company does not expect its employes to live on the wages paid them and so compels them to resort to a system of graft that relieves the traveling public of its pocket money for service for which the company should be made to pay. Nobody grudges the Paris hack driver his "pourboire" and nobody wants to get rid of paying for extra service all that such service is worth; but when it comes to be the end and aim of a company like the Pullman to add to what is already looked upon as its insatiable greed by compelling the public to pay part of the wages of its workmen it does seem as if the limit had been reached and that the imposition should be no longer put up with.

It sometimes happens that a man doesn't show bad taste in dressing because he can't afford it.

Thirty-Three New Registered Men.

Owosso, Feb. 11—At the last examination session of the Michigan Board of Pharmacy, held at Ann Arbor, eight registered pharmacists were licensed, as follows:

Geo. A. Jeffery.
Claude R. Miller.
F. W. Gordon.
Jas. H. Kennedy.
A. H. Kothe.
C. E. Loertz.
A. E. Wiselogel.
J. E. Nash.

Registered druggist papers were issued to twenty-five, as follows:

Mrs. J. E. McDonald.
H. F. Bull.
W. W. Burley.
Thos. Carmody.
Nellie Franklin.
C. R. Furtney.
J. Gebhart.
Theo. Gutteridge.
F. J. McFarlane.
W. McKeigham.
E. B. Koon.
Leroy Prince.
C. S. Nelson.
A. Meier.
A. M. Stinchcomb.
F. T. Soderquist.
G. Raycraft.
J. E. Ray.
A. D. Phillips.
Harry Morford.
E. H. Forman.
T. C. Haney.
F. B. Hursley.
F. P. Toal.
C. J. Renkes.

The next meeting of the Board will be held at Grand Rapids March 17, 18 and 19.

Will E. Collins, Sec'y.

Annual Report of the Hudsonville Creamery.

Hudsonville, Feb. 11—The annual report of the Hudsonville Creamery Association is as follows:

Pounds milk received	2,056,522
Pounds butter made	91,653
Received for butter	\$20,491.12
Butter drawn out and consumed by patrons	68.05
Average price for butter	29c
Received for making of butter	\$ 2,291.34
Received other sources	32.25
Amount on hand beginning of year	107.47
	\$ 2,431.06

Paid out for general running expenses	\$ 1,814.35
Paid out for dividend on stock	411.50
	\$ 2,225.85

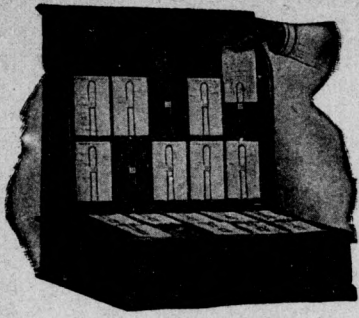
Paid 10 per cent. dividend on stock this year.

Balance on hand \$ 205.21
The following officers were elected for the ensuing year:

President—Wm. Boldt.
Vice-President—Peter Stegeman.
Secretary and Manager—R. P. Cory.
Treasurer—L. M. Wolf.
Salesman—M. L. Mathews.

BUSINESS CHANCES.

Thoroughbred fox, wolf and coon hounds, puppies to trained dogs on hand at all times. Low prices and guaranteed.
S. A. Smith, Keosauqua, Ia. 500



It Has Stood the Test and Delivered the Goods

When you hire a man for an important position you want to know whether he is capable and can be trusted.

When you make any change in your method of doing business you want to know whether it is going to produce the **results**.

It is pretty safe to assume that a system that has been adopted by **THIRTY-SIX THOUSAND** wide-awake, up-to-date merchants for **HANDLING THEIR ACCOUNTS** would give you the desired **RESULTS**.

The **McCASKEY ACCOUNT REGISTER** has stood the test and delivered the goods. It handles the accounts with but **ONE WRITING**. It stops all forgetting to charge goods. **IT IS A COLLECTOR** and pleases your customers. It puts you in position to **PROVE YOUR LOSS** in case of fire.

There are infringements on the market. Don't get bit.

Our 64-page catalog is full of information.

THE McCASKEY REGISTER CO.

27 Rush St., Alliance, Ohio

Mfrs. of the Famous Multiplex Duplicate and Triplicate Pads;
also End Carbon, Side Carbon and Folded Pads.

Agencies in all Principal Cities

The Financial Situation

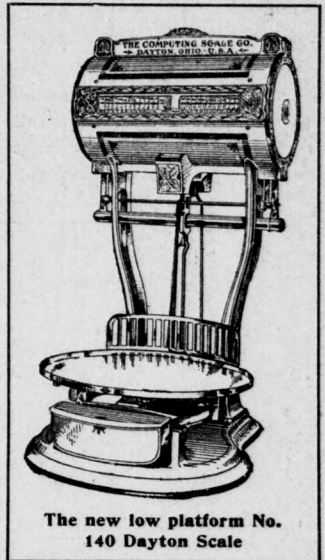
is a condition which is beyond the power of the individual to control. The large crops, the scarcity of currency and a hundred other conditions directly affect the commercial and industrial world.

