

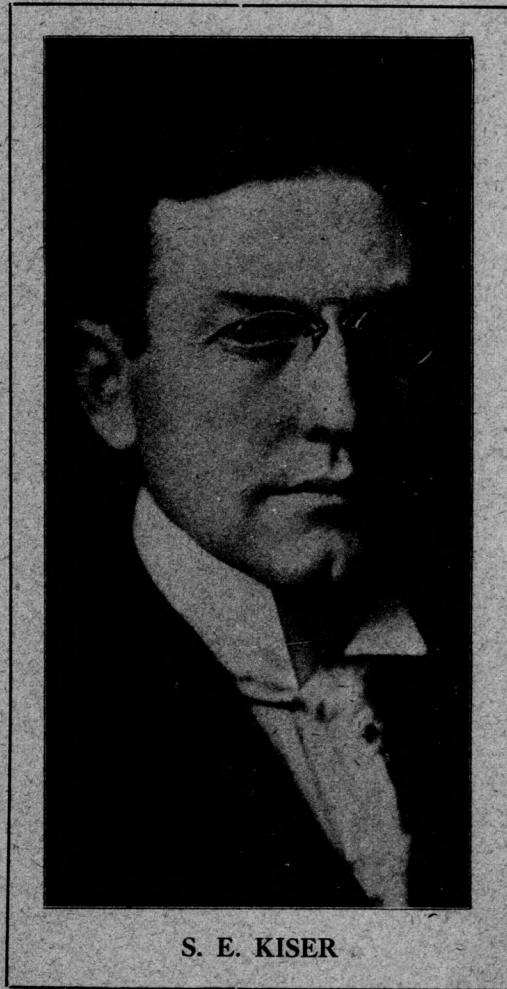
Are You Getting Anywhere?

You are rushing after riches, with a grim look on your face;
 You are spurred by one ambition, in your breast peace has no place;
 You have turned away from others whom you clung to, long ago,
 You have ceased to find contentment in the nooks you used to know;
 You are straining, you are striving, through the dark days and the fair,
 But, oh restless, eager brother, are you getting anywhere?

In your haste you have forgotten how to linger or to smile
 When a child looks up and greets you or would claim your care awhile;
 Though the wild rose sheds its petals in the lonely pasture still,
 And glad breezes sway the blossoms to the orchard on the hill,
 You are too much in a hurry, too much occupied to care,
 But, with all your eager efforts, are you getting anywhere?

You have turned away from pleasure, trouble haunts you in your dreams;
 It is long since you have lingered on the shores of shaded streams
 That go singing to the pebbles they have made so clean and white
 And have polished at their leisure and their pleasure, day and night;
 You have ceased to know the solace that is in a sweet, old air,
 But, with all your greedy grasping, are you getting anywhere?

You have given up old fancies; you have left old friends behind;
 You are getting rich in pocket, but you're poor in heart and mind;
 You have lost the sense of beauty in your haste to get ahead,
 And along the ways you travel grief and bitterness are spread;
 You no longer care how others bend beneath the woes they bear,
 But, with all your cruel crowding, are you getting anywhere?



S. E. KISER

Out beyond you there is darkness that no morning's light shall break;
 In the distance there is silence that no song shall ever wake;
 At the journey's end dishonor waits for them that day by day
 Cheat their souls and starve their senses while they hurry on the way;
 You are passing many pleasures that you have the right to share,
 As you rush to fill the hollow men will dig for you somewhere.

S. E. Kiser.

Experience has taught thousands that there is no economy in cheap, inferior Y E A S T. Use FLEISCHMANN'S — it is the best—hence the cheapest

Klingman's Sample Furniture Co.

The Largest Exclusive Retailers of Furniture in America

Where quality is first consideration and where you get the best for the price usually charged for the inferiors elsewhere.

Don't hesitate to write us. You will get just as fair treatment as though you were here personally.

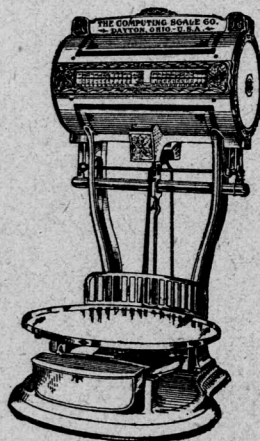
Corner Ionia, Fountain and Division Sts.
Opposite Morton House Grand Rapids, Mich.

"QUAKER" Brand COFFEE

Our choice for our customers. Our customers' choice for their customers. Their customers' choice for obvious and satisfactory reasons. There isn't any other "choice" in sight or we'd have it. ☞ ☞ ☞ ☞

Worden Grocer Co.
Grand Rapids, Mich.

The Average Loss



By overweight on old style scales is admitted by dealers to be between $\frac{1}{4}$ and $\frac{1}{2}$ ounce at each draft. Let us take $\frac{1}{2}$ ounce as a fair average. In 200 weighings per day, this would mean a daily loss of $66\frac{2}{3}$ ounces, or a trifle over 4 pounds. 15c per pound is a low average value of your weighable merchandise. Four pounds at 15c a pound is a daily loss of 60c. This is what you will lose every day you do a day's business over those old scales; and this is but one item of shrinkage—this is **THE WEIGHT LEAK**. Our Moneyweight System will **POSITIVELY** and **PERMANENTLY** stop it, and save you exactly 60c a day on the above basis of business, or \$195.60 in 326 working days, because it makes no mistakes

in automatically indicating values, and weighs so perfectly that the slightest weight is recorded.

In addition to the above possibilities of loss, the fact that it costs from 15% to 17% to transact business must be considered and added to your losses. There never was a time when the merchant needed help and system more than now.

Dayton Moneyweight Scales Will Save the Day

The Computing Scale Co.
Dayton, Ohio

Moneyweight Scale Co.
58 N. State St.
MASONIC TEMPLE, CHICAGO
Grand Rapids Office, 74 So. Ionia St.
Detroit Sales Office, 148 Jefferson St.

Direct Sales Offices in All Prominent Cities

Please mention Michigan Tradesman when writing



SNOWBOY
Won't hurt your hands



SNOWBOY
Weighs more

SNOWBOY
Good profits



SNOWBOY
Washing powder

We are telling YOUR customers about SNOW BOY Washing Powder every day.

How much SNOW BOY have you in stock?

Lautz Bros. & Co.

Quick Profits

Buffalo, N. Y.

MICHIGAN TRADESMAN

Twenty-Ninth Year

GRAND RAPIDS, WEDNESDAY, OCTOBER 18, 1911

Number 1465

SPECIAL FEATURES.

Page	
2.	The Playground.
4.	News of the Business World.
5.	Grocery and Produce Market.
6.	Clothing.
8.	Editorial.
10.	Saginaw Valley.
12.	Butter, Eggs and Provisions.
14.	Financial.
16.	Profit Every Day.
18.	Ten Talks.
20.	Window Decorations.
21.	Success in Business.
22.	Writing Letters.
24.	Adoption of Surnames.
28.	Woman's World.
30.	Starting in Business.
32.	Shoes.
34.	Sweet's Hotel.
36.	Thirteen.
38.	Detroit Department.
40.	The Commercial Traveler.
42.	Drugs.
43.	Drug Price Current.
44.	Grocery Price Current.
46.	Special Price Current.

THE BULB TRADE.

In almost any town a lucrative trade in the hardy flowering bulbs can be worked up, with the added satisfaction that you are making the town more attractive and its inhabitants more susceptible to beauty in its truest sense.

The method used will vary with local conditions. If the residents are flower growers, the bulbs may be offered as any staple article of trade. But if the venture is a new one it is well to proceed cautiously. Crocus bulbs are perhaps the best to begin with. They are cheap, of the simplest culture and develop so rapidly as to interest even those who profess to care nothing for flowers.

They may be recommended either for forcing in the window or for planting in the garden. A few bulbs tucked under the sod on the lawn will be a pleasant surprise in the first warm days of spring; and the plants bloom and mature so early that they are gone before the lawn mower is called into service. If you have a tiny plot in front or at the side of the store, your name outlined in these bulbs in the grass will prove a most attractive floral advertisement in the first warm days.

Many firms furnishing these hardy bulbs supply full directions for their culture. These may be distributed with the bulbs sold. In any case, acquaint yourself with their habits and requirements, and thus be able to give directions which will insure success. If sales go slow, offer a half dozen as premiums with purchases of a stated amount. Later tulips, hyacinths and other bulbs can be added to the stock. Start some of the bulbs for winter blooming in your show window, and the display will

convince those who did not buy that they must not neglect it another year. Flowers are so cheap and so easily attainable that their general culture should be insisted upon. It is but a little thing, and yet lives may be changed through the impress of the flowers.

THE FALLING LEAVES.

The peculiar odor of burning leaves assails us on every side. It is by no means a pleasant one and reminds us of the old lady who believed in greasing her stove once a year, flooding the house with smoke and driving its occupants out—all because she believed that she was prolonging the life of the stove by this treatment.

Leaves have a two-fold mission, as designed by nature, and after they have served the first they silently descend to earth to perform the second, that of protecting the plants during the winter and then contributing their part in the composition of the leaf mould which is the delight of the grower of flowers.

Rake them over the beds of perennials, and especially the hardy bulbs. Or if you have not these, rake them into a corner in the back yard and cover neatly with burlap or some heavy weight to prevent the wind from undoing your work. Next spring you will have a fine start for the compost heap. Or, better, if you keep poultry, store them for the scratching shed. Nothing will start a hen to singing quicker in midwinter than to rustle about among a pile of dry leaves. And it is the singing hen that does the work. By this method you get rid of all insects to good advantage.

In either case there are no blackened patches on the lawn, disfiguring it for weeks; there is no possible danger of putting your own or a neighbor's property in danger through a stray spark; and the sickening odor of burning leaves can not be traced to your door. More and more are we learning that nature planned for no waste. The using of material once destroyed conserves to the nation's wealth more and more every year. And while the leaves in a single dooryard seem a small matter, yet they contribute their share to the food which the soil demands if we would have it continue fertile.

THE WATCH IN CEREALS.

Official inspection of the breakfast foods is in some localities, being most rigidly enforced, and woe be unto the grocer who includes a package in which insects or their webs harbor. That cereals shall be fresh and insect proof is the determination of the law.

It is easy to understand how one may deviate from the rules and still be guiltless. There are so many freaks and fads in the selection of breakfast foods. One day it is a standard sort that is called for. But some visitor chances in with reports of the high food value of another kind, and, lo, fashion changes and there is local demand for the newer fad, although the food value may be practically the same. Through this means the grocer who has laid in his usual supply of an old favorite suddenly finds himself "stuck," and the packages are finally set aside until the time for a shifting back.

Meantime a tiny defect in a package invites insects, and the trouble once established is quickly spread to neighboring packages. Even those quite fresh may thus be contaminated, and the vender of these goods, entirely innocent regarding their condition, thus renders himself liable in the eyes of the law.

Buyers will welcome any legislation which guards them at this point, for it is extremely vexatious to come upon a package of food which proves no better than the product sold in bulk and at a much lower price. Dealers can only restrict their orders to quantities so small as to be quickly disposed of; use the utmost care in handling the packages not to get the paper broken; and avoid placing fresh packages in close proximity to any which may possibly be defective. Freshness is a demand of the public as well as of the law.

BOOMING HOME PRODUCTS.

Davenport, Iowa, recently celebrated its second annual "Made in Davenport" exposition. All the merchants in one block turned their windows over to manufacturers for the week, booths were built along the sidewalks after the fashion of the street fair, and exhibits of home manufacturers put in place. In some instances the process of manufacture was shown. Everything was free, even the band music, which was given every evening.

This is certainly a pleasing as well as effective method of bringing home goods to the front. The plan promises well for any town containing manufactories. The fact is that people forget unless constantly reminded what is in their midst. There are those living in the vicinity of silk mills who never saw even the first process in the manufacture of silk. They know in a general way that a waist factory exists in their midst; and yet the magnitude of the work, even the number of employes, would be quite a surprise. For instance, in a town of 15,000 is a standard corset manufac-

turing company. But while it was known in a general way that many are employed, not until a short time ago, when a general school for corsetiers brought representatives from the four corners of the Union did they fully realize the magnitude of the work.

This general awakening to the worth of neighboring enterprises helps every one. It arouses a new interest in the home manufactures. It enthuses every one with the fact that home goods deserve our patronage. The mutual help of manufacturers and tradesmen leads to closer relations. The spirit of helpfulness binds closer the ties of a common brotherhood; and the exposition which aimed first to instruct becomes eventually both commercial and fraternal.

Reviewing a Year of Usefulness.

Saginaw, Oct. 17—At the annual meeting of the West Side Business Association, President Brady gave a businesslike talk on the need of the Association and the faithfulness of the Board of Directors, which meets every Thursday evening and keeps in touch with the affairs of general interest, and promotes things of a public character. The Michigan Glass Co. was the most important business enterprise brought to the city during the last year through the efforts of the Association. The Association did good work, he said, in promoting the understanding by which the Bristol street bridge is being rebuilt, advanced the prospects for the Johnson street bridge, did good work in securing the transfer of Merrill Park to the Union school district for athletic grounds, and accomplished many other things. It was always ready to consider anything that would promote public welfare or business interests.

The Secretary's report shows receipts for the year, \$1,745.50; disbursements, \$1,545.50; cash on hand, \$200. The membership is 155. New members added during the year numbered eighteen.

C. A. F. Dall, M. W. Guider, J. W. Ippel and A. G. Schoeneberg, whose terms of office as directors expired, were re-elected by unanimous vote.

Hon. Peter Herig, Judge W. R. Kendrick, B. G. Appleby, George W. Daily, M. J. Hart and others made brief talks. M. N. Brady spoke a second time, referring to the Hotel Fordney, the two new banks, the new theater, the new garage and more than 1,000 new homes in the city as evidences of Saginaw's claim to be among the most progressive cities in the State.

THE PLAYGROUND.

Progress of the Movement in This City.*

There is certainly a growing appreciation of the importance of physical training as an essential in our plan of education. Some of us have taken rather a strong position with regard to the responsibility of the State, which provides a system of education for its children and has hitherto almost entirely neglected physical training in connection with its plan. We start with the kindergarten, which has in its inception the thought of training the child's senses and his body in the open air, and we have transferred this training to poorly ventilated buildings and thereby we have lost a good deal of its significance and effectiveness. We put all of our school and college training indoors and then induct a certain amount of calisthenic exercises and athletics which are only of advantage to the few and congratulate ourselves on the perfection of our system.

This great neglect in our method is certainly attracting attention on the part of the thoughtful people and we now have a State law making certain requirements of our grammar schools in connection with physical training.

The playground movement has come in as a factor in the development of the child and the protection of the community from certain demoralizing influences, which can be eliminated by supervised play and in the interests of which there is a promising progressive movement toward better conditions. We are beginning to disseminate information with regard to the importance of breathing as well as providing good air. In the recognition of the playground movement as a well ordered factor in education we are taking account of balanced exercises and the guidance of physical education so that it shall prepare the way for the best work in the school room.

The values which stand out prominently in connection with the playground emphasize the importance of well ventilated and sanitary buildings in which children have to spend a great deal of their time. The activities of the playground are found to be of sufficient importance to compel our educational institutions to recognize this element of education as of sufficient importance to train directors and supervisors in our colleges and universities to take up this work as a life business. We hope through this recognition to secure very soon not only ample facilities but expert direction for playground education. In our own city we are making progress. We have had a supervisor this last year and several directors of the few playgrounds that are in active service. We are learning how to co-operate with our School Board in giving children and young people a balanced education. One of the delightful things in connection with our own work is the

co-operation between the School Board, the Park Board and the Playground Association. In getting an organized department of physical instructors, as in the earlier years of the civil service, we find that the value of a teacher in physical education must be worked out with a good deal of care or else our academic methods will lead astray. The qualities making a good supervisor or director of play movement should not be determined by the old-fashioned set of academic questions.

It seems to me we ought to interest our church influences in the direction of utilizing playground and play facilities in protecting our community from the immoral tendencies which are the accompaniment of idleness and lack of direction in play. If the child is compelled to get his Sunday school training in an ill ventilated and unsuitable apartment it is a pretty difficult problem to interest children in God's service. Under such conditions it would be far better to take the class into the open air during that part of the year when it is practicable and give the members their lessons in morals and religion where they can breathe God's fresh air and be in an environment of beauty in which lessons of the higher life can be more easily revealed. We are getting some sensible ideas woven into the fabric of our educational methods regarding the maintenance of the proper parity between the physical, intellectual and spiritual life of our community placed there through this wide movement for a healthier body as a foundation for the best training to develop good citizenship.

A sweet child, whom I see daily, slipped away from the house one Sunday morning and went into the playground near by to slide down the chute and play with the other things arranged for the children's happiness. I saw her there alone and went down to have a few words with her, and found she had slipped away from her home unbeknown to her mother, and even if it was Sunday morning she was having an awfully good time. Later, when found, she was taken home. She underwent what seemed to her a pretty serious ordeal in the way of punishment, and the next time I saw her she was sitting in a poorly ventilated room with other little children in Sunday school, and as I stepped in they were singing with all their might and main: "I am but a stranger here, Heaven is my home. Earth is a desert drear, Heaven is my home. Dangers and sorrows stand round me on every hand. Heaven is my fatherland; Heaven is my home." After the experiences of the day I did not wonder that at least one child sang these words with some unction, if she understood them at all.

Keep to the right as the law directs and you will not then go wrong.

Nature is a good doctor, but she makes her patients pay to the last cent.

Special Features of the Grocery and Produce Trade.

Special Correspondence.

New York, Oct. 16—When Arbuckle pays 16@16½c for Santos 4s and buys it in lots of "all there is" it means that coffee is going up, doesn't it? When 150,000 bags are purchased on this basis—about \$20 a bag—it means something of a transaction. Your correspondent was shown a report just received from Brazil which seems to confirm previous reports of poor flowering of the trees, and every single bit of news points to the probability of a forthcoming light crop. At the close Rio No. 7 is quoted in an invoice way at 15¾c. In store and afloat there are 2,122,462 bags, against 2,818,411 bags at the same time last year. Still, spot coffee showed some reaction and buyers seem to take reports of light crop with some reservation. There is no tumbling over each other to purchase stocks much ahead of current requirements and purchasers are content with enough to meet daily needs. Milds are quiet, but well sustained.

Teas are decidedly firmer. Whether the advance in coffee is the cause or not, the situation is certainly in favor of the seller and they are all very hopeful of the future. The most business has been in Formosas and quotations in a line way are now about 17c.

In the rice market we have a very firm situation. Bad weather in the South has certainly had its effect in curtailing the supply and the outlook is in the direction of higher quotations. Prime to choice, 4½@5c.

Improvement is shown in the demand for spices as the season advances and the market for every article is firmly maintained. The disturbance in China will be pretty sure to have some influence—or "alleged" influence—on cassias, but as yet no changes have been made.

Molasses is practically without change in any respect, but the demand shows improvement as the season advances. Syrups are in moderate supply, but there is enough to meet the demand.

The canned goods market retains all of its lately-gathered strength, and tomatoes are certainly in sight of the dollar mark, although 97½c seems to be the prevailing quotation for desirable 3s. Some goods are said to be floating at 95c, but that figure is a "has been." Corn is the one exception to the rule of advancing rates and the supply is too large for the demand. Maine standards have been quoted at 70c. Peas are in limited supply and rates are too high for general trading. Other goods show no great change, but everything is firmly maintained.

Butter has advanced rapidly—too rapidly—and at the moment shows a decline of about a cent. Creamery specials, 31c; extras, 30c; firsts, 27½@29½c; held stock, 28½@29½c; factory, 20½@21½c.

Cheese is firm, but without change in rate, whole milk being still quoted at 14¾c.

Top grade eggs are doing well, but the market is more than amply sup-

plied with stock that will not fall under that head. Best Western are quoted at 26@28c. From this the descent is rather rapid to about 23@24c, and with storage stock 20½@21c.

Activities in Indiana Cities.

Written for the Tradesman.

A Corn Show for the school boys of St. Joseph county will be held at the court house, South Bend, Dec. 1 and 2, and prizes aggregating several hundred dollars have been offered.

Owing to the refusal of the Traction Company to extend its line from Vincennes to South Vincennes the Board of Trade of Vincennes is planning to form a company to build a competing line in the city as well as to the suburbs.

J. A. Long, of Portland, will build a cold storage and artificial ice plant at Winchester, concentrating his produce business at that point.

La Porte hopes to land a gum factory, to be operated by Edward Wilkinson, an experienced manufacturer.

The project of a large canal from Toledo to Lake Michigan, via the Maumee River and Ft. Wayne, gains new interest in the announcement that the National Waterways Commission will meet in Ft. Wayne Nov. 2 and that public hearings on the subject are expected to continue several days. The National Board will thoroughly inspect the proposed route and then will report on the feasibility of the plan.

The Commercial Club of Plymouth has purchased a tract of land, and funds secured by the sale of building lots will be used in securing new industries.

Ft. Wayne's Chief of Police threatens to go after the owners of bawdy houses and give them a taste of law.

Freight business over the electric road between South Bend and Indianapolis is increasing and it is predicted that long freight trains will soon be operated over the interurban.

Decatur has secured a beet sugar plant, which will cost around a million dollars. Business men provided a site of forty acres, wells to supply 400,000 gallons of water daily, stone for the buildings and railroad sidings, and now are assisting in making contracts with the farmers for supplying the beets. Five thousand acres of beets will be needed for next season's campaign. This will be Indiana's first beet sugar plant.

Almond Griffen.

The Trouble With Dignity.

Dignity does not draw. It answers in place of intellectual tone for twenty minutes, but after a while it fails to get there. Dignity works all right in a wooden Indian or a drum major, but the man who desires to draw a salary through life and to be sure of a visible means of support will do well to make some other provision than a haughty look and the air of patronage.—Life.

You may laugh at your own misfortune, but you must not laugh at the misfortune of others.

*Part of talk by Hon. Charles W. Garfield upon Grand Rapids Playgrounds Association, Oct. 13, 1911.

Why Life Insurance Will Cost Less

A FRANK STATEMENT OF FACTS

By WILLIAM A. WATTS

The last quarter of a century has shown a great evolution in life insurance contracts. Honorable competition and the ambition of the companies to act liberally has contributed to bring about the present high standard of the business.

The first consideration is **SAFETY**. The reason a man takes life insurance is because he wants to eliminate all chances and be sure that his family will have a certain sum of money at his death.

Under the Old Line or Legal Reserve system this safety is guaranteed by the reserves which the States require all Old Line companies to maintain. This security is as absolute as anything human can be and is figured on the same basis by the State, irrespective of a Company being on a Participating or Non-Participating basis; it is the same in either event.

Safety assured, the next question is **WHAT IT WILL COST**. A man wants all the good insurance he can get for his money. The question of **NET COST** is of the greatest concern.

The principles that govern life insurance are well known. They are the outgrowth of experience, and their absolute soundness can not be questioned.

The approximate cost of life insurance is fixed by the laws of Mortality. Experience shows, however, that it is impossible to fix the **EXACT** cost in advance.

The great dividing line in life insurance contracts is that between the **PARTICIPATING** and **NON-PARTICIPATING** contracts.

In calculating a rate the Legal Reserve companies are obliged under the laws to assume a certain maximum yearly death rate and a certain minimum interest rate on its reserves.

Generally, the death rate assumed is that shown by the American Experience Table of Mortality and three and one-half per cent (3½%) interest on the reserves. Besides these two elements in a premium, there is added something for expenses.

This question of expense is one point at which the Non-Participating and Participating companies divide. The State does not say how much of a Loading shall be added to the net premium for expenses. The old Participating companies add a large percentage for expenses which, experience shows, is not needed.

Theoretically the plan of Participating companies is to give a man insurance at what it costs the company.

If all the assumptions in fixing a rate are just realized, then, each man's full premium is needed and represents the exact cost.

In other words, if the members of a company died just as assumed by the Mortality table—if the reserves are invested at exactly three and one-half per cent (3½%) interest and if the expenses of the company are just what is added to each premium for that purpose, then, the exact cost is fixed in advance.

Experience shows, however, that the death rate of all the Legal Reserve companies is lower than assumed in the Mortality Table. Experience shows also that the interest rate on reserves is greater than three and one-half per cent (3½%), the assumed rate, and experience further shows that the Loading for expenses by the old Participating companies is beyond what is needed.

Under these assumptions in fixing a rate it is universally conceded that the old Participating companies have a large **OVERCHARGE** in their premiums beyond what is needed to carry out their contracts. They undertake to adjust this overcharge by returning the savings in the way of so-called Dividends. The savings from Mortality, from interest, from expense loading, are all supposed to be returned in this manner.

In the light of the experience of the last few years, it is fair to assume that a higher rate is charged than necessary for the purpose of giving something back on the theory that people like to get "Dividends." Under the Participating system the overcharge has not always been returned to the insured. His "Dividends" have not always been as great as they should have been.

In the light of the experience of the last half century, another class of companies have been working on a different basis. They have found that they can carry **THE SAME IDENTICAL RESERVES** and pay the expenses of the business for about twenty per cent (20%) less than the premiums charged by the Participating companies.

This plan is on what is known as the **NON-PARTICIPATING** basis, a **GUARANTEED** contract at a much less price; the dividends being left in the pocket of the insured.

In making this **GUARANTEED** contract, however, on the Non-Participating basis, it is still necessary, for the purpose of safety, to assume a high death rate and a low interest rate, though it is not necessary to add a heavy Loading, supposedly for expenses, but really for the purpose of paying a Dividend.

These **NON-PARTICIPATING** contracts are sold by Stock Com-

panies, managed by business men who have put up a **GUARANTEE FUND** to protect policy-holders **BEYOND THE SAME RESERVES** which Mutual Companies are obliged to carry.

These Non-Participating companies do not guarantee to carry insurance at the **ACTUAL** cost to the company, but at a **GUARANTEED** cost that is absolutely safe.

History has shown that many times policy-holders on the so-called Participating plan in the past have not received dividends on their policies anything like what they were led to expect. As a result of this, there is a growing need for a policy contract at a price that is ample for safety and will allow the insured to retain his dividends in his pocket at the inception of the contract.

Premiums charged by **NON-PARTICIPATING** companies must necessarily be high enough to carry the **SAME RESERVES** as the Participating companies, but the same **SAVINGS ON MORTALITY AND EXCESS INTEREST** are realized by both classes of companies. This **SAVINGS** is adjusted in **NON-PARTICIPATING** companies by payment of dividends to stockholders who have put up the guarantee fund or Capital Stock.

There is a large class of people who prefer to buy insurance at the **GUARANTEED COST** from the **NON-PARTICIPATING** companies rather than take chances on the **THEORETICAL ACTUAL COST** offered by the Participating companies at the excess rate.

This brief statement of facts governing the difference of contracts on the Participating and Non-Participating forms brings us to date in the evolution of life insurance contracts.

THE PREFERRED LIFE INSURANCE COMPANY OF AMERICA, of Grand Rapids, Mich., is a stock company and necessarily so under the laws of Michigan. It is necessary to deposit with the State a **GUARANTEE FUND OF ONE HUNDRED THOUSAND DOLLARS** (\$100,000), before it is possible to secure a license to do business. Recognizing the progress of the business and the needs of the insuring public, the Preferred began its business by selling **NON-PARTICIPATING** contracts only and has succeeded in securing a good volume of business on that basis.

The men behind this Company, however, being men of means and being representative public spirited citizens of Michigan have a further ambition than to make money for themselves. It is true, they should have a reasonable return on their investment, but beyond that, it is their ambition to build up a large financial institution in Michigan that will be a credit and pride to the State and to **FURNISH LIFE INSURANCE AT THE LOWEST POSSIBLE NET COST**.

It is probably true that insurance can safely be written at a less cost than at the general prevailing Non-Participating rates, but these rates are as low as the reserve requirements of the State will permit, providing the assumption as to the Mortality and interest is just realized. The Company is permitted, however, if it makes a **SAVINGS** on Mortality, excess interest and expenses (so that the premiums are higher than really needed), to return this **SAVINGS** to the policy-holders.

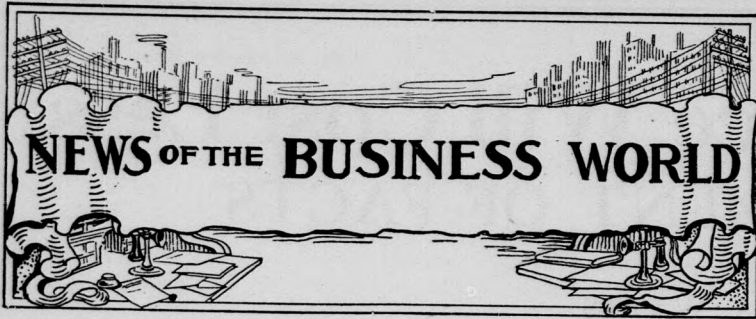
The management of **THE PREFERRED LIFE** have decided on this advanced step—**PARTICIPATING INSURANCE** at **NON-PARTICIPATING RATES**. If life insurance can be written safely at **NON-PARTICIPATING RATES**, and some of the oldest and largest companies in the country have demonstrated that it can be done and that with large profits to stockholders, is there any good reason why a **PARTICIPATING** company desiring to furnish insurance at its **ACTUAL COST** should charge one penny more for a Participating policy, except on the theory that the penny more is going to be given back to the policy-holders in some way?

The management of **THE PREFERRED LIFE** have taken still another step that demonstrates the fairness of the Company and its ambition to be **THE POLICY-HOLDER'S COMPANY**, by making this advance step apply to all the business on the Company's books. The old policy-holder will receive this benefit now offered and all policies now in force will **VOLUNTARILY** be put on a **PARTICIPATING** basis. Policy-holders who purchased policies in 1910 will receive their first Annual Dividend on their policies on payment of their third premium in 1912 and annually thereafter.

The **PREFERRED LIFE** is so situated that it can invest its money at a higher rate than assumed in making the premium, viz., 3½%. Its careful selection of risks is sure to keep the death rate under the Mortality Table. With this advantage, together with economical management, it is in position to effect good **SAVINGS** and afford a reasonable return to stockholders and policy-holders.

This result will mean the greatest benefit to its policy-holders and bring the greatest satisfaction and pride to its Officers, Directors, and Stockholders.

HOME OFFICE, MICHIGAN TRUST BUILDING
GRAND RAPIDS, MICHIGAN



Movements of Merchants.

Marquette—A. W. Lundstrom has opened a grocery store here.

Kalamazoo—Perry N. Griffith has closed out his stock of bazaar goods.

Riverside—Mrs. Arthur Moses has opened a bakery here.

Rothbury—M. Kennedy has opened a harness and shoe repair shop.

Hart—Ralph Aldrich has added a line of confectionery to his bakery.

Vickeryville—Frank Heacox has added a line of groceries to his stock of drugs.

Vassar—G. W. Burrington succeeds Thomas E. Taggart in the drug business.

White Pigeon—Charles Kile, formerly of Scotts, has engaged in the meat business here.

Mason—H. R. Wilkinson, recently of Albion, has opened a furniture store on Ash street.

Kingsley—Edward Brudy, recently of Traverse City, will open a meat market here Oct. 30.

Sparta—James H. Robinson has opened a grocery store and meat market on River street.

Holly—E. E. Solebly & Son, who conduct a grocery store at Flint, have opened a branch store here.

Allegan—A. Renick and son, Chas., have engaged in the meat business under the style of A. Renick & Son.

Harbor Springs—The Barber-Sauerberg Co., grocers, is closing out its stock and will retire from business.

Lapeer—James Brackenbury and George Kerr have formed a copartnership and engaged in the meat business.

Eagle—Harry Haines is erecting a new store building, which he will occupy when completed with a stock of meats.

Flint—Edward J. Smith, doing business under the style of the Flint Music Co., has filed a petition in bankruptcy.

Vickeryville—I. C. DeHart has sold his stock of general merchandise to F. G. DeHart, who will consolidate it with his own.

Lake Linden—Joseph Bourdoin, formerly of South Range, has opened a confectionery, cigar and fruit store on Calumet street.

Paw Paw—Jacob W. Walker has sold his meat stock to C. S. Weatherwax, who will continue the business at the same location.

Allen—George Aishe and E. W. Billman have formed a copartnership and purchased the L. C. Frank grocery and meat stock.

Detroit—The W. J. Hartwig Co., wholesale dealer in electric special-

ties, has increased its capital stock from \$30,000 to \$60,000.

Sturgis—The Hankow Tea Co., operating a chain of stores, has opened a store here, under the management of E. J. Stover.

Manistee—L. N. Roussin has sold his stock of meats to H. A. Stonnoble, recently of Milwaukee, who will take possession Oct. 30.

Plymouth—L. F. Schroeder, meat dealer at Farmington has opened a meat market here under the management of Wyman Bartlett.

Jackson—Brown & Schonard is the name of the new firm who have opened a grocery and dairy products store at 514 North East avenue.

St. Johns—Henry Parr has sold an interest in his grocery stock to his son, Lymon. The business will be continued under the same style.

Arenac—Herbert Stone has purchased the general merchandise stock of Roy Greenya and will continue the business at the same location.

Bark River—W. H. Dupois, recently of Escanaba, has taken over the Star Grocery Co. stock and will continue the business under his own name.

Birmingham—H. G. Spencer has taken over the Cobb, Stanley & Harris Co.'s grocery stock and will continue the business under his own name.

Kawkawlin—A new bank has been opened at this place under the style of the Farmers State Bank of Kawkawlin, with an authorized capital stock of \$20,000.

Vicksburg—W. S. Posthumus has sold his interest in the furniture stock of Cattell & Posthumus to his partner, who will continue the business under his own name.

Lansing—The Pott Oil Co. has engaged in business with an authorized capital stock of \$50,000, of which \$25,000 has been subscribed and \$5,000 paid in in cash.

Detroit—The North American Vehicle Co. has been organized with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in property.

St. Johns—Harry Bradley has sold a half interest in his grocery stock to Walter S. Britton and the business will be continued under the style of Bradley & Britton.

Wacousta—Letson Hughson has sold his stock of general merchandise to Edward Waldron and Arthur Clark, who have formed a copartnership and will continue the business.

Adrian—B. T. Peavey has sold a half interest in his meat stock to

E. S. Fisher, recently engaged in trade at Clayton, and the business will be continued at the same location.

Pontiac—R. Lenhoff & Co., dealers in clothing, have opened a branch store at 59 South Saginaw street, under the management of John Lenhoff, recently engaged in the clothing business at Rochester.

Fenton—F. J. Horrell, who has been connected with the hardware business of this place for a great many years, has sold his stock to Charles Seib, recently of Ovid, who will take immediate possession.

Petoskey—The grocery store at the corner of West Mitchell and Liberty streets, conducted for several months under the name of Mid Martin & Father, has been closed. The Martin grocery on Emmet street will be continued.

Manistee—Thomas J. Morris has purchased the coal and wood business of F. W. Clark and will continue it under his own name. Mr. Clark will devote his entire attention to the manufacturing of crates and wooden ware.

Mt. Clemens—John Prichs & Co., general store dealers, have merged their business into a stock company under the style of the John Prichs Mercantile Co., with an authorized capital stock of \$255,000, all of which has been subscribed and paid in in cash.

Detroit—E. Walton & Company have been incorporated for the purpose of purchasing and selling dress goods and the manufacturing and tailoring of articles of dress, with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in property.

Freeland—Robert A. Law and Walter D. Thomson have formed a copartnership under the style of Law & Thomson to engage in the lumber, coal and cement business. They will erect an elevator which they will conduct in connection with their other business.

Hancock—The Hancock Dry Goods Co. has taken over the Edward Perso Co., Mrs. J. C. Maclean having acquired the stock of Edward Perso and continuing the business under the new title. Miss Maggie Walz is associated with her. The Hancock Dry Goods Co. is successor to one of the oldest and most reputable business institutions in the Portage Lake towns. It was given its start some forty years ago by William Condon and was then a big factor in both the retail and wholesale field in the Copper Country. Later the business passed into the hands of Edward Perso & Co. Mrs. Maclean was associated with Mr. Perso in the company and when the latter relinquished his interests in August of this year Mrs. Maclean took over his share and reorganized the business under the firm name of the Hancock Dry Goods Co.

Manufacturing Matters.

Holland—The capital stock of the Holland Furnace Co. has been increased from \$50,000 to \$100,000.

Detroit—The capital stock of the Michigan Leather Packing Co. has been increased from \$8,000 to \$10,000.

Lowell—The factory of the Lowell Cutter Co. was partially destroyed by fire Oct. 14. Loss, \$20,000; insurance, \$5,000.

Hastings—Jordan & Steele, manufacturers of sanitary sink frames, will merge their business into a stock company and enlarge their plant.

Alma—The Standard Foundry & Manufacturing Co. has been organized to conduct a general foundry business. It will erect a building, 44x64, for this purpose.

Detroit—The Mechanics Motor Car Co. has engaged in business with an authorized capitalization of \$10,000, of which \$5,000 has been subscribed and \$1,400 paid in in property.

Escanaba—The Escanaba Pulp & Paper Co. has engaged in business with an authorized capital stock of \$30,000, all of which has been subscribed and \$3,000 paid in in cash.

Detroit—The Michigan Stamping Co. has merged its business into a stock company under the same style, with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in cash.

Detroit—The Detroit Wood Pulley Co. has merged its business into a stock company under the same style, with an authorized capital stock of \$12,500, all of which has been subscribed and paid in in property.

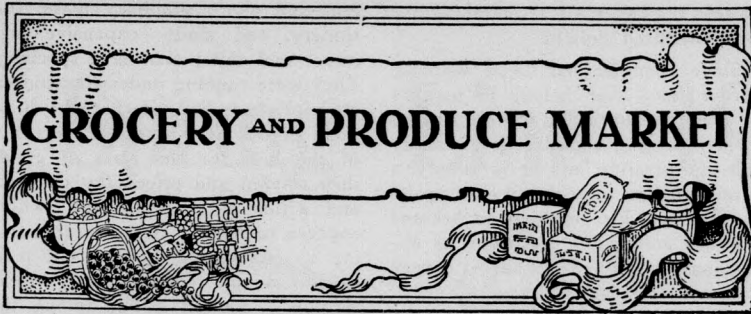
Farmington—The Farmington Canning Co. has been organized for the purpose of manufacturing and selling canned fruits and vegetables, with an authorized capital stock of \$1,500, of which \$1,000 has been subscribed and paid in in cash.

Detroit—The Kline Garment Co. has engaged in business for the purpose of manufacturing and dealing in ladies' and children's apparel, with an authorized capital stock of \$100,000, all of which has been subscribed and paid in in cash.

Manistee—The Manistee Iron Works Co. has merged its business into a stock company under the style of the Manistee Iron Works Co., with an authorized capital stock of \$800,000, \$500,000 of which has been subscribed and paid in in property.

Bessemer—The Scott & Howe Lumber Co., the leading lumber concern for twenty years in this county and for the last fifteen years operating the sawmill plant at Ironwood, has sold all its holdings, land and timber included, in Michigan and Wisconsin to the Foster-Latimer Co., of Millen, Wis. The new company will continue operating the Ironwood plant.

Holland—A. N. Brown, manager of the Holland Umbrella and Specialty Co., has resigned to take a more lucrative position in another city, and Austin Harrington has been engaged to take his place. Mr. Brown has been with the company since it was organized in this city a few months ago, coming to Holland from St. Joseph, where the firm had formerly been doing business.



The Produce Market.

Apples—Wagner, Wealthy, Maiden Blush and Twenty Ounce Pippin fetch \$3 per bbl.; Pound Sweets, \$3 per bbl.; Snows and Jonathans, \$3.25 per bbl.; Baldwins, \$3 per bbl.; Spys, \$4 per bbl.; Russets and Greenings, \$2.75 per bbl.

Bananas—\$1.50@2 per bunch according to size and quality.

Beets—60c per bu.

Butter—The consumptive demand has been very fair and in consequence the comparatively limited receipts of fancy solid packed and print butter are well cleaned up at top prices. On all grades the market is well maintained and the quality is running fancy owing to the very favorable weather. The price is rather extreme at present, and as a result the consumptive demand is likely to suffer somewhat. Local dealers hold factory creamery at 30c for tubs and 31@31½c for prints. They pay 25c for No. 1 dairy and 18c for packing stock.

Cabbage—\$2 per crate or 60c per bu.

Carrots—60c per bu.

Cauliflower—\$1.50 per doz.

Celery—18c per bunch for home grown.

Citron—75c per doz.

Cocoanuts—60c per doz. or \$4.50 per sack.

Cranberries—Early Blacks from Cape Cod command \$2.70 per bu. or \$7.75 per bbl.

Eggs—There is a good consumptive demand for everything in the shape of fresh eggs, as the market is comparatively bare. There is quite a surplus of mixed held and fresh eggs, however, which are hard to sell, even at relatively lower prices. The demand for storage eggs is moderate, and prices have not advanced proportionately with fresh. The outlook is for a continued good demand which will clean up everything that shows fine. No improvement in lower grades is looked for, however. Local dealers pay 22@23c, case count, del.

Grape Fruit—Too green to quote.

Grapes—California Tokay, \$1.65 per box of 20 lbs. net; California Malaga, \$2 per crate of 20 lbs. net; Imported Malaga, \$3.50@5.25 per bbl., according to weight.

Green Corn—15c per doz.

Green Onions—15c per doz.

Honey—20c per lb. for white clover and 18c for dark.

Lemons—California, \$6.50 for 300s and \$6.25 for 360s; Verdellis, \$6.

Lettuce—Hot house, 10c per lb.; head, \$1 per bu.

Nuts—Ohio chestnuts, 16c per lb.;

hickory, \$1.75 per bu.; walnuts and butternuts, 75c per bu.

Onions—90c per bu. for home grown; \$2.50 per bu. for white pickling stock; \$1.75 per crate for Spanish.

Oranges—Late Valencias, \$4.25 for 96s, 250s and 288s and \$5 for 150s, 176s and 200s.

Pears—Keefers, 75c per bu.

Peppers—15c per doz. for red; 60c per bu. for green.

Poultry—Local dealers pay 8½c for broilers, springs and fowls; 5c for old rosters; 8½c for ducks; 7c for geese; 12c for turkeys. There is evidently the largest crop of poultry in the country this year ever raised.

Quinces—\$2.50 per bu.

Radishes—15c per doz.

Squash—1½c per lb. for Hubbard.

Sweet Potatoes—\$2.75 per bbl. for Virginias and \$3.75 for Jerseys.

Tomatoes—50c for green.

Turnips—50c per bu.

The Grocery Market.

Sugar—Prices are unchanged since a week ago and the demand continues to be much better than could be expected with prices holding at such an extremely high point. Beet sugar is coming on the market, which is relieving the short supply situation. It is expected that all beet sugar manufacturers will try to rush their supplies on the market as fast as possible in order to obtain the high prices. The cane market shows no weakness. The first purchase of European beet was made a few days ago. There is a difference of twenty cents in the prices of beet and cane now and some of the jobbers look for it to be much greater.

Tea—Japans continue high and the outlook is for further advances before January. There is no urging of sales as is common at this season and low grades are where medium grades were a year ago. There are no China Greens being offered, as the stocks are depleted and, except as remnants, jobbers' stocks are closed out and off their lists, with no relief in sight before another year. The conditions are unusual, as the new tea regulations exclude China teas to the amount of about 19,000,000 pounds or an estimated shortage of about 20 per cent. for the United States. The Chinese disregarded their instructions for firing and finishing in conformity with the United States regulations, while the Japanese fell in line and their government formulated regulations prohibiting the artificial coloring of teas. The result is that the Japan tea trade will reap the benefits of an increased American demand.

Congous, Formosas and Ceylons show a sympathetic strength and further advances of all lines are expected. Retail dealers who place their orders now for their needs until spring will, no doubt, later congratulate themselves.

Coffee—All grades of Rio and Santos are ½@¾c higher than a week ago, and milds of all grades are at least ½c higher. The cause of the advance in Brazils is the continuation of bad crop reports and strong predictions from almost everybody of short crop. In fact, some of the bulls predict that the combined crops of all coffees this year will be about 1,000,000 bags less than consumption. The demand for coffee is good.

Canned Fruits—It is thought that the trade in general does not realize the shortage which will appear in some lines as soon as the demand increases. The first shipment of Hawaiian pineapple is arriving and wholesalers report that some packers are only delivering 50 per cent. on jobbers' orders. Apples are unchanged, and there is now reason to believe that New York apples will not go as low as was expected. California canned goods are unchanged and dull, and so are small staple canned fruits.

Canned Vegetables—Tomatoes are very firm at present prices, which are considerably higher than a year ago. The pack is reported to be smaller than last year, but should it be as large it will not be of sufficient size to meet the requirements, as last year's crop was far below the average. The market is somewhat unsettled, and it is therefore difficult to quote, but it is probable that 97½c f. o. b. in a large way fairly represents market values. Some holders, however, are asking \$1, but on the contrary, a very few are still willing to sell at 95c. The most reliable predictions are for much higher prices, unless the weather should continue so warm that more tomatoes can be packed than has been expected. The retailer is just awakening to the fact that there is nothing in canned peas to be had at less than \$1.25 per dozen and from present indications they will be much higher than at present. Corn is steady and unchanged. So far as is known, Maine packers will deliver in full.