Your financial condition may be affected by it to a slight degree, but you have a more **dangerous** condition in your own store if you use **old style** scales for weighing your merchandise.

In these days of **close competition** you need **every penny** that is justly yours. Do you get it? If you use old-style scales you lose on every weighing.

MONEYWEIGHT SCALES turn loss into gain. If you mark your goods to get 15 or 20 per cent. you get it.

The reason for this is easily explained, and if you are at all interested send us your name and address for detailed information.



The new low platform No. 140 Dayton Scale



Moneyweight Scale Co.

37 State St., Chicago



The purity of the Lowney products will never be questioned by Pure Food Officials. There are no preservatives, substitutes, adulterants or dyes in the Lowney goods. Dealers find safety, satisfaction and a fair profit in selling them.

The **WALTER M. LOWNEY COMPANY**, 447 Commercial St., Boston, Mass.

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Of good printing? You can probably answer that in a minute when you compare good printing with poor. You know the satisfaction of sending out printed matter that is neat, ship-shape and up-to-date in appearance. You know how it impresses you when you receive it from some one else. It has the same effect on your customers. Let us show you what we can do by a judicious admixture of brains and type. Let us help you with your printing.

Tradesman Company
Grand Rapids

How About
Settling Up
with
Customers
on a
Saturday
Night?



A view of our No. 100 Keith System with one tray removed

Saturday is a busy and important day with you.

Just at this time when you and your clerks are the busiest is when most of your credit customers come to settle their bills.

Are your bills always in readiness?

If you use the day book and ledger system you may, by spending two or three hours each day posting, have your bills in readiness, but even then you are not sure they are complete.

If you are using some loose slip system your accounts may be posted up-to-date at all times. In that case, however, you are sacrificing ACCURACY and SAFETY for SPEED, as you can never be sure that slips have not been LOST or DESTROYED, MIXED or MANIPULATED without detection, and even then you CAN ONLY WAIT ON ONE CUSTOMER AT A TIME.

With the Keith System YOUR BOOKS ARE ALWAYS POSTED UP-TO-THE-MINUTE. You KNOW IT IS CORRECT as your customers' records must agree with yours, and besides you CAN WAIT ON AS MANY CUSTOMERS AT ONE TIME AS THERE ARE BOOKS IN THE SYSTEM.

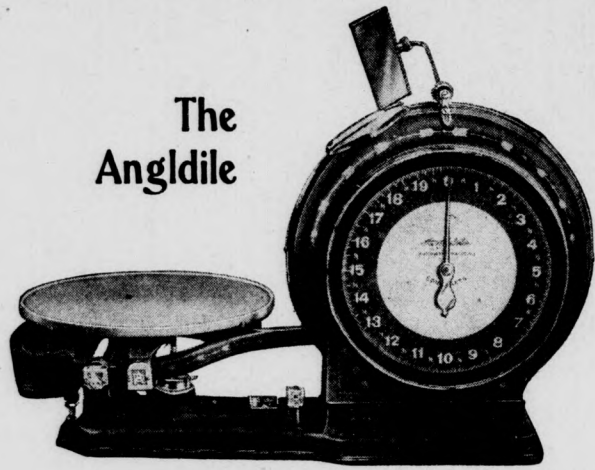
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Sole Manufacturers, also Manufacturers of Counter Pads for Store Use
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"The Best Is the Cheapest"

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The Angldile will please your customers as the large dial shows them in plain figures the exact weight of their purchases.

It is compact, requiring but little counter room, is handsomely finished and has everything necessary but nothing superfluous.

Angldile Computing Scale Company

Elkhart, Indiana

Grand Rapids Safe Co.

Fire and
Burglar Proof Safes
Vault Doors

Tradesman Building

WE carry a complete assortment of fire and burglar proof safes in nearly all sizes, and feel confident of our ability to meet the requirements of any business or individual. Intending purchasers are invited to call and inspect the line. If inconvenient to call, full particulars and prices will be sent by mail on receipt of information as to the size and general description desired.

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More to YOU**

To sell a package coffee which you must create the demand for, and which brings you nothing but the profit—or to sell *Ariosa* which is already sold for you, leaving nothing for you to do but hand it out? If there is any question in your mind it will be settled when you find you can get *absolutely free*, in exchange for the vouchers coming to you with every case of *Ariosa*, almost any article of merchandise you may need for your store or your home. We'll send you a catalogue if you haven't one.

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