Dried Fruits—There are no new features to report and the situation remains practically unchanged both here and on the coast. Prunes are in good demand, and all offerings are being readily absorbed by jobbing houses. Prices are firm and 7½c—bulk basis—seems to be the market here. Advices from the coast note a steady tone. Packers are firm in their views and are not disposed to do business at less than 6½c bulk basis f. o. b. boast. Seedless raisins are in good demand and a firm market prevails. Business was fairly active. Seeded raisins are quiet on the coast, but the market is steady. Imported raisins are in a strong position, in sympathy with advices from primary centers. The high range of prices on this product seems to be holding off business. Peaches are

coming forward more freely, but only a moderate jobbing demand is noted and prices are easier in some quarters. Apricots are dull and featureless. Citron and peels are fairly steady and a better demand is noted. Dates are in light supply and the market rules firm. Cables from Greece note an upward tendency in the market for currants.

Rice—The demand is better than a short time ago and the market is much firmer. New Jap rice is arriving and prices are much higher than on head rice.

Syrups and Molasses—Glucose is without change. The demand for compound syrup is fair for the season. Sugar syrup is unchanged and dull. Molasses quiet at ruling prices.

Cheese—Stocks of fancy cheese as well as under grades are short and the market is well cleaned up, with the demand fully equal to the supply.

Provisions—There has been a good active demand and no material decline is looked for until cooler weather. Pure lard is in good consumptive demand at unchanged prices. Compound is not quite so active and is steady at ¼c decline. Dried beef and barrel pork are unchanged and in good seasonable demand. Canned meats are steady and unchanged.

Fish—Cod, hake and haddock are firm and will probably advance. Hake and haddock are practically cleaned up. The demand is fair. Domestic sardines are reported as stronger from the packing sections, but prices in secondary markets have not changed as yet. Imported sardines are statistically strong, but unchanged in price. Salmon shows no change whatever; demand is fair. Mackerel is exceedingly strong and scarce. Practically none are offering from Norway or Ireland, and the stock of Norway fish is believed to have been cornered in very few hands. As far as prices can be quoted, the market is at least \$1 higher than a week ago, and Norway 1s, for example, are \$7@8 higher than a year ago.

The Old National Bank has been designated as the depository of the postal savings bank funds up to \$12,500. When the deposits reach that amount the postal department will make further orders as to the disposition of the money, and presumably some other bank will be given a share. The money has been coming into the postal savings at the rate of \$200 or \$300 a day since the establishment of the system on September 20 and at that rate will soon represent a deposit worth having. The Grand Rapids National City and the Fourth National both have applications in to be named as depository, and they may have their slice by and by.

The Rysdale Candy Co. has merged its business into a stock company under the same style, with an authorized capital stock of \$12,000, of which \$6,700 has been subscribed, \$2,600 being paid in in cash and \$4,100 in property.



Clothing



Personal Supervision Essential To Success.

With the spirit of consolidation rampant through the country, it follows that the small dealer whose ideas are in any way progressive should feel the lure of what has been so successfully exploited by the giants of the industrial world. We see what great concerns are doing and what remarkable strides have been made within twenty years in all lines of commercial endeavor; it is but natural that the wish to imitate is accountable for the making of much money and the loss of it, in equal proportion. The formation of powerful combinations, the removal of competition, in short, extending the field—all this becomes a very vital possibility to the modern merchant. Speaking along these lines to the Treasurer of a large corporation operating one hundred and forty quick-lunch places in nine states, I gathered some very interesting information regarding the growth of individual establishments, or, as it is more commonly called, the chain system. He said:

"Six years ago the general manager of our company started a small, self-serving restaurant in New Britain, Conn. The novelty of the idea caught on quickly. His investment of less than a thousand dollars yielded a weekly profit averaging from fifty to one hundred dollars. The scheme was a success and he, of course, conceived the plan of opening up in other towns when the New Britain establishment was running on a satisfactory basis. He leased a place in New Haven, but for some reason or other it little more than paid its expenses, probably because that city had several other restaurants of the same order and the things had ceased to be innovations. To increase the business he raised the quality and variety of the food served, in many instances providing dishes at less than cost to attract attention and patronage. The New Haven place was being run on the profit made out of the New Britain restaurant and he very soon found his income reduced to almost nothing.

"This state of affairs could not last long, and the opportune arrival of the man who is now President of the company made the success we have won possible. With a sound backing, the plan took on a different aspect. One establishment after another was opened through the smaller cities of New England. A home plant for the baking of bread and pastry, cooking of sandwich meats and preparation of staple food supplies was located in Boston and Waterbury. Large quantities of storage eggs, fruits in season, flour, and so on, are purchased when the market for them presents the most attractive figure, and the profit on each

dish served, although very small, is assured through the comparative absence of waste and the quantities in which these things are bought.

"You see, it was simply a case where the man with money was the power that counted. We operated every new place during the first three months at a loss. Elaborate eatables are put on the counters, selected victuals are provided, our new customers get 25 cents' worth for 15 or 20. When our reputation for cleanliness and other genuine attractive qualities becomes known and the patronage has become sufficiently large, we reduce running expenses and the dishes that have meant a loss are withdrawn. The plan has worked with much success, as our crowded places testify. Yes, it takes money, and a lot of it, to work out this chain idea—that's the secret of our success and of every other combination, large or small."

It seems a very plausible explanation why a man with two or three shops frequently seems to make little more money than the chap who operates one well-paying stand. The profits of the older store go to maintain the newer ventures. Then, there is always the increased care, the divided interest which must take a certain amount of attention from the first investment.

Perhaps as interesting an example of this state of a business is to be found in the recital of the woes of a Brooklyn barber. It will serve to illustrate my meaning in those instances where the personal attention of the proprietor is a feature of his work. This man conducted a highly successful shop in one of the Brooklyn family hotels. He was making money, running seven chairs, had two manicurists and four bootblacks. All this was made possible because he gave his undivided attention to the shop. He cleared six or seven thousand dollars a year and all went well until he was offered the lease of the barber shop when a club house was erected in Manhattan. The proposition looked good; he fitted up a fine establishment, spending two or three thousand dollars for the fixtures, special washstands and appliances. The new shop demanded his presence daily; he left his foreman in charge of the Brooklyn place and devoted his time to working up a profitable business.

It did not go from the beginning; there was no outside trade and he was forced to depend upon the Club members; the rent was high, eighteen hundred dollars a year, which did not include light and heat. In short, he carried the business along on the profits of the older place, the earnings of which dropped off because the proper management was absent. He could not break the lease, no one was ready to buy the shop at a fair price and at the end of a year

he sold the fixtures for something like eight hundred dollars.

Since then he has been working harder than ever before in his life to bring the Brooklyn store up to its former earning capacity; it gradually lost its prestige and it is simply a case of having to begin all over again. He has lost his ambition to become a power among his craftsmen by absorbing his competitors and is a very much wiser man.

In broader fields, such as the selling of much-advertised hats or shoes, the branch store proposition entertains somewhat different possibilities. We find certain lines staring us in the face on almost every main artery of the town; when people have become accustomed to wearing a certain hat or shoe or having their prescriptions filled by a particular druggist, they welcome the coming of every new store, the name of which is familiar to them; convenience is such an important consideration in these bustling days. But the merchant's idea is not so much to accommodate the customer who goes out of his way to buy his hat in Duane street by opening a branch on Broadway and Thirty-fourth street, as it is to get the new business in this other section of the town. He is safe in assuming that if his hat made friends down town it will gain new ones for him in the other part of the city.

But with articles the worth of which is perfectly known to the trade through advertising and experience, the chain store is much more possible of success than the merchandising of general lines. Here the element of doubt, wariness, creeps into view; even reputation for reliability is not always sufficient to turn attention to a new place in any great degree. It is here that executive management, standards of value and ample resources are everything in the combat. The chances are that the concern with all of them will win out; one of them lacking must mean failure.

The recent assignment made by a large corporation engaged in the retail drug business proves how difficult it is to retain the confidence of the public, even although we may consider it easily won. These people carried on a money-making investment in four or five stores in New York City. They had a reputation for fair dealing, efficiency and reputable service. People went out of their way to buy drugs from them and prescriptions were filled from great distances. They opened three or four shops in rapid succession and bought heavily on their excellent credit. Dealers had been selling them on sixty and ninety days, bills always having been met at maturity and it was no uncommon thing for a supply house to let them have ten thousand dollars' worth of chemicals in a single shipment. Each new place was stocked to the limit, the policy of the concern always having been to show every sign of prosperity by well-filled shelves and new goods. They took on several new lines, cam-

eras and photo supplies, cigars, stationery, and made expensive perfumes and toilet articles a specialty. They were running under tremendous expense; it is judged that the locations of the new branches were not of the best for the class of goods they offered and prices they charged, and within six months the whole concern tumbled. They are now trying to pick up the pieces, but it is safe to assume that the policy of extension ill-advised is not among the newer standards of the reconstructed company—Haberdasher.

News From the Buckeye State.

Written for the Tradesman.

October 9, the anniversary of the great Chicago fire, was observed as Fire Prevention Day in Ohio, by proclamation of Governor Harmon.

The National Waterways Commission will meet in Toledo Nov. 1 and the members will travel over the route laid out for a barge canal connecting Lakes Erie and Michigan.

Playgrounds will be provided for the school children of Newark and the School Board is asking for four acre tracts for this purpose, located in the north, south, east and west sections of the city.

Frederick W. Fansher has been selected as Secretary of the Dayton Chamber of Commerce and Robt. M. Robinson is appointed to the newly created office of Traffic Manager. Mr. Fansher is a well known Dayton boy, 25 years old, and Mr. Robinson has been with the Pennsylvania Railroad there, as chief clerk in the freight offices, for the past eleven years.

Almond Griffen.

The Tailor Knew.

Tailor—I must have cash down for your wedding suit, Mr. Parks.

Customer—But haven't I always paid my bills on the minute?

Tailor—Yes, Mr. Parks; but remember that after this you won't have the handling of your own money.

It's all right to save money—but don't squeeze it.

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

Those Michigan Merchants

who are now enjoying the biggest and most satisfactory Young Men's and Little Fellows' trade are doing it on the merits of

Graduate Clothes (Sizes 31-40 - \$12-\$20)
Viking Clothes (Sizes 31-40 - \$7-\$11.50)
Wooly Boy Clothes (Sizes 6-17 - \$3.75-\$10)
and other moderate priced lines made by

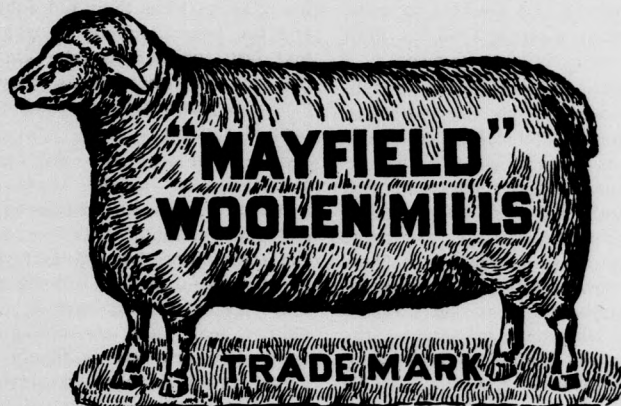
BECKER, MAYER & COMPANY CHICAGO
BEST MADE CLASSY CLOTHING

The Man Who Knows Wears "Miller-Made" Clothes

And merchants "who know" sell them. Will send swatches and models or a man will be sent to any merchant, anywhere, any time. No obligations.

Miller, Watt & Company
Fine Clothes for Men Chicago

Spring Line 1912 Now Ready



There is a REASON for the PROGRESS we have made. Our Salesman will show you the REASON.

At every step the progress and growth of THE OLD WOOLEN MILLS have been paced by the demand for its output.

In our efforts to keep up with this demand we have been forced to again increase our capacity.

Established in 1866 with 8488 Sq. Ft. of Floor Space.

In 1881	Increased to	12758 Sq. Ft.
" 1891	" "	24764 " "
" 1901	" "	63112 " "
" 1910	" "	86612 " "
" 1911	" "	100000 " "

ONE HUNDRED THOUSAND SQUARE FEET of FLOOR SPACE devoted entirely to the converting of RAW WOOL into the finished PANTS.

We are the largest manufacturers of Pants in the world.

Our line will be shown from the Carolinas to California, from Lake Michigan to the Gulf.

Our Salesmen are now on the road and one will call on you.

C. C. Deane and Geo. C. Deane, 126 Eggleston Ave., Kalamazoo, Mich., Salesmen for Michigan, Wisconsin and Northern Illinois.

T. W. Donnelly, Sullivan, Indiana, Salesman for Northern Indiana.

Abe Newman, Evansville, Ind. Salesman for Southern Indiana.

W. R. Metcalf, Millersburg, Kentucky, Salesman for Ohio.

THE OLD WOOLEN MILLS

INCORPORATED
MAYFIELD, KY.



DEVOTED TO THE BEST INTERESTS
OF BUSINESS MEN.

Published Weekly by
TRADESMAN COMPANY
Grand Rapids, Mich.

Subscription Price.
One dollar per year, payable strictly in
advance.
Five dollars for six years, payable in
advance.
Canadian subscriptions, \$2.04 per year,
payable in advance.
Sample copies, 5 cents each.
Extra copies of current issues, 5 cents;
of issues a month or more old, 10 cents;
of issues a year or more old, 25 cents.

Entered at the Grand Rapids Postoffice
as Second Class Matter.

E. A. STOWE, Editor.

October 18, 1911

MORE HARM THAN GOOD.

The campaign of the Men and Religion Forward Movement now being conducted in this city will, undoubtedly, result in much good, but vastly more good would have been accomplished if Rev. Charles Stelzle had been left behind or properly muzzled. His utterances along trades union lines plainly show that he has never given that subject the close investigation and careful study a man must give it in order to think rightly and speak accurately and truthfully. His references to the high aims of the trades unionists are ridiculous in view of the proven facts that many of the unions regularly employ sluggers and murderers to harrass and destroy non-union men and force them to unite with the union by coercion and intimidation. His statement that the oath unionists are compelled to take is not anti-Christian plainly indicates that he has never read the ritual of the typographical union and other unions which compel the adherent to place union ahead of God, and country and family, thus converting a man who might be a Christian, a patriot and an ideal citizen into a religious and social outcast. Unions have their good features and have accomplished much good for their members along certain lines, but the methods employed are frequently so questionable and the weapons used are frequently so damnable that the effect of the reforms are nullified or destroyed.

The wild and unreliable statements of Mr. Stelzle are particularly unfortunate and pernicious at this time, when the city is just beginning to recover from the effects of a long and bitter strike called and maintained for the sole purpose of forcing our furniture workers into the union and thus converting our law-abiding, church-going, God-fearing citizens into union slaves and vassals, who are incapable of distinguishing between right and wrong because of their adherence to a blood curdling oath exacted by the cohorts of unionism and anarchy. The strike failed because it was wholly mercenary and led by irresponsible despots who would enslave our happy and contented workmen for the sake of a few thousand dollars in dues, so that the officers of the infamous organiza-

tion might travel in Pullman cars and make frequent tours of Europe. Fortunately, our furniture manufacturers stood out as a unit against the onslaughts of union graft and thralldom and the sober sense of our workers finally asserted itself and put an end, for all time, to the hopes of union schemers and grafters to make Grand Rapids a fertile field for their infamous methods and practices.

Mr. Stelzle is an eloquent preacher and an able and effective Christian worker, but his references to trades unionism prove conclusively that he has touched only the edges of that subject and that the only trades unionists that he has met are those who are on dress parade for the purpose of creating false impressions of the real trade unionists, such as the man sees who gets up against the real thing and comes to look upon trades unionism as something to be dealt with with sterner weapons than honeyed words and slobbering compliments.

ENOUGH MACFARLANISM.

After spending an enjoyable two months traveling in Europe, Wm. B. MacFarlane, director general and chief beneficiary of the recent furniture strike, has returned to Grand Rapids for a visit. No announcement has yet been made of social functions being arranged in his honor, nor have plans been made for parades or processions for him to review. The workers of Grand Rapids have had their MacFarlanism; there is reason to believe they will be immune from a second attack. The attack cost the furniture workers a matter of \$2,000,000 in wages lost; it cost the city many thousands of dollars for extra police; it was an expensive proposition for the furniture manufacturers in business lost; and the business men of the city had their sorrows. The town is still suffering from what this eminent professional friend of labor did to us, and possibly it is the fresh recollection of what MacFarlane did to us that checks any disposition to be joyful at his return.

What the MacFarlane mission may be in town is not announced, but a shrewd guess might be that he is here to see what can be done to save the remnant of unionism in this city and, incidentally, get some more money. The international brotherhood of carpenters and joiners sent more money to Grand Rapids for disbursement in strike benefits than this city contributed to the funds of the organization that has its headquarters down in Indiana. If the union here can be kept together, there will be a chance that some of the money can be recovered in the weekly dues of the local members, or, at least, the strike benefit payments will take on the appearance of an investment, instead of an expenditure, yielding a fine rate of interest. It will take some very artistic lying on the part of Mr. MacFarlane to make the local workers see where they are to be benefited by sending money to Indiana, but when it comes to lying, Mr. MacFarlane

last spring demonstrated abilities of an exceeding high order and it is unlikely that two months' pleasure traveling in Europe has made him altogether forget the art. It is possible he may prevail upon some of the workers in the factories to remain with the union, but most of them are too glad to have their old jobs back and too busy catching up what they lost last summer to take kindly to the idea. In other words, they have had their MacFarlanism and one attack is enough.

A few months ago the furniture manufacturers would have been threatened with an attack of nervous prostration at mention of MacFarlane's name, but the fact that he is in town now is to them merely a matter of passing interest, causing neither fear nor trembling. The open shop principle is firmly established and it is here to stay. The manufacturers are not courting trouble, but industrial freedom in Grand Rapids will be maintained and nothing that MacFarlane or others like him can do will change the conditions.

HALLOWE'EN.

While young folks look forward to this date as almost second to Christmas, the elders are apt to look upon it in quite another frame of mind. They may enjoy the harmless pranks as much as ever, but there are apt to be some incidents which mar the pleasure. The old trick of taking away steps and allowing some one to walk out to a fractured bone would seem too stale to be considered by any self-respecting youth; and yet every year it has its victims.

Removing gates and destroying property in general is another despicable method of celebrating which certainly marks the participants as lacking in originality of wit. While the new joke which bears with it only fun may always be warmly applauded.

Police force may be doubled and still the objectionable features elude their vigilance. If you take a hand in guarding your own property the guns of the fun-makers seem all pointed in your direction. Yet there are ways to insure their being loaded with nothing more harmful than blank cartridges.

Suppose that you offer the farmer who furnishes you with pumpkins a small sum for a lot of the little pumpkins which will make Jack-o'-lanterns and are still too small to sell as a first-class product. Then get the boys of the neighborhood together and tell them to have what fun they can out of it. They are not going to willfully destroy any of your property after this proposition; and the chances are that the fun will be more largely confined to harmless sport. Join with them in suggestions for the preparation.

The girls, too, will want to join in the events of the evening. If there is some one needy in the vicinity make up a basket of potatoes, turnips and other eatables, and let them bang it against her door. They may take the hint from this and add

dainties from the home which will turn the night once dreared into one of angel visits. And the fun will prove infinitely greater than that of laying dangerous traps. Let some sunshine creep in, even on the last night of October.

THE NUT WINDOW.

The cocoonut in its husk is a genuine curiosity in almost any community, and yet some of our native nuts may prove almost as strange in the eyes of many. There are many points of attractiveness as well as interest in a bit of the October woodland transported to the show window, some of which may be obtained at comparatively little cost.

The chances are that the boy who gathers your nuts has a sister who will be delighted with the chance to furnish some of these trophies; and with a bit of careful directions will contribute for some trifle desired among your goods a window of which all concerned will be justly proud. The touch of nature will help to sell the nuts, even although the materials in the decorations are all familiar, while the chances are that some parts of the collection may prove curios.

A branch of chestnuts showing the burrs half open with the nuts peeping forth will be the central object of interest, to which may be added branches of hickory and other native nuts. Brilliant colored autumn leaves which have been pressed dry with an iron and beeswax or paraffin will retain their fresh appearance during the entire season. A clump of ferns at one side, bright hued bitter-sweet berries, anything which flavors of the woods, will be appropriate.

Of course no business man would consider the project if there were not others to prepare the material. But with nature so lavish, young hands will surely be available to round up her beauties. And the window dressing should be looked upon as a part of the legitimate expenses. The regular routine of work makes us forget that others like a greater change than the substitution of the bushel of chestnuts for the bushel of beans. A little extra decoration occasionally works wonders in attracting customers. They enjoy the novel, and they also take a greater interest in your store because you thus prove your interest in it.

According to an estimate in the Railway Age Gazette, the cost of substituting steel cars is estimated at about \$630,000,000. At the beginning of this year there were about 3,000 passenger cars in service in this country, built of all steel construction. The total number of passenger coaches is about 54,000, so that the number of steel cars is about 5.3 per cent. of the total. Of the cars constructed during the present year 62 per cent. will be all steel construction, so that at the end of this year fully 9.3 per cent. of all passenger cars will be of steel, while 3.5 per cent. have steel under-frames. The percentage of wooden cars in service has dropped in the last three years from 98.2 to 87.2 per cent.

CORPORATION BAITING.

A special Commission was appointed a few months ago by Governor Osborn to study the taxation methods of the State and to recommend a plan by which the necessary revenues for the maintenance of the State government can be raised without resorting to the old property tax, except in emergency cases. Patrick H. Kelly, of Lansing, is chairman of the Commission and the other members are Roger I. Wykes, of Grand Rapids, and Prof. Henry C. Adams, of the State University. The Commission has just made a preliminary report and this preliminary report is of such a nature that it will be difficult to make the people of the State believe it was intended to be taken seriously. The Commission recommends an increase of \$250 in the saloon tax, which would bring \$1,000,000 additional into the State treasury, and it will probably be agreed that there is some sanity in this suggestion. The feature of the report, however, is that the maintenance of the State government be made a burden upon the corporations. The Commission would tax the corporations, not on their physical assets, but as "going concerns." The manufacturers of automobiles and accessories, as an illustration, reported net earnings last year above interest charges of \$13,428,053 and they paid in taxes \$185,000. Capitalizing the earnings at 10 per cent. indicated a value of \$134,280,530 and the tax rate was only \$1.40 per \$1,000. Foundries and machine shops, figured in the same way, paid a tax rate of \$7.23, printing and publishing houses had a rate of \$7.56, the mines a rate of \$7 and electric railroads about the same. While these manufacturing enterprises were paying such rates the steam railroads were paying \$20.55, residence property \$14.50 and farm property \$10 per \$1,000 valuation. Making the corporations pay taxes on a basis of a capitalization of net earnings, it is suggested by the Commission, would take away the need of the property tax. The corporations could be made to render reports to the State and upon these reports the taxes could be assessed. The Commission also recommends a higher tax on electric railroads and on electric power and transmission companies.

A separation of State and local taxation is certainly to be desired, but the plan suggested by the Commission is so very crude that it can not be accepted even as marking progress in bringing about what is desired. Taxation should be so distributed that everybody pays his share, either according to ability to pay or to the benefits gained. To make the corporations pay would be neither just nor equitable. There might be some sense in using the net earnings as a basis of assessment, provided the net earnings could be honestly and uniformly computed, but net earnings are usually a matter of book-keeping and, with exactly the same figures and facts before them, scarcely any two experts would show the same results.

Besides, it would be easy to evade such a tax plan by padding the pay rolls and raising salaries until the showing would be of a deficit instead of a surplus.

Corporation baiting has been more or less popular in certain quarters in recent years, but Michigan has been reasonably free from this kind of foolishness. It is true the railroads and the mines and in the cities street car lines and gas companies have received attention, but manufacturing, commercial and other corporations representing enterprise and industry have not been discriminated against, nor has existence for them been made burdensome. This special Tax Commission would change all this. It would tax the corporations out of the State and the more prosperous they might be the more certain would they be seeking locations elsewhere. The manufacture of automobiles has become one of Michigan's greatest industries, employing millions of capital and thousands of men, and yet the Tax Commission would create conditions which would make it impossible for them, or at least unprofitable, to remain in the State. There is scarcely a town in the State but would eagerly welcome an inter-urban railroad, yet it seems to be the Commission's idea to heavily penalize the capitalists who put their money into such enterprises. The rivers and streams of the State have been running for ages and no use made of their rapid flow. As soon as men with money and brains and vision seek to develop these rivers and make the power that has been running waste available for the uses of man the Tax Commission would signal them out as the burden bearers of the State. The plan proposed by the Commission in its preliminary report may be one that will appeal to the crowd in a political campaign, but the common sense of the people will not commend it, and if this preliminary report represents the best the Commission can do the Commission had better collect its per diem and quit.

THE FOUNDATION.

An enterprising American who established a store in London and tried to conduct it according to the ideas of home found some obstacles as curious as unexpected. His free display of goods upon the counters were regarded as a manufacturing plant for the encouragement of theft. His plate glass windows, draped with care and unprotected by the customary iron shutters by night, were looked upon with equal suspicion. And yet, after months of the sharpest kind of criticism, he won; for the British are as honest in their convictions as they are conservative regarding new ways of doing things.

The secret of his success may be summed up in his own words when asked about his business policy: "Policy isn't the right word—principle is the basis we do business on; because principle is the same to-day as it will be to-morrow; policy changes. What may seem like good policy is not always good principle; but

good principle is always good policy. In buying our goods and in selling them we preach and practice that 'the recollection of quality remains long after the price is forgotten.'"

It is the same thing the world over. Getting the best of the bargain may seem like a profitable way if you are a transient. But if you expect to remain long at the old stand the reputation for honesty is more stable than any other. Evasions, shoddy, various tricks of the trade, sooner or later come to light. You may possibly build up a big business upon them, but like the Chicago sky scrapers which have had the reputation for years of being stable, it will sooner or later be proved as away out of plumb; and the problem of righting such a matter is one more serious than the civil engineer will be willing to tackle.

Don't expect to get to the top without having an occasional tumble. The man who gets easily discouraged never amounts to very much. The crack baseball team will now and then get a good trouncing at the hands of the tail-enders. They do not quit and give up on that account, but buckle in all the harder and make up as soon as possible for the temporary setback. You have of necessity to discover the wrong before you are at all certain to do the right thing. Failures are not a disgrace. Many of the most successful business men failed before they made a success. A winning that comes easily does not do much toward fitting a man for the business struggle. Often it is a hindrance. It is said that Edison made thousands of failures in the search for the filament of his incandescent light. Each failure taught him what not to do and put him that much ahead. The salesman who goes by rule and rote gets to be an old foggy and stale. It is necessary to accomplish much, to take some risks in this world, and this necessitates a good many failures, but if these strengthen instead of prove discouraging they are beneficial. The human who never made a mistake has not been created yet, but see that you do not sidestep from the course you have mapped out when you make a bad play now and then and you will find that you are every day getting nearer the goal.

The children who are fond of candy—and this includes every child—will hail with joy recent statements of medical journals and medical men, to the effect that it was wise to give plenty of pure candy to the young. The New York Medical Journal cites an eminent authority as saying that sugar is valuable as a muscle food and recommending it to captains of football teams as a promoter of endurance. The writer in the journal says: "We are only beginning to realize that the love of candy and jam in children is an instinct implanted by nature. The thrashings given to children in the past for raids on the pantry cupboard form an ugly monument to our ignorance of one of nature's beneficent plans. Sugar is a valuable

muscle food as well as a necessity to the child's large proportion of adipose tissue. Mention is made of the fact that soldiers and sailors crave candy and when they spend their money for sweets do not buy intoxicating drinks.

Some one has paraphrased an old saying by stating that a merchant is known by the clerks he keeps. How about yours? Are they decent, self-respecting, honor-loving citizens, or are they shady characters who could not get a place in an establishment where character is required? The assertion is too often made by the employer that it is not the business of the "boss" to bother himself about what is done outside of work hours. It is emphatically the right of the employer to know what his assistants are doing with themselves at all times, for they are going to hurt his business if they are not carrying themselves decently at all times. If they are rowdies, keepers of bad company and generally the riff-raff of society's scum they will bring discredit upon the stores in which they are employed no matter how unimportant the position they occupy. No chain is stronger than its weakest link.

A special committee of the Detroit Board of Commerce has for several weeks been investigating the paving situation there and will prepare a report in which it will say that brick should be used only on residence streets. The Commissioner of Public Works agrees with the Committee in its findings. On streets in which there is heavy travel, granite block, creosote block or asphalt will be recommended. It was noticed that a tar filler wore better than grout in a brick pavement on Bagley avenue, but the thoroughfare is wide and the traffic is light compared with that on similar down town streets. The Committee and the Commissioner went over all the paved streets and looked them over thoroughly. The consensus of opinion is as above and the report will be published soon.

While the greater part of every good business man's thought and time is given to his business, he is wise who remembers that other interests have an indirect bearing upon his prosperity. Especially should he not forget that what is good for his home town is good for him, and he should be as active as possible in promoting its welfare. The more there is about a town to be proud of the prouder will be its inhabitants. This enhances public spirit, and this sentiment spreads to the extent of engulfing all things and makes the consumer feel more like patronizing the home merchant. A good business man is a good mixer and will let his voice be heard and his enthusiasm enlisted for whatever project will benefit the community at large.

Make every day count for something. If you don't accomplish anything, don't let it be for the want of a big, hard "try."



News and Gossip of Interest to Business Men.

Saginaw's Commerce Commission.

Saginaw has a real, live and energetic Commerce Commission, which may or may not work in collaboration with the interstate body at Washington. It came into being by a resolution offered by Alderman Gay in the Common Council Monday night, October 9, and was unanimously adopted, which called upon Mayor Stewart to appoint a committee of three to investigate and report upon the fuel situation in Saginaw. The resolution in effect charges the Saginaw Coal Co., the leading fuel organization in the city, with controlling prices and forcing them up in both anthracite and bituminous coals, and also points to the fact that the same concern has now secured control of the coke supply, through contract with the Saginaw City Gas Co. The Mayor appointed Aldermen Gay, Otto and Zahnow such committee, and it is now supposed to be at work. Just what will happen if the Committee finds the resolution to be based upon fact is not yet clear, although there is talk of taking the matter up with the Federal authorities.

To Enlarge Boat Company.

Announcement is made that the Valley Boat and Engine Co. is at work on reorganization, including an increase of the capital stock to \$30,000, enlargement of plant and consequent increase in output. Newell Barnard and other local capitalists are interesting themselves in the concern, considering the field an excellent one. It is expected to expend \$10,000 in factory improvements at once, and the changes will mean an increased force of men. The present capitalization of the company is \$20,000, and its books are filled with orders, despite the fact that this is not the busy season for boat building. The stock boats of the concern will be 16, 18 and 20 foot open launches, and a cabin cruiser 25 $\frac{3}{4}$ x 8 $\frac{3}{4}$ beam, it being understood the company is open to fill all orders for any type of boats ordered. The Valley Boat and Engine Co. is independent of the so-called motor boat trust.

A Saginaw State Fair.

That Saginaw will be in the list of Michigan cities offering the attraction of a State fair each fall seems now assured. The organization was long since effected, and it has been steadily at work in conjunction with the Northeastern Michigan Devel-

opment Bureau to promote the Fair, the chief difficulty being one of site and buildings. Through the generosity of Hon. Wellington R. Burt the site difficulty is now overcome, the philanthropist in question having purchased the well-known Hoyt farm, just south of the city, and offered it to the Association as a site for fair grounds and buildings, on two provisos only—that the property shall revert if it is not used for the purpose for which it is given and that the Association shall raise \$30,000 for buildings, it being understood this is an equivalent of the amount paid by Mr. Burt to acquire the property which makes his princely gift possible. Mr. Burt's gifts to Saginaw have been many and generous in the extreme, and all along practical and timely lines. No one thing is looked upon as likely to help the upbuilding of this section of Michigan more than a fair of the proportions of the Northeastern, and strength is given the proposal by the news coming from good sources that the Northeastern Development Bureau is likely to move its headquarters to Saginaw in view of the fine encouragement given and the excellent prospects now assured. The Hoyt farm is a splendid piece of level farm property, well cultivated and well fenced, a piece of property that is ideal for the intended purpose. It is well served by the Pere Marquette Railroad, and is within easy walking distance of the heart of the city, with the street railway running right up to it. Still further steps were taken Friday to assure the organization of the new Fair, which means so much to this section of Michigan, when articles of incorporation were forwarded to Secretary of State Martindale at Lansing. The articles of incorporation are for a \$100,000 organization, to be known as the Eastern Michigan State Fair Association, and they are taken out under the law of 1903, which provides for the incorporation of associations, clubs, societies, etc., not for profit. The articles were signed by the twelve original directors. It is intended upon complete organization being effected to have a board of thirty-six directors, or one for each county in the district, embracing about half of the Lower Peninsula. There will also be a president, secretary, treasurer and ten vice-presidents. The financial campaign to raise the \$30,000 stipulated for by Mr. Burt is on, under direction of J. W. Symons, of the Symons Bros. Co., and each investor will be made a stockholder, although dividends

may not be expected—that is, direct dividends, as in the case of ordinary commercial bodies that are successful. Of the success of the Northeastern Fair there is no question and its future is in hands accustomed to handling and directing big things.

Stone Road to Flint.

Prospects for the building of the highway between Saginaw and Flint were advanced Thursday afternoon, when the Saginaw county Board of Supervisors accepted a guarantee from Saginaw city business men in the sum of \$21,000, to be used for the work in question. On top of this Bridgeport township votes on a \$20,000 bond issue for the same purpose, Oct. 17, with every indication of the vote being favorable, and on the same day Birch Run township votes on an \$8,000 bond issue, also for the highway, making a total of \$49,000 to be expended on the project from this end of the proposition. In Genesee county the road commissioners are asking the Board of Supervisors for an appropriation of one and one-half mills on the present valuation for good road purposes, which will mean \$65,000 instead of the \$35,000 available this year. With this amount in hand, the Flint end

of the proposition will be well taken care of.

Business Notes.

L. Heinlein & Co., Vassar, are selling out their stock of general merchandise and will retire from business. Rosenberg & Co. are the purchasers of the stock.

Luther Mills is taking over the merchandise stock of R. C. Burroughs, at Upley.

S. W. Soule, of Tyre, has sold his merchandise stock and will retire from business.

B. C. Spero has opened a new store at South Saginaw.

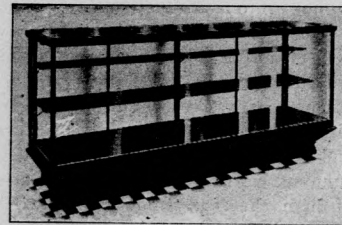
John Mavers has put in a new stock of furnishings and shoes at Clare.

Kling Bros. are adding a stock of shoes to their establishment at Fredric.

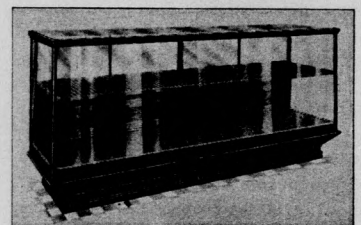
Orrin Davis has opened a store at Marion.

Business visitors to the city for the week included W. C. Olkert, Wheel-

Symons Brothers & Company
Wholesale Grocers
Saginaw :: Michigan



No. 81 Display Case



No. 84 Cigar Case

Saginaw Show Case Co., Ltd., Saginaw, W. S., Mich.
We make all styles Catalogue on request

SAGINAW MILLING CO.

SAGINAW, MICHIGAN

Samico, Uncle Sam, Upper Crust,
King K, Blue Bird Flours

Mill Feeds, Seeds and Grains

Bread made from SAMICO won first premium in 1909 and 1910 at Michigan State Fair, Detroit



Our Brands of Vinegar

Have Been Continuously on the Market
For Over FORTY YEARS

Think of it—FORTY years of QUALITY

The FLAVOR of vinegar is the dominating power for QUALITY and is what makes good palatable salad dressing and pickled condiments. The Pure Food Law compels all vinegar to contain the requisite strength for pickling, but FLAVOR is QUALITY and makes a satisfied customer.

The following brands have the FLAVOR, specify and see that you get them:

"HIGHLAND" Brand Cider and White Pickling
"OAKLAND" Brand Cider and White Pickling
"STATE SEAL" Brand Sugar

Oakland Vinegar & Pickle Co. Saginaw, Mich.

er; E. L. Marsh, Edenville; Mr. Anderson, of Albertson Bros., Akron; S. H. Blakely, Bad Axe pioneer business man; Charles Mueller, of Mueller Bros., Hemlock; George Wolston, of Fordney, and Joe Latoski, of Auburn.

Boys of the Saginaw high school have raised quite a large crop of sugar beets this year in a field in the city limits and started harvesting Monday. After the beets are pulled the boys themselves will attend to the topping and hauling to the sugar factory. The crop is an exceptionally good one.

Flint bakeries have fallen under the displeasure of the local Board of Health and one was found so bad in its sanitary appointments, or lack of them, that it was ordered closed.

The franchise of the Saginaw Baseball Club, South Michigan League, held at \$7,500, is on the market, the owner, A. S. Burkart, of Detroit, having made his annual announcement that he wants to retire from baseball.

C. J. Maynard, of the Toledo Computing Scales Co., has been arrested at Gaylord and brought back to Saginaw by Detective Abele, charged with the embezzlement of \$175.

General Manager John A. Cleveland and Special Officer P. J. Cunningham, of the Saginaw-Bay City Street Railway Co. are at Atlantic City, in attendance upon the International Convention of Railway Men.

Luella M. Burton, Deputy State Factory Inspector, is making things lively for manufacturers and other employers of labor by preferring charges of their employing girls under the legal age and also working female employes longer hours than the State law permits. Average fines of \$10 and costs have been imposed in a number of cases.

Through the efforts of the Saginaw Board of Trade and shippers a daily through car freight service has been instituted on the Michigan Central from Saginaw to Upper Peninsular points, and the new service is meeting with excellent success.

President Kinde, of the Bad Axe Board of Trade, has appointed Messrs. Ryan, Hubbard and Sleeper a special committee to promote the deal by which it is expected to secure Grand Trunk Railroad connections. The company has offered to build the connection if the right of way and terminal grounds are donated.

J. J. Pally, special agent for the United States Census Bureau, is in Saginaw compiling statistics, devoting his time principally to the investigation of educational and school problems. J. W. Brady.

A Cheerless Explanation.

"So you think there is less bribery among public officials than formerly?"

"I'm sure of it," answered Senator Sorghum. "It's gotten so that a man can not tell whether an offer of money is a bona fide transaction or merely a trap to get a man before the grand jury."

Philosophy of Successful Man.

Do the routine things just as carefully each day as if you were trying a new and wonderful experiment.

The only way to do a thing well is to do all the things before it well, so you will have a good foundation.

Don't wait for Jan. 1 to turn over a new leaf. Any other day, as far as resolutions are concerned, will do just as well.

When the boss is away is the time to convince yourself that you are really worthy of the salary you are getting.

Be just as polite to the man who comes in to ask a question as to the man who is consummating a big deal. You can never tell when the questioner will be a customer.

Be true to yourself, no matter what your job is. If you are not worthy of your job, develop up to it. If your job is not worthy of you, quit. You were responsible for getting it in the first place.

"The easier the job the higher the pay," does not mean that you will get a raise for shirking as much of your work as possible.

When you buy a pound of butter you are angry if you only get thirteen ounces. Do you only earn \$18 of your \$20 salary?

Do not try to give suggestions for the improvement of the business until you have made improvements in your own work.

Do not try to gain the approval of the head of the firm by telling him a funny story. He did not hire you for your vaudeville ability.

The good work you did yesterday is good only as a gauge to show you how much you are capable of doing to-day.

A neat appearance, which is always necessary, does not mean that you have to lead the fashions.

If you can not get the position you want do not stop doing something else which may lead up to it. The job that is easy to get is generally not worth having.

If you do not like your job and have to keep it, be a good enough bluffer not to let on about it until you have something else. It is a pretty poor specimen who will admit that he has to hold a job he does not like.

The man who is five minutes late in the morning is the same one who is all ready to leave ten minutes before "quitting time."

Of course your finger nails should be immaculate, but the time not to attend to them is when engaged in business conversation.

Do not ask favors "because you are married." The heads of the firm are not much interested in your home life, and, besides, you probably got married because you wanted to.

Listen respectfully and with interest to the "man higher up," not because he is higher up, but because he knows more than you or he would not be there. Hollis W. Field.

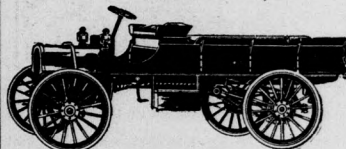
When might makes right it is often wrong.

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.

Chase Motor Wagons



Are built in several sizes and body styles. Carrying capacity from 800 to 4,000 pounds. Prices from \$750 to \$2,200. Over 25,000 Chase Motor Wagons in use. Write for catalog.

Adams & Hart

47-49 No. Division St., Grand Rapids

TRACE Your Delayed Freight Easily and Quickly. We can tell you how. **BARLOW BROS.,** Grand Rapids, Mich.

WANTED

Good manufacturing business, to occupy three story brick building 50 x 150 feet with cement basement.

Inquire of

S. J. REDFERN,

Ovid, Mich.

WORDEN GROCER COMPANY

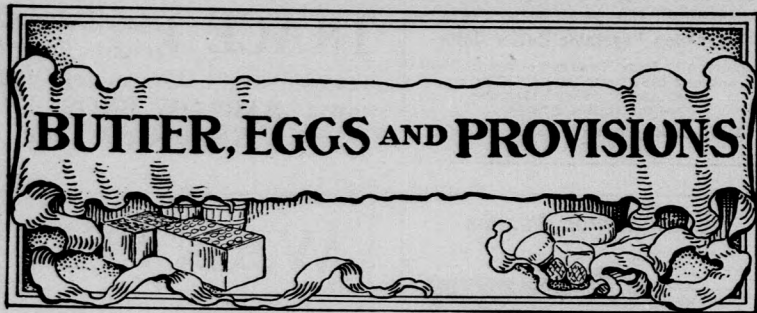
The Prompt Shippers

Grand Rapids, Mich.

This is the time of year when all food goods should be handled with care. Our warehouse is constructed accordingly. We can please dealers with sanitary handling of pure goods---*Rain or Shine*---as we are *under cover* going and coming. Send us your business.

Judson Grocer Company

Grand Rapids, Mich.



Where the Local Fruits and Produce Come From.

How many are familiar with the agricultural geography of Grand Rapids and vicinity? From the grower or the huckster we receive our lettuce and potatoes and apples and peaches and other things to eat, but who knows where these things come from? In a general way, everybody knows the fruits and vegetables come from the country, but how many can make a good guess as to where a load comes from by looking at it? Lines are not sharply drawn, of course, but in a general way, when a load of garden truck is seen, it may be set down as a fair gamble that it comes from somewhere south of town in the district between Kalamazoo avenue and Grandville. If the load is of peaches or quality apples it may be known they come from out Walker, Alpine or Sparta way. If it is celery the guess will not be far wrong if Michigan avenue, the Lamberton Lake district or a little strip along Mill Creek in Walker are named. The best, largest and whitest cauliflower comes from out in Walker. The best onions come from Byron. For grapes look to the Knapp avenue district and the Knapp avenue district and Byron send in the choicest musk melons. Potatoes are likely to come from almost any direction, but Northern Kent probably sends the best that come to this market. The best cherries come from Walker and Alpine, but pears seem to be more widely distributed and it is not so easy to make a guess as to their point of origin. One of the largest pear orchards in the county is down in Byron and comprises 3,000 trees just coming into bearing.

The agricultural geography of the county is interesting and its study may also include that of nationalities and their groupings. In the market gardening districts south of town the Hollanders are in the great majority and Dutch names are on all the mail boxes. The soil in this district is light, but the Dutchmen know how to make the sand profitable and many of them have grown well off by their industry. They use plenty of fertilizer, cultivate diligently and harvest two or three crops from the same ground during the season. Celery growing is altogether a Dutch industry. Fruit growing and potato raising are mostly an American interest, but the Hollanders are making progress in these lines of production. Fruit growing, however, is too much of a gamble to suit the Dutch temperament. No amount of industry

will repair the loss occasioned by a late frost killing the fruit buds, but if the market gardener gets a setback in the spring he can plant again and still make a good thing. The Dutch, by training and tradition, also prefer the small area and intensive cultivation rather than many acres and only one crop a year, and this is incompatible with apple orchards and peaches. The Hollander with forty acres is looked upon as a big land holder, the American with less than forty hardly considers himself a farmer. There are not many German farmers in this vicinity and the Irish are not as much in evidence—not even up in Grattan—as they used to be, but these nationalities have their representatives, however, and they stack up, as a rule, with the Americans in the size of their farms and methods. In this year of grace all kinds of farmers, the truck farmer, the melon grower, the fruit producer, potato farmer, the celery man—all have prospered and they will close the season with money in the bank. Some seasons one or another of the classes has a setback, but this year all have a fair share of success.

The close of the summer brings a period of comparative rest and relaxation for the fruit growers and heavy farmers, but for many of the truckers it means only a shift of the strenuous to other lines. Many of the market gardeners have greenhouses and when killing frosts put an end to outdoor gardening, then the hard work begins under glass. Hot house lettuce is already in market and so are hot house cucumbers, and before long will come hot house radishes and tomatoes. Truck growing under this plan is a continuous performance and for those who have the know how and the industry the winter is as much of a money making season as the summer.

On the Right Road.

"Maybe we shall save them yet," said the first missionary, "if—" He broke off with a shudder as the cannibal chef put the kettle on and began whetting his knife.

"If what?" asked the second missionary sadly.

"If the road to a man's soul lies in the same direction as the road to his heart—through his stomach."

Quick Action.

"Cook, did you stay long in your last place?"

"I never stays nowhere long enough to be discharged. I's one of these heer fireless cookers."



Churned Fresh
Every Day

Blue Valley Butter

Mr. Merchant—Are you fully satisfied with your present source of getting butter? Does it satisfy your trade? Does it get repeat orders? Is your butter trade a profit maker?

If you are having "Butter Troubles," permit us to offer a suggestion—Introduce Blue Valley.

Blue Valley Butter is born in America's richest pastoral district and bred, every package of it, in one of the six best organized, most modern and most sanitary creameries in the world. If your trade calls for a butter that stands alone in flavor, purity and uniformity—Introduce Blue Valley.

Let us tell you how. It will stimulate your trade—bring you the "Lion's Share" of the butter business in your territory. Orders filled promptly.

BLUE VALLEY CREAMERY COMPANY Grand Rapids, Mich.

POTATO BAGS

New and Second Hand

Stock carried in Grand Rapids

Can ship same day order is received

ROY BAKER

Wm. Alden Smith Bldg.

Grand Rapids, Mich.

Handling Now—Apples, Fall and Winter Fruit

What Have You?

Both Phones 1870

M. O. BAKER & CO.

TOLEDO, OHIO

The Vinkemulder Company

Grand Rapids, Mich.

We Buy and Sell all kinds of Fruits and
Vegetables



We have the
output of
30 factories.

Brick,
Limburger in
1 lb. Bricks,
Block Swiss
Write for
prices.

Milwaukee,
Wis.

W. C. Rea

Rea & Witzig

A. J. Witzig

PRODUCE COMMISSION

104-106 West Market St., Buffalo, N. Y.

"BUFFALO MEANS BUSINESS"

We make a specialty of live poultry and eggs. You will find this a good market. Ship us your poultry and eggs.

REFERENCES—Marine National Bank, Commercial Agencies, Express Companies, Trade Papers and hundreds of shippers.

Established 1873

Established 1876

We Want

Strictly Fresh Eggs
White Beans
Red Kidney Beans
Clover Seed

Moseley Bros.

Wholesale Dealers and Shippers of Beans, Seeds and Potatoes
Office and Warehouse, Second Ave. and Railroad

Both Phones 1217

Grand Rapids, Mich.

A Good Word For Tobacco.

While the wholesale use of tobacco has its evils, readily admitted even by its devotees, the sweeping denunciations of its use may also go too far. Some of these extreme execrations are deprecated by an editorial writer in American Medicine. According to this journal about all that we do know of tobacco is that it is injurious to the very young and is apparently harmless to adults. Its use should, therefore, be denied to boys, but exactly what age should mark the limit is doubtful, the writer seems to think. Statistics gathered in Columbia University by Dr. G. H. Meylan show that tobacco users in the Freshman and Sophomore classes are heavier and bigger than the non-users. They are, however, about eight months older, on the average, which may account for it, and no one can say whether they are as big as they would have been had they let tobacco alone. We read:

"Meylan seems to think that as the users of tobacco are those of larger means, and have had the benefit of better nutrition and generally more favorable environment, they should show much better form than they do, and that, therefore, they may have been stunted by nicotine-poisoning. On the other hand, they make greater gains in development in these two years than the abstainers, yet that may be due to a more natural way of living, for they indulge in outdoor sports more largely. It is also shown that the users are more idle, less ambitious, lack application and attain a lower scholarship. If tobacco has these effects, it also causes a tendency to religious life, for the vast majority of Christian clergymen use the weed and many of them excessively, even since early boyhood. As a matter of fact, Meylan's figures can be used as a condemnation of our educational system, since the better-endowed boys do not profit by it as much as the weaker and poorer 'grinds' who are often far from normal specimens.

"The benefit of tobacco for adults is also far from being understood, for we must assume a benefit in customs so nearly universal. Harmful habits disappear by the laws of survival. Whenever an explanation is given out by a physiologist worthy of a hearing, we are quite sure to find his statement flatly contradicted by some one else equally worthy. In the mean time the per capita consumption is apparently steadily increasing, and, moreover, with the progressive development of transportation facilities enabling growers to ship tobacco profitably to and from places formerly inaccessible, we find a steady increase in the amount of the earth's surface devoted to the cultivation of the plant, and a steady increase in the proportion of the world's population making their living in its growth, manufacture and distribution. The only thing we are sure about is the fact that even a tiny amount is distinctly harmful to little children, and although to be on the safe side we advise boys to abstain until well past 20, we really have not

the slightest idea of the exact age it can be used with benefit or at least without harm. To accuse it of responsibility for low scholarship or idleness is as baseless as the assumption it keeps men in the church ministry. Healthy normal boys are not instinctive scholars and naturally tend to the tobacco and other habits which we try to repress because of possible dangers, but the wholesale denunciations of the drug in early manhood are as unscientific as the explanations of its benefit for the fully matured. Nor can we yet say what is moderation or excess, and we must take every case on its merits, for we occasionally find men seriously poisoned by an amount apparently indispensable for some one else. The whole subject, like too many others inherited from our pre-scientific days, is full of baseless opinions. We want accurate data, for at present we may assume from Meylan's figures that as the best-developed boys are the users, the habit is a natural and wholesome one."

American Tomatoes in England.

A sample shipment of American tomatoes was recently unpacked in Sheffield and the fruit was found to be in a very satisfactory condition. Only one tomato showed any sign of a bruise.

The variety that appeared to meet with the most favor was the "Stone." The consignee stated that the "Globe" and the "Buckeye" were too large for the English market and also showed some blemishes. Tomatoes are usually eaten raw here or used in salads, and more often than not are served without peeling, so that a smooth-skinned tomato without blemishes has the preference. Any mark, as an insect sting or a crack that has healed and left a scar, serves to lower the grade of the tomato in the market.

The condition in which this shipment arrived is proof that tomatoes could be shipped to England from Florida and find a market at seasons of the year when the home-grown article is not plentiful.

A tomato to suit this market should run from 1½ to 3 inches in diameter, should ripen to a good color, have a smooth skin and when packed should be carefully graded, the perfect ones being separated from those showing even the slightest mark on the skin. The mixing of the two grades would result in the lowering of the grade of the whole.

If a tomato like the "Stone," with its firm pulp and fine flavor, could be grown in size to suit this market, there is no reason why it should not find a ready sale. The condition in which those sent arrived shows that they will stand the transportation all right. One of the partly ripe "Buckeyes" showed a tendency to rot before the ripening was completed. Whether this was due to some bruise received in transportation or to the fact that it was not cut at the right time is a question. The proper stage at which they should be cut could be determined by experiment. In the opinion of the

dealer it would be better to ship them in tight boxes, thus keeping the air away from them, rather than in open crates. The fact that the "Stone" tomatoes sent were each wrapped in paper bears out this idea. This close package is the one in use by the French growers, and it is also used by a firm shipping Canary tomatoes. The Bordeaux shippers pack the fruit in a flat paper-lined box without wrapping the tomatoes separately, but the Canary tomatoes are each wrapped for that purpose. The dealer is inclined to think that this paper wrapping tends to ripen the fruit better.

There appear to be two kinds of the "Stone," one inclined to be flat and the other longer and more pointed at the blossom end. The flat ones would be the better suited for this market. Both kinds, however, appeared to stand transportation equally well.

The manager of the leading retail grocery sampled the "Stone" and pronounced it superior in every way to the Canary tomatoes he handles. He added that if this tomato could be grown in a size to suit this market and could compete with the Canary fruit in price, it would undoubtedly find a sale; in fact, he stated that he would give it the preference for his own trade, which is the best in the city.

Electricity as a Wool Grower.

Prof. Silas Wentworth claims that on his experimental farm at Roseville, Cal., electricity has proved capable of doubling the production of lambs and greatly increasing the yield of wool. A flock of sheep was divided, one-half being placed in a field under the power wires of an electric company, while the other portion was removed from electric influences. The fleeces of the sheep in the electrically influenced field were 20 per cent. heavier and the lambs more than twice as nu-

merous. This astonishing foreign office report suggests a new opportunity for investigation in our own country, where the effect of electricity on vegetation has been for some time receiving attention. The time may yet come when there will be a ready market for cheap current in the service of agriculture.

Ostriches and Angels.

Ralph Adams Cram, the author-architect, was talking about a wealthy amateur painter.

"A lady," he said, "paused before his latest picture at one of his studio teas, and cried enthusiastically:

"Oh, perfect! Mr. Smear, these ostriches are simply superb. You should never paint anything but birds."

"Smear winced.

"Those are not ostriches, madam. They are angels," he said hurriedly."

There is no other reason why we should live either to-morrow or after death except because we love and are beloved.

Wanted—Butter, Eggs, Veal, Poultry and Huckleberries

F. E. Stroup, Grand Rapids, Mich.

References:—Commercial Agencies, Grand Rapids National Bank, Tradesman Company, any wholesale grocer Grand Rapids.

SUMMER SEEDS

If in need of seeds for summer sowing such as Turnips, Rutabaga, Dwarf Essex, Rape, Sand Vetch, Alfalfa, etc., ask for prices.

Alfred J. Brown Seed Co. Grand Rapids

All Kinds of

Feeds in Carlots

Mixed Cars a Specialty

Wykes & Co., Grand Rapids Mich.

State Agents Hammond Dairy Feed



Trees Trees Trees

FRUIT AND ORNAMENTALS

A Complete Line

GRAND RAPIDS NURSERY CO.

418-419 Ashton Bldg., Desk B :: Grand Rapids, Mich.

Don't Pay a Fancy Price for Vinegar

SEND US AN ORDER TO-DAY FOR

Robertson's

COMPOUND

GRAIN, SUGAR AND GRAPE VINEGAR

The price is 13½ cts. per gallon with one barrel free with each fifth barrel shipped this season

F. O. B. Kalamazoo, Lawton, Grand Rapids, Saginaw, Jackson, F. O. B. Detroit, Alpena, Traverse City or Bay City.

STOCK ALWAYS ON HAND AT THESE POINTS

An Ideal Pickling and Table Vinegar
Satisfaction Absolutely Guaranteed

Lawton Vineyards Co.

::

Kalamazoo, Mich.



Quotations on Local Stocks and Bonds.

	Bid	Asked
Alabastine Company		190
Am. Box Board Co., Com.	90	
Am. Box Board Co., Pfd.	23	
Am. Gas & Elec. Co., Com.	58	60
Am. Gas & Elec. Co., Pfd.	42	44
Am. Light & Trac. Co., Com.	304½	306
Am. Light & Trac. Co., Pfd.	107	108
Cities Service Co., Com.	70	71
Cities Service Co., Pfd.	77½	78
Citizens Telephone Company	92½	93½
Commercial Savings Bank	165	170
Com'th Pr. Ry. & Lt. Co., Com.	56	57½
Com'th Pr. Ry. & Lt. Co., Pfd.	88	89½
Dennis Bros. Salt & Lbr. Co.	95	100
Denver Gas & Elec. Co., bonds	92½	94½
Flint Gas Co., 5% bonds	96½	97½
Fourth National Bank	184	190
Furniture City Brewing Co.	92	95
Globe Knitting Works, Com.	125	130
Globe Knitting Works, Pfd.	100	101
Grand Rapids Brewing Co.	215	225
Grand Rapids Gas Lt. Co., b'ds	100	101
Grand Rapids Ry. Co., bonds	100	101
Grand Rapids Nat'l City Bank	160	162
Holland-St. Louis Sugar, Com.	13¾	14½
Kent State Bank	250	251
Grand Rapids Savings Bank	165	
Lincoln Gas & Elec. Co.	26¾	27¾
Macey Company	96	97
Michigan Pacific Lumber	10½	12
Mich. State Tele. Co., Pfd.	98½	100
Michigan Sugar Co., Com.	108	108½
National Grocer Co., Pfd.	80	82
Old National Bank	196	198
Pacific Gas & Elec. Co., Com.	68½	69½
Pacific Gas & Elec. Co., Pfd.	86½	88½
Peoples Savings Bank	210	
Saginaw City Gas, bonds		98½
United Light & Ry. Co., Com.	52	55½
United Lt. & Ry. Co., 1st Pfd.	78	81
United Lt. & Ry. Co., 2nd Pfd.	67	70

October 17, 1911.
Considerable interest has been shown in local stock during the week. Old National changed hands at 197. Fourth National at 185 and Grand Rapids National City at 160. There are bids in the market for the stock of nearly every one of our local banks.

Slicing of beets was begun at several of the Beet Sugar plants in the State and with the more favorable weather sugar stocks stiffened a little in price. Sale of Michigan Sugar was made to-day in small lots at 109 and 108½ in large blocks. Holland-St. Louis common sold at 14.

The next dividend on American Light & Traction common is payable to holders of record at the close of business October 16, 1911, and quite a little of the stock has been purchased so as to participate in the next payment. Prices advanced during the week to 304½-305.

Some Recent Bank Changes—Interest in Good Roads.

The officers and employes of the Grand Rapids Savings Bank come down at 8:15 every Monday morning for a start-the-week session among themselves. President Chas. W. Garfield gives a little talk and then the meeting is opened for general discussion, an exchange of ideas and the offering of suggestions. The "Talk to Bank Clerks," by Mr. Garfield, on "neatness," given in the Tradesman last week, was in one of the little addresses he makes, the first of this season's series of ten, and another is printed this week and these show the nature of the talks. It will be seen they are full of helpful suggestions and inspiration, and make an excellent start for a week's work. These meetings have been found to be very useful in creating a spirit of loyalty and co-operation and in making better bankers and better citizens of those who attend.

William Alden Smith has been elected Vice-President of the Grand Rapids Savings Bank as successor to O. A. Ball. Mr. Smith and others

closely allied to him own practically a controlling interest in the bank, from which fact it may be inferred that he sought the vice-presidential honors instead of waiting to be found. It is understood the reason he wanted this office is that he may be in a better position to shape the destinies of the bank in the event of any change taking place. The bank is the oldest State bank in the city, with total deposits of nearly \$3,000,000, and to be able to dictate its course ought to be worth something purely as a business proposition. Mr. Smith is also Vice-President of the Peoples Savings, as well as a director in the Old National and in the Michigan Trust, but his holdings in these other institutions are not large. At one time he had a large holding in the Peoples and used it to help through the change to the present management. He still retains a small interest and the vice-presidency, but it is understood he is not so closely connected with the institution as he used to be. His inclination to be grateful for favors yet to be received, instead of for the kindnesses of the past is said to have given rise to some coolness in this quarter.

The local bankers all favor the proposition for a bond issue of \$500,000 by the county for the building of good roads, and they do so not as bankers but as good citizens, interested in the growth and development of Kent county and the city. Presidents Wylie, of the Grand Rapids National City, Idema, of the Kent State, Anderson, of the Fourth, and Graham, of the Commercial, and Cashier Conger, of the Peoples, all expressed themselves as strongly for the bonding proposition as a matter of public policy, and had Hollister, of the Old, and Garfield, of the Grand Rapids, been reached they, too, would have favored the plan and thus made it unanimous, so far as the banks are concerned. Good roads is one of the most important issues before the people to-day and the bankers agree that it should be taken up in a large and up-to-date way. Road building is the easiest way to make Grand Rapids a larger and more prosperous city. In these days it isn't miles that measure distances, but time. A farm five miles out that can be reached over a good road in half an hour is nearer town than one a mile away if it takes an hour to travel that mile over a poor road. Good roads widen the city's area, promote development and encourage trade and at the same time add value to the farm lands and interest to farm life.

Good roads also enter into the cost of living. Over good roads it is easy to haul sixty to seventy bushels of potatoes, or their equivalent, and unless the distance is too great, two trips a day can be made; with poor roads the load is half size and one trip a day is the limit. The good road freight is 50 to 25 per cent. of the poor road cost of delivery. The ordinary consumer may not see what difference this makes to him and yet it is a pretty well established rule that the consumer pays the freight

Merchant's Accounts Solicited
Assets over 3,000,000

GRAND RAPIDS SAVINGS BANK

Only bank on North side of Monroe street.

GRAND RAPIDS
FIRE INSURANCE AGENCY

THE McBAIN AGENCY

Grand Rapids, Mich. The Leading Agency

GRAND RAPIDS NATIONAL CITY BANK

Resources \$8,500,000

Our active connections with large banks in financial centers and extensive banking acquaintance throughout Western Michigan, enable us to offer exceptional banking service to

Merchants, Treasurers, Trustees, Administrators and Individuals

who desire the best returns in interest consistent with safety, availability and strict confidence.

CORRESPONDENCE PROMPTLY REPLIED TO

Old National Bank

Grand Rapids, Michigan

SOLICITS The accounts of merchants.

OPENS Savings accounts with anyone, anywhere, paying 3% semi-annually on all sums remaining 3 months. Banking by mail is an easy matter, let us tell you how easy.

ISSUES Savings Certificates of Deposit bearing interest at 3½% if left one year. 3% if left six months.

EXTENDS Courteous treatment to all.

Capital and Surplus

\$1,300,000

Resources

\$8,000,000

LET US SERVE YOU

in one form or another. Good roads would mean a reduction in the cost of city life and at the same time add to the farmer's income.

The expected shakeup has taken place in the affairs of the West Michigan State Fair. President Wm. H. Anderson has tendered his resignation as the Association's chief executive and it is understood that he means that it shall be accepted. This is described as "expected," because it has been known for two or three years that Mr. Anderson had fixed this year as the limit of his services and would then step down. He has been President of the Fair for ten years. When he took hold of it the Association was bankrupt, with its finances in disorder, its buildings going to pieces, its grounds unkept and with a total lack of discipline or interest in the management, and when fairs were given it was customary to ask the merchants to guarantee the payment of the premiums or to pass the hat among them to make up the deficit. Under the Anderson administration the Fair has been made a "going" institution, with the best possible credit; the grounds have been enlarged by the purchase of thirty additional acres; a water system has been put in; two new buildings have been erected at a cost of about \$20,000; cement walks have taken the place of the old board walks; good roads have been constructed; trees and shrubs have been planted and Comstock Park to-day is a place the city takes pride in. The property to-day is easily worth a quarter of a million, and this value has been given it very largely by the wise policies and good management of the Anderson administration, which has put into development and improvement every dollar that the Fair has earned. Mr. Anderson's retirement now is not because he has lost interest in the Fair, but because he thinks under a new management, with new blood, new ideas and new enthusiasm the Fair can be made bigger and better than ever. He will relinquish the presidency, but will take his place in the ranks and will work for the Fair's success as a private just as earnestly as he has worked as President. Who will succeed to the presidency has not yet developed, but E. D. Conger, who has been Secretary for four or five years and is thoroughly familiar with the work will likely be urged to accept it. As Secretary he receives a salary of \$1,200 a year, being the only salaried officer of the Fair, while as President there would be no other compensation than the consciousness of doing his best to make the Fair a success. This kind of promotion may not be relishable, but Mr. Conger is public spirited and may be prevailed upon to make the sacrifice. With Mr. Conger as President the Fair would, no doubt, be conducted along much the same lines as in the past—lines, by the way, which have brought success and made the Fair popular. The suggestion has also been made that with

Mr. Anderson's retirement an entire change might be in order. There has always been an element that has criticized instead of helped and now would be a good time for this element to take hold and show what it can do.

An important transaction just announced is the merger of the Berkey & Gay Furniture Co. and the Oriol Cabinet Co., with a capitalization of \$1,000,000, of which \$900,000 will be issued. The action just taken is a recognition of a condition that has existed for some time rather than something new. From the very beginning the Oriol has been closely allied with the Berkey & Gay, George W. Gay and Julius Berkey being among the organizers of the company. Upon the death of Chas. W. Black, two years ago, the Berkey & Gay interest was increased to a control and the merger of the two companies now is logical. The two concerns have non-competing lines, one fancy and the other staple, but appealing to the same class of trade, and will continue to be conducted as separate institutions, but the general management and policy will be centralized. The Berkey & Gay is capitalized at \$500,000 and the Oriol at \$250,000. Both companies have substantial undivided profits accounts and some of this surplus will be capitalized and the new stock will be distributed in exchange for the old on a basis of the book value, making a total of \$900,000. William H. Gay has long been President of both corporations and, no doubt, will be at the head of the merger.

The dinner meeting season is at hand and it is pleasing to note that a feature of the start is short programmes. The Advertisers' Club held its first meeting Tuesday night with only two speakers on the programme—W. N. Ferris and Lucius E. Wilson. The Credit Men's Association will meet next week and only two speakers are announced—Judge Willis B. Perkins and District Attorney Fred C. Wetmore. It is to be hoped this idea of short programmes will take root and grow. A finish before 10 o'clock is infinitely more enjoyable than the entertainment that drags wearily along until midnight.

The dinner season, by the way, starts off with a dash. The Advertising Club and the Credit Men's Association are the first on the list. The Bar Association will give a dinner the evening of October 27 to Judges Severens, Denison and Sessions. The Wholesalers will eat and talk on October 30. The Building and Loan officers and directors will rally around the tables on the 29th and the fortnightly session of the Board of Trade Committee of 100 begins to-day. May good digestion go with the good cheer!

Many folks bury the hatchet, and then go right to work and dig up the tomahawk, the butcher knife and the grindstone. When you quit, quit.

Kent State Bank

Main Office Fountain St.
Facing Monroe
Grand Rapids, Mich.

Capital - - - - \$500,000
Surplus and Profits - 250,000

Deposits
6 Million Dollars

HENRY IDEMA - - - - President
J. A. GOVODE - - - - Vice President
A. H. BRANDT - - - - Ass't Cashier
CASPER BAARMAN - - - - Ass't Cashier

3½ %

Paid on Certificates

You can transact your banking business with us easily by mail. Write us about it if interested.

We recommend the purchase of the Preferred Stock of the

Cities Service Company

at prevailing low prices

Kelsey, Brewer & Company

Investment Securities

401 Mich. Trust Bldg., Grand Rapids, Mich.

There is Nothing in Safe Banking that we Cannot Perform

PEOPLES SAVINGS BANK

OF GRAND RAPIDS, MICHIGAN

RESOURCES		Condition May 15, 1911	LIABILITIES	
Loans	\$1,796,212 34		Capital Stock	\$ 100,000 00
Banking House	35,000 00		Surplus	100,000 00
Cash and Clearing House Items	131,604 98		Undivided Profits	15,517 26
Deposits with Reserve Agents	271,622 67		Deposits	2,018,922 73
	\$2,234,439 99			\$2,234,439 99
Savings Department Reserve 18 %			Commercial Department Reserve 27 %	

THE FOURTH NATIONAL BANK

UNITED STATES DEPOSITARY GRAND RAPIDS, MICHIGAN

OFFICERS

WM. H. ANDERSON, President L. Z. CAUKIN, Cashier
JOHN W. BLODGETT, Vice Pres. J. CLINTON BISHOP, Asst. Cashier

This bank pays 3 per cent. on Savings Certificates if left 6 months, and 3½ per cent. if left one year.
On Savings Books we pay 3 per cent. if left three months and compound the interest semi-annually. We solicit your patronage.

WE WILL

BUY---SELL---QUOTE

Securities of BANKS, TELEPHONE, INDUSTRIAL AND PUBLIC SERVICE CORPORATIONS
Ask for our quotation sheet

C. H. Corrigan & Company

343 Michigan Trust Building Grand Rapids, Michigan
Long Distance Telephones—Citizens 1122, Bell 229

If all your time is not taken
You Can Add to Your Income

Selling Life Insurance for

The Preferred Life Insurance Co. of America
Grand Rapids, Mich.

ASK US HOW

WILLIAM A. WATTS, Sec'y and Gen'l Mgr.

BOND DEPT.

of the

Continental and Commercial Trust and Savings Bank

The capital stock of this bank is owned by the Continental and Commercial National Bank of Chicago.

Combined Assets over \$200,000,000

Offer high grade Municipal, Railroad and Corporation Bonds and Debentures to yield investors 3½ to 6%. Correspondence invited.

J. E. THATCHER, Michigan Representative, 1117 Ford Building.
GEO. B. CALDWELL, Manager Bond Department.

PROFIT EVERY DAY.

Selling Soda Water in the General Stores.

One beauty of the soda water and ice cream business, supplemented by hot sodas in the winter, is the evenness of the daily returns from the sales. One of the managers of the Boston store in Chicago told me that there was no department in the whole store that averaged better, day after day, winter and summer, than the soda water department, and that while other departments were either suffering a famine or enjoying a feast, the soda water department ran on an even keel, and every day's business represented practically the maximum serving power of the fountain and the employes.

Do you know what the profit is in a glass of soda water?

I'll tell you.

The average 5 cent soda without ice cream costs you 1 cent to 1½ cents. With ice cream, 2½ cents, and you ought to charge 10 cents for an ice cream soda. Fruit sundaes cost from 2 to 3 cents, according to materials used in them; and they sell at 10 or 15 cents, according to your courage and their goodness.

A complete soda fountain consists of:

1. A soda fountain costing from \$175 to several hundred.
2. An automatic carbonator costing from \$150 to \$200 in combination with filter tank and filter.
3. A hot soda urn for winter dispensing of chocolates, bouillons, etc., costing from \$25 up.
4. An equipment of silverware, glassware, chinaware, tables, chairs and small tools, such as the dispenser needs—most of this material, however, you already carry in stock.
5. A percolater for making your own sugar syrup.
6. Supply of fruits, etc., syrups, for cold soda water and cocoa, beef bouillon and other food products for making hot drinks.

This whole department can be installed in a small way for not to exceed \$500, and the food products, that amount will include, will serve beverages for which you will take in from \$100 to \$200. You should average \$10 to \$15 gross profit a day from a department of this cost, winter and summer, oh at least \$100 a month clear above all expenses, labor included.

A one thousand dollar investment will give you a department that should earn at least \$20 to \$25 a day, or at least \$200 a month clear.

For \$2,000 you should be able to equip a soda water parlor complete with a very handsome fountain, and this price will also include the whole cost of an ice cream factory sufficient for all your needs. If you have a population of 1,500 people, or say 500 adult pay envelopes, to draw on, this latter investment of \$2,000 will be fully justified.

Six per cent. on \$2,000 is \$120 a month. Such a department in such a 500-pay envelope community should bring you in nearly \$1,000 a month, of which 50 per cent. is gross profit,

and \$250 net profit. An investment of \$10 a month to clear \$250 a month is not bad, is it?

Now is a good time to add this money maker to your store. The soda fountain manufacturers all give spring dating on fountains and carbonators bought now, asking only a nominal payment at time of installation. Then, beyond that, they are willing to give two years' time at 5 per cent. interest. You can therefore inaugurate this new department very largely on the manufacturer's capital, on a basis where neither you nor the company will even feel the cost.

The manufacture and sale of soda water and ice cream require lots of ice—although less now, since the so-called "iceless fountain has been placed on the market by practically all the soda fountain builders. An iceless fountain, by the way, is not iceless, in the sense that it requires no ice, but in the sense that the salted ice packed round the ice cream cans refrigerates the soda water, fruits, syrups, etc.—and in case of soda water dispensers who buy their ice cream from an outside ice cream factory, the ice cream man packs the cream in the fountain and the ice he thus furnishes does all the work of refrigerating the fountain, making it iceless for such fountain owner.

In your case, however, because of your isolation, you must be your own ice cream contractor. Your ice bill is, therefore, a matter of importance, and some of you may even say that you can not carry on a soda water business at all because ice costs so much.

High cost of ice to my mind suggests opportunity rather than the reverse; because, with electric power, which you can get cheaply, you can put in a little ice factory of your own, and sell enough ice not only to pay all expenses but a good deal more.

You can buy ice machines of any size to suit the demand for the population tributary to you, and can make ice at cost of from 5 cents to 10 cents a hundred. Owning such a plant your mastery of the ice cream soda water business is complete. If your company will not do it for you, do it for yourself, as a side interest, and salt away a profit every year that more than equals your present salary.

How shall a man know whether a soda water and ice cream business will pay in his locality?

It is all a question of averages, based on number and earning power of the population you serve.

There are about 20,000,000 families in the United States. The whole country spends \$200,000,000 a year in soda water and ice cream—\$10 a family. The average for your community should exceed this because most of you are in "dry" territory, where your soda water is the only drink that can be readily obtained; and you are so far removed from the world's fruit markets that only a very brief season will the sale of fruit interfere with the sale of either ice cream or soda water.

A "family" in my statistics may be one man unmarried—for the adult wage earner is the basis of a family. Every wage earner, therefore, in your community is good for at least \$10 a year; and I am pretty sure that with most of you your receipts from soda water and ice cream will amount to \$25 a year per wage earner, young and old, black and white.

Remember that the money you make depends on the profit per cent. of the volume of your sales rather than on the gross sales. Even if your community is now spending at your store every dollar of its income that you could possibly hope to secure, and that soda water and ice cream will not increase your gross income by a single nickel, it will still increase your profits, because every dollar spent for your soda water or your ice cream or your bottled sodas will show at least 50 cents net profit; while your average net profit on all your other goods is somewhere in the neighborhood, let us say, of 20 per cent.

Thirst is the most insistent of all appetites. People will satisfy thirst if they must go hungry to do it. That the liquor bill of the whole United States is twenty-six gallons per capita, or 107 gallons per family, does not show that we are a nation of drunkards, but that we are a social nation, a thirsty nation and a self-indulgent nation. Only here and there a man drinks liquor for the purpose of getting drunk. Many drink who do not even like its taste. The great bulk of the patrons of the saloon go there because of the social side of it, and the good cheer and the good fellowship of it, and they go because they are genuinely thirsty for a cooling drink; or, in winter because they are chilled and want something to give a warming glow to the region of the belt.

Your soda water department properly housed, in cheery, inviting surroundings, will become the neighborhood club, not for a few, but for the whole population. Its influence, physical, social, moral and financial, is all good. The people must be amused. If you give them this harmless, this wholesome, this inexpensive form of amusement, they will have better health, more contentment and more money than if they were forced to seek amusement in other directions, outside of your own little community. And yours will be both the honor and the profit.

R. R. Shumann.

Some people are not nearly so busy as they work.

What To Do in Thunder Storm.

If you want to be safe during a thunder storm avoid trees, buildings and haystacks. Telegraph and telephone poles also are dangerous, as are rain, ventilating and other pipes. Motor cars and bicycles are also to be avoided. The safest place to be is inside the house.

Trees appear to be the most dangerous. Do not take shelter under a tree. Do not stand even under the tip of the outer branches, for if even a small portion of a flash should travel out over the wet leaves the person standing below would be in direct line to receive the shock. The danger in standing beside a house or a haystack is in the dripping rain, which may lead the lightning down to the person taking shelter in its path. Wet scaffold poles in unfinished houses have caused accidents in this way. The wires on the telegraph poles often receive discharges, and when the poles are wet these may travel down to the ground and any one near by would be injured. It is also dangerous to use the telephone during a storm, for the protectors supplied may prove inadequate to protect the user.

To carry any metal object or be near any such object out in the rain is dangerous. The discharge of lightning sends out many smaller bolts, and these are attracted to the metals or to anything projecting into the air. By carrying a gun, a fishing pole, or any other such object, one may attract the lightning to one's self. In the same way any such object as a bicycle, motor car, or carriage, is dangerous. It is to be remembered that a shock which would prove harmless were the clothing dry may prove fatal when one is wet.

A Histrionic Recruiter.

"I evidently fed that girl too much taffy."

"Wouldn't she marry you?"

"No. I praised her face, her figure and her charm of manner so assiduously that she has decided to go on the stage."

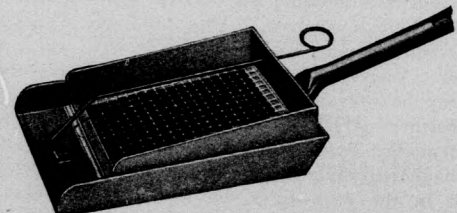
G. J. Johnson Cigar Co.

S. C. W. El Portana
Evening Press Exemplar
These Be Our Leaders



LANSING DUSTLESS ASH SIFTER

Screens and removes the ashes at one operation. Cleans out the furnace as quickly as a shovel and saves 15% of the coal. Exclusive agency to one dealer in a town. Write at once for our plan that enables you to place this sifter with every furnace user in your county.



The Gier & Dail Mfg. Co., Lansing, Mich.

The Home Merchant or Mail Order House.

Politicians, members of legislatures and of Congress are not the only people who know how to put over a "Joker" upon the public. The average mail order house is quite as proficient along this line as is any lawmaker.

One of the best jokes recently seen is found in a catalogue which is issued by one of the biggest mail order concerns in the country. At the beginning of this catalogue there are several pages devoted to the advantages of buying goods by mail, etc. On one of these pages we find an article to retail merchants. It goes on and tells the retail dealer that if he wishes to purchase goods from this mail order house they will be very glad to sell him as much as he wants, but that he will be required to pay the same price as the public pay. The idea that any retail dealer would buy merchandise from a catalogue house is too absurd to require comment. Retail dealers as a rule do not purchase the same quality of goods that catalogue houses handle, nor do they find that catalogue houses sell them or could sell them merchandise as cheap as manufacturers could. Catalogue houses know this and they never expect to, or wish to sell any merchandise to a retail dealer. This article is simply put in their catalogue to lead the public to believe that goods which they might buy of their retail dealers are bought from mail orders and that the dealer has put an additional profit on these goods which the consumer can avoid paying by simply ordering from the same mail order house which the dealer has patronized. It is almost an insult to the average American citizen to assume that he would believe that any retail dealer ever bought merchandise from the catalogue house which sells to the public.

This instance is related as an example of the misrepresentations which the average mail order house indulges in, in order to win trade which would otherwise go to retail merchants.

It is not only a fact that the retail merchants in Lansing are selling goods just as cheaply as any mail order concern, but that they deserve the patronage of the public for other reasons. The home merchants pay taxes in this county, they help to keep up their towns and public improvements in this district. Mail order concerns pay no taxes whatever. They do nothing to better or improve this county. The value of property, both town property and farming, depends to a great extent upon the prosperity and up-to-dateness of our towns. This materially increases and maintains the price of both farm property and town property. These facts should be borne in mind by everybody, and nobody should send their money outside this home county, at least until they have gone to their local dealer and compared goods closely, both the quality and price of the goods which he sells,

with those sold by mail order concerns.

The leading manufacturers of the United States who make high quality merchandise have determined to acquaint the public with the many advantages of mail order buying which more than offset any seeming advantage in low price. The effect of this work is already being felt by retail merchants throughout the country and the indications are that unless exaggerated statements are eliminated from mail order literature now in use, many of these concerns will be forced to quit business. The United States Government has put a number of mail order concerns out of business for fraudulent use of the mails, and each year the United States post-office officials are scrutinizing more closely the methods and statements of all concerns who sell goods by mail. Unfortunately there are so many loopholes through which to escape, that it seems almost impossible to convict mail order concerns who are seeking business through misrepresentation.

Only a short time ago a leading Chicago mail order house was assailed at a hearing before the Parcels Post Commission at Washington. This concern had been indicted on a charge of using the mails to defraud, but, as usual, the case was thrown out of court on technicalities. —Lansing State Journal.

Source of Mail Order Ammunition.

Possibly the Federal Government is not interested in the establishment and maintenance of business ethics. However, if the people of the United States believe commercial affairs should be carried on in a straightforward manner, that misrepresentation of goods or competitors is reprehensible, it would seem reasonable to assume that the Government in a broad way should reflect the popular and orderly idea of the people.

It has been intimated in many quarters that the proceedings of the Federal Government against the retail lumbermen's associations were conceived and fostered by the mail order institutions. The proceedings against the lumbermen are being used as ammunition by some if not all of the mail order concerns. Of course, the Government officials did not willfully and knowingly give aid to one of the commercial contestants. Such aid, however, has been given, and it must appear humiliating to all concerned that the judicial machinery is converted into an instrument of advancement of special interest.

A case in point is furnished by a letter recently sent out by a Chicago institution. After calling attention to a spring catalogue, to the excellencies of its stock and its ability to supply anything that may be required, it said:

"We are not members of nor affiliated with the lumber trusts. We can supply all your wants in the lumber and millwork line promptly, giving you the same or better prices than your local dealer gets from the manufacturer.

"This combination of dealers has

been endeavoring for several years by unfair means to prevent us from selling direct to the consumers. This, however, they could not do; yet they persisted in their unfair tactics until the Government took them in hand. * * *

"This combination will not allow the manufacturers to sell to you direct, for if they do they are boycotted by this combination, and thus compelled to sell the retailers only."

These statements are not new. They were originated by mail order houses, from which source the Government apparently borrowed them, and now the mail order house takes back its own verbiage, apparently sealed, stamped and approved by the Government. — American Lumberman.

Jewelry Trade Feel Almost Jubilant.

While it can not be said that the novelties at this time are either numerous or verge toward the freakish, yet the brains and skill of the craftsmen have not been idle and the holiday buyer will have much to select from when the staple wants will have been supplied.

The hard times of the past two years have been a handicap to the introduction of costly novelties and so there has been little that was really new to offer in the popular-selling line. The tie clasp is a fixture; so is the coat chain. As far as the men are concerned this about tells the story. It would seem that beauty has reached its limit in these productions, the range in the clasps running from the cheap gewgaw to the virgin metal. Many a vest this winter will hide a priceless tie clasp. What was a vogue has become a fixture, and they will remain a splendid seller. The small rope lapel chain seems to catch the popular fancy of the genteel dresser and yet, if we are to credit what we are forced to

observe, there will be a greater wearing of the Tuxedo chain, reaching across the vest at the chest later on.

For the ladies there is the handy and graceful neck chain and pendant. In this matter of the pendant there seems nothing more to be desired from the artistic standpoint. Designs lean toward the barbaric, and are uniquely set with stones of every conceivable color, from the cheap bauble to the gem of purest ray.

While the velvet hand bag seems to be the proper thing for the ladies just at this time, it is a foregone conclusion that the mesh and leather bag will always hold their own and eventually supersede as a fixture. The set bracelet has taken a rear seat for the more popular green gold effects, which are very elaborate and extremely beautiful. These new designs are now in the hands of the drummer boys, who report good sales everywhere.

President Garfield one time said that things don't turn up in this world until somebody turns them up. In other words, we have to dig the ground before we plant the seed. Business opportunities come to the man who is searching for them and leaves no stone unturned to find them. If the stones turned themselves suddenly in our paths we would be constantly stumbling over them, so it is a good thing that they wait for our efforts rather than to jump up in front of us and take us off our guard. This might happen when we were standing upon them, and the result would be our overthrow. The lever that causes the upheaval of obstacles is in our own hands. We must apply the force that is in ourselves, and the exercise will strengthen and harden our muscles until what at first seemed arduous toil will become a matter of habit.

FOOTE & JENKS' COLEMAN'S (BRAND)

Terpeneless High Class

Lemon and Vanilla

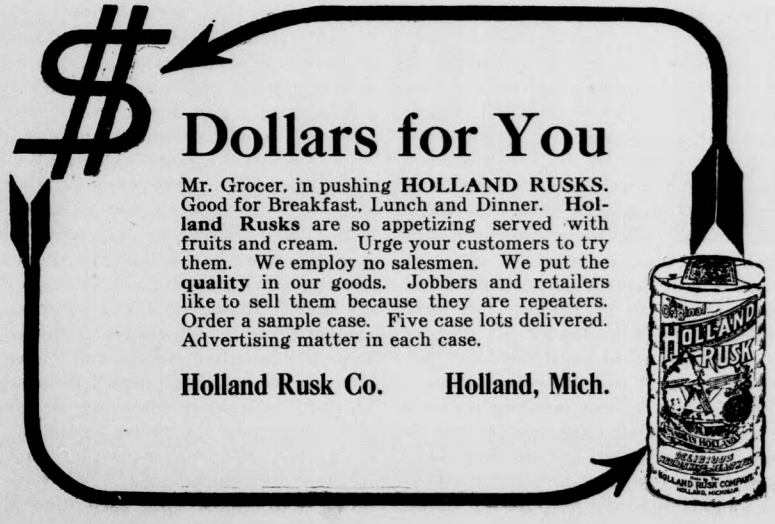
Write for our "Promotion Offer" that combats "Factory to Family" schemes. Insist on getting Coleman's Extracts from your jobbing grocer, or mail order direct to

FOOTE & JENKS, Jackson, Mich.

\$ Dollars for You

Mr. Grocer, in pushing **HOLLAND RUSKS**. Good for Breakfast, Lunch and Dinner. **Holland Rusks** are so appetizing served with fruits and cream. Urge your customers to try them. We employ no salesmen. We put the **quality** in our goods. Jobbers and retailers like to sell them because they are repeaters. Order a sample case. Five case lots delivered. Advertising matter in each case.

Holland Rusk Co. Holland, Mich.



TEN TALKS.

To Bank Clerks By a Practical Banker.

Second Talk—Efficiency.

My neighbor calls over to me at least once a week and says: "What time is it, Mr. Garfield, our clock stopped in the night?" If this should occur once a year, I would think little of it, but occurring with such regularity makes me feel there is something lacking in his make-up to allow a disturbing thing like this to come into his life so often.

A little boy with whom I am acquainted and for whom I have a great deal of affection, constantly enquires: "Where is my hat?" "Have you seen my knife?" "Do you know where I laid my coat?" "I never can find my ball," and I am somewhat anxious about his future, because those who are responsible for him do not seem to feel the importance of teaching him orderly habits.

It is vital to success in life that we acquire methodical ways of doing things that we may not waste time and energy. A man who is careless in regard to where he places things ought to have an extraordinary good memory so that he can always know where things are even if they were not disposed in an orderly manner. It seems to me of great use to us to acquire the habit of doing things in a way to save time, to save energy, to get the largest and best results for a given expenditure of effort. The difference between making money and losing it often depends upon the smallest items connected with efficiency.

A friend of mine was selected Superintendent of Parks in Buffalo, New York. In making his budget he arranged for the development of a certain part of one of the parks by scooping out a depression in the ground for a lake. He made his estimate for the expense of removing this earth based upon such experiences as he had had in connection with jobs of this kind. When the budget passed the Common Council this item was cut down two-fifths for the accomplishment of the work. He did not want to appear fault finding and so he set about the business of making the amount of the appropriation do the work and he accomplished it. The entire job was done perfectly within the appropriation all because he adopted very careful and efficient methods of handling his labor. The earth had to be shoveled into wagons and drawn away. He arranged his men for shoveling so that whenever one wagon was filled another was ready to slip into its place. Between the loading of each wagon, by a signal, each man straightened up and took a long breath before he started into the work of loading the next vehicle. Then he taught his men in moving the earth to reduce the motions required to handle each shovelful of earth to the smallest possible number, requiring the men to act in unison, and it was by utilizing these simple means that he succeeded in accomplishing his purpose of doing

the job for three-fifths of what it ordinarily would have cost.

Fred A. Taylor, the great steel man, has been writing a series of articles on efficiency, showing that even in simply handling pig iron from the cars to the dock or from a ship to the dock, by studying the anatomy of a man and the methods of securing the largest muscular efficiency, he could reduce the cost very materially of this work. He has been preaching this gospel of efficiency so successfully and has connected it with the wages of the man so satisfactorily that the men who work in the plants for which he is responsible accomplish very much larger results and secure larger wages than in any other plants devoted to the same purpose.

Orderliness in adjustments and in efforts are vital to the successful outcome of any kind of business, and is important in all human activities. The housekeeper who neglects to have proper places for all the things she uses and have them so disposed as to be ready at hand for labor is liable to waste a great deal of time and energy, and I know of women who have worked themselves out in the accomplishment of certain results where other women have performed the same duties and have an abundance of leisure and time for recreation. We ought to have the things which we use in our work so arranged that we can put our hands upon them automatically, and it makes no difference whether we are in the daylight or darkness, we could instantly take up any implement or accessory and make no mistake.

It is well to get in the habit of doing things in the shortest way with the least expenditure of exertion. This result can only be obtained by the most orderly and exact methods. I take pride in removing the harness from my horse with the fewest possible movements. I hang up the harness so I can go to the barn when it is dark as midnight and take the harness off the hook and put it on the horse as well as if it were daylight. The habit of using tools and putting them anywhere, instead of putting them in their proper places, is one that is very common upon the farm, in the shop, at the desk and everywhere we go. The loss of efficiency from this lack of orderliness is perfectly tremendous and inexcusable. The other day, by the adoption of efficient methods in the saving of motions, two women planted as large an area to lettuce within a given time as it had taken a half dozen on previous occasions and they worked no harder and were no more exhausted at the end of the job than when each did a very much less amount of work. This is just as true of desk work as it is with work in the field. We should have an exact place for everything we use and it should be there when we are not using it. Whenever any of us step into another's coop and have cause to use a pen or pencil, or eraser, the mucilage, or what not, we are infringing upon the rights of our fellows when we do not leave the things in their accustomed place. We have no right to impose upon each other in

this way, but if we are careless in our ways and have no places for our things and the things are never in place our fellow workers get in the habit of feeling that it does not make any difference how we handle the things in connection with a desk not governed by orderly methods. Going as we do through a given set of operations day after day, we ought to have enough genius and thoughtful experience in our methods to reduce to the lowest possible terms the effort expended in the accomplishment of our work. We are not living up to our possibilities unless we have this in mind. This touches the arrangement of books in accord with the number of times they are used during a period. The gospel of efficiency is not only of vital importance to the employer in connection with the margins of profit, but it is intrinsic to the employe in connection with the amount of effort expended. In the games of children we find an opportunity to size up a child's ability in this direction. I can tell whether a lad will make a good workman by the way he plays. The boy who has learned not to waste effort in his play will put the same method into his work. It is not advisable to get into the habit of pottering. The blacksmith who allows his hammer to strike the anvil half the time while he is studying how to make it most efficient the rest of the time on the iron he is molding materially loses in results. There are lots of fussy people who waste time in non-essentials. The gospel of efficiency should

guide us in the formation of our habits of doing everything. One man will fuss away twenty minutes in shaving when another will accomplish as perfect a job in one-third of the time. This is due to pottering ways. It is well to get in the habit of taking the short cut of the things we do even to the putting on of our clothes. This is especially important in all of the operations we go through daily that have to be done in the pursuits of life which are of minor importance and should be gotten out of the way with the least possible effort.

I often see men who are uncertain in their movements. They start to do one thing and think of something else and they are always being diverted from one thing to another. This habit always is the accompaniment of inefficiency. We ought, in the management of our lives, to afford ourselves a good measure of leisure and many men get no time for this because they have not learned to utilize their time to the best possible advantage. In order to make the most of ourselves we ought to have a certain amount of recreation and to secure this recreation we can afford to work with the greatest efficiency during the hours of labor. The most successful men are not those that seem to be digging the hardest all the time. They are the men who use their heads to control their muscular activities so as to have the least waste of energy in the accomplishment of certain results, so it is very common to find the man of large af-

Read What ROYAL Users Have to Say

Concerning the Roaster:

The A. J. Deer Company,
Hornell, N. Y.

Escanaba, Mich., 8-29-11.

Gentlemen:—I have put in and used one of your ROYAL Coffee Roasters and must say that I am more than pleased with it.

My coffee business has **INCREASED MORE THAN 300 PER CENT.**

Yours truly,

No. 5 Royal Roaster

(Signed) JOHN CROSS.

Concerning the Mill:

The A. J. Deer Company, Hornell, N. Y.

Fremont, Ohio, 9-15-11.

Gentlemen:—Inclosed you will find our check in full also freight receipt on No. 8 ROYAL mill.

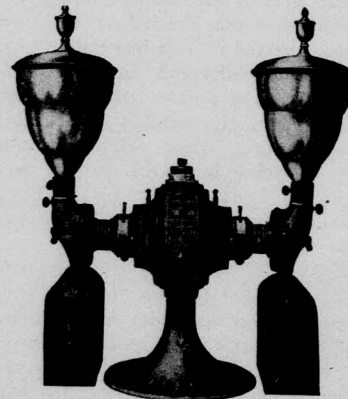
We might say that we have only used your mill about sixty days, but we are thus far so well pleased with the mill that we would not want to part with the same at *double the cost*, if it were not possible to get another, and knowing that there are a great many other makes on the market and some selling for less money.

Very truly,

(Signed) BARKER & ADAMS.

Per C. J. Barker.

Write for our complete catalog today



The only mill that CUTS the coffee

THE A. J. DEER CO.
INC.

272 West St. Hornell, N. Y.

fairs the one who has the most leisure, and it is a common remark that if you want to have a new thing done get a man who does the most things.

I would like it if all of us would practice this matter of efficiency in our banking work. Save every possible unnecessary movement in the accomplishment of what is put upon us to do. Inasmuch as banking is our business, if we put our thought and effort into the accomplishment of our work in the easiest and most efficient way, we shall carry with us into other things which we may have to do the same attitude of mind and experience of method. Charles W. Garfield.

Letting the Future Care For Itself.

Thomas A. Edison seems to have a little faith in the "Don't worry" school of philosophy as Dr. Samuel Johnson had in his day.

Dr. Johnson, as Boswell tells us, was one day bored by a philosopher of the "Don't worry" school who depicted in glowing words the unmingled delight of living alone in the wildwood with one he loved and never going anywhere or seeing anybody. "A couple of cattle roving over a grassy prairie might take the same view of life," replied the angry doctor. "We have each other's company and enough to eat," they might say, "and what more does a sensible creature want?" Dr. Johnson believed that life was more than meat and the body than raiment. While it may be wise not to take too much thought for the morrow, yet it is unsafe, as the world is constituted, to let the future take care of itself wholly. The old saying, "Sufficient unto the day is the evil thereof," is true as far as it goes.

Shadows of Coming Events.

Fix our minds as we may upon the blessedness of perfect peace, coming events will cast their shadows before and the worries which by good rights ought to be confined to next week force themselves upon us this forenoon. Plato, in saying that man was a creature who looked before and after, included more than our physical eyesight in his meaning. He implied that the mind dwells in the past and future. Emerson and some of his recent disciples urge upon us the duty of living in the present, but when we turn to Henry Bergson, the latest and most brilliant of the philosophical stars, we are told that the present is a mere creation of the fancy. There is no such thing. Time is flowing by us, and it flows constantly. It never stops to give us a chance to lay hold of an interval and cry, "This is present." There is a future coming and a past that has slipped away from us, and if we think at all it must be about something that has already happened or something that is going to happen.

Don't-Care Attitude.

Fruitful reflection about what is going to happen almost takes the tone of worry. Since we can not predict the future and are seldom sure that our wishes will be gratified, or our plans turn out well, how can we regard it with complete equanimity? The element of doubt is in-

variably present, and doubt means anxiety unless we take the "Don't-care" attitude. Of course, this state of mind has its charms. Father may die and mother may go to the poorhouse, but our souls shall not be disturbed. The children may cry for bread and the cows go unmilked, but we will sit serene under the vine and fig tree and possess our souls in peace. It is safe to say that if a great many people had practiced this philosophy the world would never have got ahead very fast.

World Without Worry.

A world without worry would be a world without affection or advancement. Everybody would be so fully occupied in preserving his own calm that he could spend no thought on any other person's woes. Perfect tranquility implies perfect satisfaction with things as they are. The moment one begins to plan for something better he plunges into worry, and it never leaves him until he ejects every unselfish thought from his mind and centers all his mental powers on his own miserable ego. Pity is a species of worry. The man who has attained to unruffled calm would not permit the sorrows of his friends to disturb his soul. The philosopher who tells us not to worry really advises us to pull up all our affections by the roots, to take no vital interest in public affairs, to cut ourselves off from the joys and sorrows of our fellow men and live in stupid paralysis of our faculties.—Portland Oregonian.

Take note of the whale, my son. He never gets into trouble of a serious kind, until he gets to blowing too much.

It sometimes happens that long sermons mean a short pastorate.

One Road To Efficiency.

Most men are not mind readers, yet many an employer goes upon the supposition that they are; at least that is his apparent theory. We are led to make this observation by experience with clerks in stores who did not seem to know what their duties were, and who apparently were totally ignorant of how far they had the right or the authority to go. Now it seems to us that if it is expedient to hire a clerk at all it would be good policy to outline to him what his duties are, define for him the limitations of his initiative, and then expect him to live up to those instructions. Some men, it would seem, hire a clerk and then leave him to grow into efficiency by following the road of experience. This is, of course, one way to do it, but it is a long way and is sometimes a costly way. Would it not be better to give the man some pertinent instructions at the start, thus avoiding many of the errors and mistakes he will be certain to fall into if he is left to his own devices?

Some of the largest manufacturing concerns in the country, concerns with national organizations and employing hundreds of men, concerns which can afford to pay the price of good men and who will have nothing but good men, such concerns are no longer leaving the instruction of their men to the school of experience, but go to heavy expense and infinite pains to instruct their men so thoroughly from the very first that their full efficiency may be depended upon from the beginning of their service.

This is the example the retail merchant should follow in getting his clerks into a state of efficiency. The average retail merchant indeed has one advantage that the employer of

many men can not obtain, and that is the advantage of personal contact and almost daily example.

There is scarcely anything more irritating to a customer than to get into the hands of an inefficient clerk, or one who does not appear to know just what he is there for. This sort of disappointment the dealer can obviate by taking the pains to post his clerks.

There is still another point of view from which to look at this matter, and that is from the position of the clerk himself. If he is given the benefit of a thorough instruction in his duties he will be far less likely to go wrong; he will be far more likely to be a pleasing guide to the customer; he will himself possess a greater self-confidence and will be enabled to manifest that personal interest in the business that will make for his highest efficiency.

After all, what the dealer wants is a clerk who can sell goods, and sell them right. The best way to attain that end is to take a personal interest in seeing that the clerk is given the opportunity to acquire the information that will make him efficient.

The Price of Obedience.

Upon moving into a new neighborhood the small boy of the family was cautioned not to fight with his new acquaintance. One day Willie came home with a black eye and very much spattered with dirt.

"Why, Willie," said Mamma, "I thought I told you to count a hundred before you fought."

"I did, Mamma," said Willie, "and look what Tommy Smith did while I was counting."

Only a very pretty woman can afford to scold.

**YOU ARE ALWAYS SURE of a sale
and a profit if you stock SAPOLIO.
You can increase your trade and the
comfort of your customers by stocking**

HAND SAPOLIO

at once. It will 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.



Originality Makes a Successful Window Decorator.

There is nothing new in art, and the best the window dresser can do is to take old ideas and give them a new application.

Novelty has its value in window display as well as artistic designing or clever handling of the merchandise. In most cases the idea is of as much importance as the manner in which the trim is executed. Originality is the thing—to get something new, some thing that will compel attention of the crowd, some decorative scheme that has individuality without being freakish.

There can be no denying that a good deal of similarity exists in the methods of window dressers. Given the same sort of window, the same merchandise, and the same occasion to trim for, and there will appear to be a great deal of sameness in the manner in which most displays are handled, so far as the general public is concerned. Of course the trained window dresser will see many differences in the displays, but these differences are far less apparent to persons who are not familiar with the technicalities of window trimming. The latter do not analyze the details of a window, but "size up" the display as to the general effect.

For example, a woman will stop before a window that is set as a garden scene of more or less conventional character, and will get a general idea of its appearance—then she will walk a block or so in front of another window in which is shown a second garden scene. Now, to window trimmers these windows may be totally different, but if both are fairly well executed, the woman will notice little or no difference. It is likely that both windows will have flowers and foliage, with gateway, pergola, lattice, or garden wall effect. As all of these features are conventional and appropriate to a garden, they make no lasting impression upon the average window gazer—to her the two windows look much alike.

Average Miss the Details.

If these windows were side by side she would see the difference at a glance, but while she has walked a block the image of the first window has faded into indistinctness and the second one takes its place. By the time she reaches home it is likely that the two settings are completely confused in her mind.

Of course this does not apply to all windows nor to all shoppers, for there are many observant women who will note all of the little niceties of a display as readily as would the

most careful student of window trimming methods. But the general principle remains—the average woman on the sidewalk pays little heed to the details of a window setting unless it is of such a character as to make a strong impression upon her.

For this reason the trimmer who takes his work seriously and has ambition to succeed in a big way must work with his brain as well as with his hands. He must have imagination and a good memory for form and composition. He must study originality as well as technique.

The really clever trimmer is the one who knows an idea when he sees it and can make use of it in his windows. While it may seem to be putting the cart before the horse, it is a fact that ideas come from the outside and not from the inside. The beginning of an idea comes from something we have seen, heard of, or read about. So, instead of sitting around cudgeling our brains for ideas, let us look about us for suggestions. They are to be met with everywhere. Perhaps it may be a picture or a bit of landscape, an ornamental gateway on the corner of a garden. Or it may be a stage scene, the posing of a group of people, the cover of a magazine, or any one of a thousand things that we are likely to come in contact with almost any day. There are suggestions everywhere if we look for them and we have the faculty of recognizing them when we see them.

Suggestions from Many Sources.

The resourceful window dresser sees suggestions for displays wherever he may look. And he notes them down when they come to him. He may not keep a book for this purpose, yet they are stored away for future use just the same. Whether they are written down or memorized, when the time comes for their use, they are brought out and worked into shape in the window. The display that is put in to-day may be based upon something that was seen years ago. Most trimmers are not fortunate in having a memory that is infallible, and for this reason it is a good plan to make a note of an idea whenever one occurs. It may never be used, but, on the other hand, it may prove just the thing that is needed at some future time.

There are certain artistic laws that apply to painting and every other branch of art. And these laws apply, no matter whether the art be French, German, Greek or Chinese. If a trimmer starts to put in a series of Japanese windows, for example, it will be necessary for him to make

a careful study of his subject if he expects to make a success of the job. Japanese art is a thousand years old, and in order to imitate it the trimmer must understand the underlying principles. He must read and study up the characteristics of this or that design or he is sure to blunder. The same applies to period decoration. There are some periods that may be combined legitimately in a decorative scheme, but others are not to be combined under any circumstances. The amateur window dresser who attempts period decorations will usually combine half a dozen conflicting styles in a single window and then wonders why the setting does not look just right. This is a mistake that would never be made by one who had studied period decorating.

It sounds a bit strange, yet it is true that originality in window dressing comes from studying the work of artists in other lines. The student learns the essential principles of the various forms of art and the more he learns the easier it is for him to interpret his own ideas. It is possible that there may be some "born geniuses" who can become great window dressers without study or hard work, but the writer has never come across any of these. Those who have succeeded to the fullest extent are those who have done the most studying and have worked the hardest to master the details of their calling.

S. R. Weiss.

Ideas.

The most valuable things in the world are ideas.

It makes no difference whether you are a butcher, baker, candlestickmaker, or whether you practice law or build houses—ideas are what determine your value to society.

The man of ideas is the man who is in demand. He can name his own price in the salary market, or he can dominate the field in his chosen business.

A great hardware merchant of St. Louis said: "Business is a thing of ideas." So it is. And so is everything else. Even religion is a thing of ideas. The minister who has noth-

ing but old moss-grown platitudes to preach will be relegated to the backwoods church; the minister of ideas will preach to the big congregations.

Cherish the ideas that come to you. Keep constantly on the watch for them. If you see an idea flitting across your mind, go after it, chase it, until you either catch it or prove to yourself that it is not worth catching.

The man who is lucky enough to catch some brand new, thoroughly practical and highly desirable idea has a bigger thing than the man who discovers a gold mine.

And it is vastly easier to prospect around in your mind for good ideas than to prospect for a mine.

The lariat of good ideas comes easier to a person with a lively imagination. An idea maker must be one who can look ahead of what is in the foreground of the day's view, he must be a prophet. He must see visions of the future. The richest, brainiest men of the day are the ones who look into the future and get ideas upon which they act.

The people who influence you are the people who believe in you. Guilelessness is the secret of personal influence.

The McCaskey Register Co.

Manufacturers of

The McCaskey Gravity Account Register System

The one writing method of handling account of goods, money, labor, anything.

ALLIANCE, OHIO

MAPLEINE

The Popular Flavor

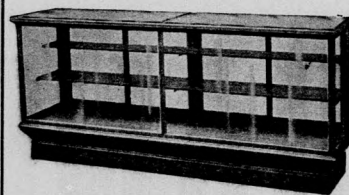


A STRONG DEMAND HAS BEEN CREATED for this new and delicious flavoring. It adds richness and delicacy to Cakes, Candies, Puddings, Icings, Ice Cream, Etc. and makes a Table Syrup better than Maple at a cost of 50c a gallon.

See price list.

Order a supply from your jobber, or The Louis Hilfer Co., 4 Dock St., Chicago, Ill.

CRESCENT MFG. CO., SEATTLE, WASH.



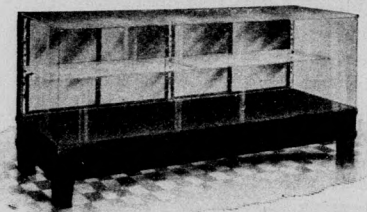
"Paragon"

No. 58—18 Styles

Send for Full Information on the Modern Methods of Merchandising

Men's Suits Millinery
Furnishings Dry Goods
Show Cases Drugs

And.....
Name..... Address.....



"American Beauty"

No. 412—36 Styles

Cut out and mail to
Grand Rapids Show Case Co.
Grand Rapids

Places you under no obligations to buy

The Largest Manufacturers of Store Fixtures in the World

SUCCESS IN BUSINESS.

It Can Not Be Reached by Lowering Standards.

The initial element in the successful marketing of any merchandise is the worthiness of the product offered for sale; after that should come advertising and service. It is much more difficult to hold an old customer than to secure a new one.

Through the efforts of the advertising man enquiries may be inspired, quantities of prospects—near-sales—gathered. The sales manager, through his field partners, can get orders, but it is up to the order department, the factory, the shipping floor and accounting room to render that service which will make of each initial purchaser a permanent customer.

The leading manufacturers of today are not looking upon the various divisions of their industry as composed of separate departments, but rather as one big selling organization.

Goods must be intelligently entered, made right, packed conveniently and securely, shipped promptly, invoiced correctly and collected for in a courteous manner. The strength and safety of any firm lie in the intelligence of its organized force. Quacks queer quality.

Primarily we are all in business to sell goods and make money, to satisfy our customers and ourselves. The maximum point in this is reached through the various elements contributing to absolute confidence.

The dealer of most value to the manufacturer is the one who gives his confidence and is enthusiastic about the goods. Enthusiasm creates a purchasing atmosphere, and if the makers and sellers have the brand that is "contagious," they have acquired one of the most vital selling elements.

In the business man there is no quality of quite so much value as that which inspires action and high ideals in his employes and associates. It is like powder to the bullet and to inspire the right action confidence must first be instilled.

Commercial trust between sellers and buyers is being established. Dealers are coming to the conclusion that their connection with manufacturers supplying right goods and affording just profits is a big asset.

Establishing consumer friendship through dealers is one of the most important details of any business and pays handsomely. It creates a good will that is measurable and definite. It is reckoned in financial dealings and stands in the courts. It can not be disassociated with the handling of any product. In outlining the experience of the National Biscuit Company, Mr. Green, the President, places good will first, a view which is the more interesting because of his previous experience as a corporation lawyer.

From the manufacturer's point of view there is only one thing that holds the dealer and ultimate consumer, and that is quality. Quality stalls competition; cheapness is suicidal. There must be no elasticity to

this class. It must meet all the requirements in a better manner than contesting brands. Success in a competing business can not be reached with lower standards than its rival's.

Only goods with a strong character grow up to be household words; the rest get competition cramps and die young.

Trademarked quality goods are never dear when representing the best in brains, raw materials and modern manufacturing methods.

Behind them stand both merit and responsibility, guaranteeing uniform satisfaction. However, a printed guarantee or merely to say an article is "guaranteed" may mean little or nothing. It has come to this, that the only real guarantee is the tested integrity of the manufacturer behind the goods. He must keep steadily in view his responsibility to himself, the dealer and the consumer.

The further he goes in this effort to inspire the confidence and co-operation of the distributor, the stronger will be his chances of the permanent carrying of his product.

Dealers not only want to hold their old trade but get new. They want to do business with people they have never met. Manufacturers should promote and protect their success. Practical hints should be given toward bigger, better sales. In a nutshell, disposition should be made easy. The initial order is nothing. It is the repeaters that count. It is the eager, voluntary action we want. It is the best market foundation and every sale should be such as to increase prestige and consumer friendship. Poor goods will close the biggest factory—quality builds—to fake is to finish.

The idea should be carried out that all are in business together—one big family. What injures one is sure to charm the other. Manufacturers finding their material dropping below the standard should be the first to insist upon its return for correction. The producer's interests are the dealer's, and the dealer's the producer's, but the distributor's success must precede that of the manufacturer always.

Frederick Arnold Farrar.

Personal Philosophy Sacred to One's Self.

Written for the Tradesman.

The average American business man is very much given over to the collection of mottoes.

With many of them it would seem to be a pastime—some of them, assuredly, seem to have an incurable penchant for printed axioms, apothegms, proverbs, saws, sayings and quotations.

As you enter the office the eye is not unfrequently greeted with such objects.

They come in the shape of cards, hangers and posters. Sometimes they are neatly framed—as if to accentuate their importance and perpetuate their essential wisdom or supposed artistry; but more commonly they are not framed.

Sometimes the lettering on these

cards or hangers is plain and unostentatious, sometimes ornate or quaint, sometimes the lettering is done in the ordinary black ink, sometimes in two or more colors.

In posters or hangers the eternally feminine is usually present. She is generally a very young girl and charming in face and figure. Such hangers and posters are generally gotten out as advertising matter by some concern or other—and the impression in the mind of the advertising manager of the concern doing the advertising is that there is some occult connection between the idea of the very dashing young lady who posed for the poster and the merits of the commodities which the poster is supposed to advertise.

But the idea is very vague, very remote, very occult.

Mottoes for business offices are drawn from the greatest variety of sources—from Genesis, Job and the Book of Proverbs; from Plato, Confucius and Ella Wheeler Wilcox. Sometimes they are serious and dignified—succinct and luminous statements of essential wisdom; sometimes they are mere combinations of solecism and slang.

The presence of these latter-day accumulations of aphoristic literature in business offices is doubtless to be explained in part as a fad created by the never-ceasing search for new and striking methods of advertising.

Now concerning these formidable accumulations of mottoes, hangers,

posters, etc., in our business offices, there are several things to be said:

If the poster or hanger is really artistic and valuable from an ornamental standpoint, it is doubtful if the business office is the proper place for it.

A business office is not an art gallery nor a boudoir nor a den. A business office should be equipped with business tools. If there are any purely "ornamental" features in and about the office, they should be few and unobtrusive. Strictly speaking they don't fit in.

Desks, tables, filing cabinets, letter-presses, storage cases for letters and commercial papers, safes, cabinets, etc., need not, of course, be ugly and cumbersome, but they must be above all things serviceable. Business furniture should be bought primarily for certain specific business purposes, and only secondarily because of their ornamental features.

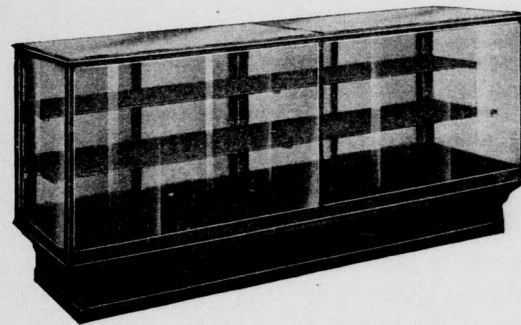
For another thing a motto is necessarily ethical; and therefore private and personal. As a discriminating thinker has pointed out, "A man's ultimate personal philosophy should be sacred unto himself."

Frank Fenwick.

Somebody has said that a dog with no teeth has a soft snap. We'd rather think that he has no snap at all.

You can do a man so many favors that he will hate you for not doing more.

We Are Ready For Fall



With the Largest Stock of Show Cases Any
Factory Ever Had Ready for Shipment

Wilmarth
THE CASE WITH A CONSCIENCE

Our trade mark illustrated above is our guarantee of
Prompt Service—High Quality and Moderate Price

Write us for anything you want in the line of Show
Cases and Store Fixtures

WILMARTH SHOW CASE CO.

936 Jefferson Ave.

Grand Rapids, Mich.

Chicago Salesrooms
218 W. Jackson Blvd.

Detroit Salesrooms
84 Jefferson Ave.

New York Salesrooms
732 Broadway

WRITING LETTERS.

Opinions Formed From Them—Some Good Don'ts.

The letters a merchant writes should in every way reflect the character of his establishment. If the correspondence is attended to in a haphazard, happy-go-lucky manner the ones who receive the letters have a perfect right to presume that the writer's business is conducted along the same lines. Some men think that as long as the letters are understood that is really all there is to it. As far as the business details mentioned in the letter go, this is so, but the impression it makes on the receiver can never be wholly effaced, be that impression good or bad. A hastily written letter indicates to some extent a state of disorder on the part of the writer and the recipient may be excused for feeling unsafe in dealing with such a merchant.

There is only one thing worse than the ill-proportioned and badly-composed letter and that is—no letter at all.

Not long ago the writer was discussing the business of a local firm with a traveling salesman. In speaking of the merchant he said: "He seems to be a pretty shrewd business man from casual observance, but you may rest assured that his shrewdness is very shallow after all. He does not answer his business letters."

In the face of an apparent success these last seven words told a lot that was hidden from casual view. When a firm refuses to answer communications from the wholesale houses with which it is doing business it is a sure sign that deep water is not far away. The merchant who does not answer the letters addressed to him by his creditors tells them plainly that he is neglecting their business and his own or he is deliberately refusing to write for fear he will tell something he should not.

For the sake of appearance, if for no other reason, most merchants should own typewriters. These may be purchased all the way from ten dollars up for rebuilt machines, while a first-class make of typewriter is sold for \$50 on a partial-payment plan. It is no trick to learn to use one properly, although it requires some practice to get speed. It is unnecessary that the small business should maintain a regular stenography department, because the merchant or one of his clerks can manipulate the writing machine.

A good correspondent must possess a large amount of tact, and what is more than that, be able to put it into his letters. He must be able to take a broad view of things. A college education will go a long way toward giving a man a command of words, of the English language, but it will not make him a good correspondent or a good business man.

A crank can never make much progress as a letter writer. He is too sure to put some of his crankiness on paper. The man who is too easygoing is almost as bad, because the correspondent must stick as far

as practicable to the lines laid down for the conduct of his business.

The merchant who has the largest share of self-confidence succeeds best in the conduct of his business, and will do so in taking care of his correspondence. A man should believe in himself without being egotistical. He should be sure of himself and firm in that assurance to the extent of impressing others that he is sure.

A merchant's business correspondence can be classified under a very few heads. First, those to the wholesaler or manufacturer about orders, terms or goods. This class is divisible into a number of smaller classes. Those ordering goods, those cancelling goods ordered, those enquiring about shipments and terms, those enquiring about goods that are advertised, or that may be desired. Then there is the inevitable complaint. Every merchant has to write a letter of complaint at times, sometimes more often than he desires.

The second class of letters are those directed to his customers. These may be letters in reply to letters when credit business is done, or advertising letters. A Cincinnati business man once said: "What the commercial world wants is meat and potatoes—not cake." This man deserves to be remembered for this remark, but it is necessary to see that the meat and potatoes are properly served if they are to be considered palatable.

Another merchant has said: "The most effective letter, mechanically, is the well-written, wide-margin, double-space, paragraphed letter—one page and quit." A whole lot of letters are far too long.

If a man will just think first what he wishes to say he may say it in a very few words. But if he rushes into the thing without knowing where he is going to end he is sure to make a mess of it. The following is an actual transcript of part of a letter recently sent out by a large nursery, and shows how easily flustered some men get about writing letters. A sentence of eight or a dozen words should have sufficed. Instead of that there is a lot of senseless vaporings and equally useless repetition:

"We note your treatment by another firm, then while we have nothing to say against a competitor, we have enough to do to mind our own business, still in this case you have been better served than some we know, for that matter we are all pretty near alike for this business is the worst rush business on earth and there is not a firm who does not get something mixed, and a good bit mixed at times, too. We have quite a few customers who like yourself have dealt with us, some of them many years, and they have found their orders right. We do not treat all like this, that does not mean that you are to be treated like it or that you have been purposely neglected, still where errors are made it is some one who gets the benefit, and in this case it is you."

This letter bears evidence of a

hand that is unaccustomed to writing letters. There is perhaps ground for considering that some one, perhaps the gardener, or shipper, was given the letter of complaint that brought forth this reply. The whole letter would give one the impression that it was a little one-horse nursery when in reality it is among those of the first class.

From the standpoint of form there are a number of divisions into which an ordinary letter may be separated:

First, the heading.

Second, the address.

Third, the salutation.

Fourth, the body of the letter.

Fifth, the complimentary close.

Sixth, the signature.

Seventh, the postscript.

Custom and precedent are responsible to a great extent for the form of our letters, and to a large extent even for the very words we use. Custom places the heading at the upper right-hand corner of the letter.

The heading consists of the address of the sender and the date of sending the letter. The name of the town or city, the street and number and, if necessary, the room or floor number, should be plainly given. This often saves a correspondent a good deal of perplexity and facilitates the reply. The date is important and should always be given in full.

The address should consist of the name of the person or firm to whom the letter is sent and the postoffice address necessary to carry the letter to him or them. Some firms vary this somewhat and thereby weaken their correspondence. The full name and address should be given. The name of the person addressed should be prefixed with the abbreviation "Mr.," "Mrs." or "Miss" as the case may be. The word "Messrs." is practically forgotten in these latter days, and it is a good thing that it is.

The salutation is very important. This is usually, "Dear Sir," or "Gentlemen." "Dear Sirs" is not considered as good form as "Gentlemen." If there is any degree of intimacy between the correspondents the salutation may be made more familiar and read, "My Dear Mr.—"

The body of the letter consists of the message to be conveyed, and, as before stated, should be as direct to the point as possible.

The following "Don'ts" are among general directions that a large wholesale concern has had printed for the use of its employees:

Carefully avoid such words and stock phrases as: "Beg to acknowledge," "beg to enquire," "beg to advise," etc. Don't "beg" at all.

Don't say "kindly" for "please." Avoid "the same" as you would a plague.

Don't write: "Would say." Go right ahead and say it. Don't say: "Enclosed herewith." "Herewith" is superfluous.

Don't "reply" to a letter; "answer it." You answer a letter and reply to an argument.

Don't use a long or a big word where a short one will do as well or better. For example, "begin" is

better than "commence," "home" or "house" better than "residence," "buy" better than "purchase," "live" better than "reside."

Don't try to be funny.

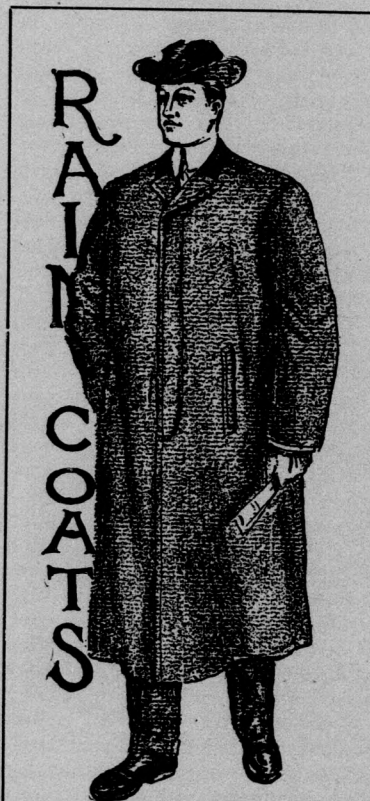
Carefully avoid even the appearance of sarcasm.

Be wary of adjectives, particularly superlatives: "Very," "great," "tremendous," "excellent," etc., have marred an otherwise strong phrase and have propped needlessly many a good word, all-sufficient of itself.

Don't forget that certain small words are in the language for a purpose. "And," "a," "the" are important, and their elimination often makes a letter bold, curt and distinctly inelegant.

These are only a few of the specific directions given by this firm for the purpose of having the correspondence worthy of the house and as nearly perfect in grammatical expression as possible.

The complimentary close is a relic of olden times and by some is said to be the bowing out of the writer



**\$3.50 and
\$5.00 Each**

This is not a mere assertion on our part or that of our representative but has been proven by an actual test.

We have the \$3.50 grade in silver gray and light tan. The \$5.00 grade we show in light tan only. Sizes are 36 to 46.

Book orders now to receive good deliveries.

Grand Rapids Dry Goods Co.
Wholesale Dry Goods
Grand Rapids, Michigan

from the presence of the reader. It is necessary that there be some kind of complimentary close because we have been so long accustomed to see it that it would come rather as a shock if it were omitted. However, the best close is the one that finds the most favor, "Yours truly." In the old country it is customary to say, "We are, dear sir, yours truly," or, "In the meantime we remain, dear sir, yours truly." The "yours truly" is better. There are occasions when this might be varied to, "Truly yours," "Sincerely yours," "Cordially yours," etc.

It would seem almost as if the subject of the signature might be passed over without even a mention, but there is one real fault that may be found with at least 75 per cent. of the signatures that are appended to our business letters. They are illegible. They may seem plain enough to the writer but are a puzzle to the one who receives the letter. If it were not for the fact that a majority of firms have the name printed on the letterhead there would have to be a great change in this matter. Some men seem to think it is necessary, or smart, to construct a signature that no one else may write. The hardest signature to forge is the simplest.

It is very embarrassing to a writer to find when he comes to reply to a letter that it is impossible to make out the signature. Sometimes it is the initials that are hard to place, sometimes the name itself.

The postscript is not always used. It is often used for emphasizing some point or idea that has already been dealt with and as such is in proper use. But its frequent use by any letter writer to call attention to something omitted in the body of the letter is reprehensible. It shows that the writer had not formulated the letter before writing it.

Kendall Banning draws the following conclusions in a recent article:

"A man comes into your office. He is a stranger; you don't know where he comes from, or what he wants. You are a business man and accustomed to make estimates of your visitors quickly. And his dress—which is not the man, to be sure, but which covers the greater part of him and which may be presumed to reflect his tastes and to this extent his social position—offers one of the easiest and, in some cases, the determining basis of your estimate.

"A letter comes to your desk. The envelope bears an unknown inscription or is addressed in an unknown hand. That letter comes to your office as a stranger. And before you read its message—before the stranger speaks to state his purpose—your estimate of your correspondent is to some extent biased by the form in which his representative first appears to you.

"A business letter is a representative of the house from which it comes. It is as much to the interests of that house to be properly represented by the letters which it sends through the mails as by the employes it sends on the road."

The letter paper used should be of good quality and preferably white. The envelope should match it in color and texture. The printing should be the very best the merchant can secure without being unduly extravagant. The printing should be in black or very dark blue. This applies especially to paper and envelopes to be used exclusively in correspondence.

In advertising letters it is a good plan to use tinted stock and to vary the colors used from time to time.

In conclusion, we might urge that a careful system of filing all letters of any importance should be installed. There are many letters received that are not of any importance, yet one should be very careful not to destroy any that might be required later on for reference.

Not long ago the writer saw a merchant pawing over a littered-up desk. He was in a "stew;" an important letter was missing. Had he had a filing envelope or file of any kind it would have been an easy matter to have kept track of all his letters.

A simple, alphabetically arranged file can be purchased for 25 cents. One can be used for each year and it would be no trouble to locate letters that have been safeguarded for years.

Think more of your letters and of their importance. Do not forget that they are often the only things the wholesalers have to form an estimate of you, your ability and the state of your business.—A. E. Edgar in Haberdasher.

The Slayville Wood Sawyer.

When other dealers in the town
Of Slayville look both out and down
And say that business is no good,
Cy Higgins smiles and just saws wood.

"What is the use," the Squire said,
"Of pipping out before you're dead?
The people must buy clothes and food."
And so he hustles and saws wood.

The trouble is to many sit
And moan their fate, give up and quit.
Things might look brighter if they would,
Like Higgins, keep on sawing wood.

Mail order houses hit him first—
While other merchants raved and cursed.
He showed his customers they could
Buy cheap from him, and thus sawed
wood.

When hard times struck the town, why
then
He said, "It will come right again;
There ain't no more bad days than good."
And so he kept on sawing wood.

The dog days were too hot for some
Who said, "We will not work, by gum!"
They loafed out where the shade tree
stood,
While Higgins kept on sawing wood.

The Squire is an optimist—
He smiles no matter how things twist—
A fact that can be understood
While watching how he saws his wood.

The wood thus sawn keeps bright the fire
That warms and cheers the lusty squire;
He fears not winter as he should
If he had failed to saw his wood.

Prosperity will come and stay
Through cold and heat, through night
and day.
With those who hustle as they could,
And, Higgins-like, keep sawing wood.

Wholesome Philosophy.

To make the most of dull hours, to make the best of dull people, to like a poor jest better than none, to wear the threadbare coat like a gentleman, to be out-voted with a smile, to hitch your wagon to the old horse if no star is handy—that is wholesome philosophy. Bliss Perry.

The Level of Prices Very Low at Present.

If all reports are true buyers of men's clothing do not need to fear to purchase goods because the level of prices seems too low for good material.

The large business done by leading serge factors and the extraordinary values that obtain in fabrics of this description are the leading features of the primary men's wear market. Buyers were not slow to recognize that the prices named on lightweight serges were the best in a decade or more, and as a result a substantial amount of business has been booked quietly. Few, if any, mills making serges in the construction of which domestic wools are used expect to realize profits this season. Manufacturers declare that their efforts have been directed towards procuring orders to keep their producing organizations going, and that some of them have been successful is shown by the happenings during the past week or two.

Not only has a large volume of business been booked by the largest factors in serges made of domestic wools, but those selling agents who handle serges made of fine Australian stock report a satisfactory trade. Producers of the last named materials are considered better off than the former, because the prices named on Australian wool goods were not lowered so close to the cost of production. An interesting phase of the business this season is that several independent mills have been able to compete strongly with the leading factors in the trade.

A well known manufacturer stated that a certain serge that is priced at \$1.10 regular cost the buyer 98 cents net, and out of this price the mill had to pay the cost of distribution. The only explanation offered for making such close prices possible was that mill owners were using up their surplus stocks of wool and yarn. The prevalent opinion in the trade for months back was that manufacturers had but very small quantities of raw material on hand. It seems, however, that a goodly amount of wool and worsted yarns accumulated during the past year or so. Mill owners want to see these surplus stocks pass into consumption. The

present low prices are the result of a determination not to be caught with material that might shrink in value very materially in the event of a low tariff bill being enacted into law.

Well constructed cassimeres are also in good request when prices are low. There are several lines of good weight made of pure wool, without a vestige of shoddy, available around 90 cents a yard, and in a number of instances the orders placed on these fancy wool suitings are considerably ahead of last year.

Handlers of diversified lines of men's wear are of the opinion that there is a marked trend toward plain goods, and this is ascribed to two reasons, viz.: The attractive prices prevailing and the fact that buyers in times like the present feel that they are not running any chances in buying fabrics of this sort. Although there have been some large quantities of serges bespoke, all of the serge factors are not pleased with the business that has accumulated. A good deal must still be accomplished before mill agents feel thoroughly satisfied that a maximum production is procured for the remainder of the season.

Some folks are always looking backward to the wonderful times that were, while others look forward to the glorious times to be. Both classes overlook or ignore the present, the most stupendous period in the world's history—the time when more good men and more real women are needed than ever before; the hour full to the brim with occupation for every hand that can do a little honest, sincere work, and do it with fidelity and loftiness of purpose.

We are manufacturers of
Trimmed and Untrimmed Hats
For Ladies, Misses and Children
Corl, Knott & Co., Ltd.
20, 22, 24, 26 N. Division St.
Grand Rapids, Mich.



We Are Headquarters
For Men's and Boys' Winter Caps and carry a complete line in all the latest styles.
Boys' Caps from \$2.15 to \$4.25 the dozen.
Men's Caps from \$2.15 to \$12 the dozen. Made of the following materials: Corduroy, Leather and Cloth. See our line before placing your order.

PAUL STEKETEE & SONS
Wholesale Dry Goods :: Grand Rapids, Mich.

ADOPTION OF SURNAMES.

They Had a Reasonable and Significant Origin.

Up to a certain point in the world's history the number of people was sufficiently small and communities were far enough apart to avoid confusion of single names, but as the population increased, and communication became more frequent and practicable, the supply of names was not sufficient to meet the demand and the result was that Toms, Dicks and Harrys were in danger of becoming mixed up one with another. It was this condition of affairs which gave rise to the adoption of surnames, not only as a means of obviating the embarrassments occasioned by a multiplicity of similar names, but for the purpose of distinguishing families. Many years before surnames were finally adopted the use of sobriquets had become customary—that is, names given to individuals as a special mark of distinction. These names were generally founded upon some personal trait or some incident in the life of the person or referred to the place of his nativity, as Richard the Lion-Hearted, Edward Longshanks, John Lackland, Judas Iscariot. But these sobriquets applied only to the individuals and died with them, and did not, therefore, serve the purpose of family names.

First Existence of Surnames.

It is impossible to determine definitely when surnames first came into existence, for, like nearly all human customs, the adoption of family names was the result of circumstances and was of slow and gradual growth; but it was probably somewhere in the neighborhood of the year one thousand that they were first officially recognized and used to any extent.

The term "surname" is supposed by some to be derived from the French *surnom*, meaning "over-name," because a person's family name was formerly written above instead of after the baptismal name. It is just as likely, however, that the term was originally "sirname" or "sire-name," as the first family names were those derived from the name of the father. Instead of referring to a man as John, the son of Jacob, in order to distinguish him from John, the son of David, or William, or Robert, as had long been customary, the appellation was shortened to John, Jacob's son; and this, in turn, became simply John Jacobson, and all of the children and descendants of this particular Jacob thereafter bore the names of Jacobson. In the same manner the family names of Johnson, Davidson, Williamson, Robertson, Thomson, Lawrenson, Peterson, Duncanson, Stephenson and others of a like kind came into existence.

Many of the Scotch and Irish surnames originated in the same way; the word "mac" (son of) being prefixed to the name of the father, and from this source we have the McArthurs, Macdonalds, McHenrys, McMichaels and many more that will occur to the reader. The old Nor-

mans prefixed to the paternal name the word "fitz," probably a corruption of the French *fits*, meaning son, and from them we have the names of Fitzhugh, Fitzpatrick, Fitzgerald, Fitzsimmons (son of Simon).

Pedigree in Their Names.

Until within a comparatively recent time the Welsh people adhered to the primitive custom of distinguishing a person as the son of his father by the use of the word "ap." Thus, David, the son of Howell, was known as David ap Howell. Very frequently, however, this was not a sufficient distinction, and it became necessary to add the names of the grandfather and great-grandfather, and sometimes several ancestors beyond, so that an individual carried his pedigree in his name. It was, therefore, not unusual to hear such combinations as Evan ap Rice ap David ap Adam ap Roger, and so on, to the seventh and eighth generation back.

To this curious custom, however, we are indebted for the names of Pugh, Pritchard, Powell and Price, which are simply modifications of ap Hugh, ap Richard, ap Howell and ap Rice. When the Welsh finally adopted a simpler system of patronymics they made use of the paternal name in the possessive case. Thus, Griffith, the son of Robert, instead of being called Griffith Robertson, was known as Griffith Robert's—the son being understood. The possessive form was soon abandoned, and the surname became reduced to the simple one of Griffith Roberts. Many of our most familiar names are derived from this source, and we are at once reminded of Williams, Hughes, Richards, Andrews, Harris (Harry's), Adams, Phillips, Owens, Rogers, Howells, Daniels, Reynolds, Matthews, Jenkins, Edwards and our old friend, Jones, which is merely a modification of John's.

In times gone by nearly every name had its corresponding nickname or diminutive, just as to-day we still have our Dick, Jack, Billy, Frank and Harry. Many of these nicknames and nursery forms were also drawn upon for surnames, so that a single name was oftentimes the source of half a dozen different cognomens. Thus, from John we not only have Jones and Johnson, but Jenkins, Jenkin, Jennings, Jackson, Janson and Hanson. From Arthur we have McArty, Atkins and Atkinson. From Robert we have Roberts, Robertson, Robinson, Robson, Dobson, Hobbs and Hobbson. Dennis is responsible for Dennison and Tennyson. Hawkins, Harris and Harrison come from Henry. Richard has given us, in addition to Richards and Richardson, Dick, Dickens, Dixon and Dickinson. Anderson and Henderson are derivatives of Andrews, and to William we are indebted for Wilson, Wills, Willis, Wilkes, Bilson, Wilkins, Wilkinson, Willitson, Wilcox, Willett, Willard and Billings, besides Williams and Williamson.

Taking Names From Trade.

In a great many instances the Christian name was retained unaltered as the surname, and there is prob-

ably not one of the more common early names that is not now borne by some family. In addition to the many familiar ones which will at once come to the mind of the reader—as Thomas, George, James, Owen, Henry, Francis, Charles, Lewis—there are several others which may, perhaps, not be recognized as baptismal names, by reason of the fact that their use as such has, to a large extent, been abandoned, and they are now generally regarded as family names only; among these are Reynold, Ellis, Godwin, Goodwin, Randal, Rice, Sampson, Morgan, Martin, Giles, Cuthbert, Baldwin, Bryant, Barnard, Howell, Arnold, Rupert and Meredith.

In addition to thus immortalizing their Christian names our ancestors have left to the world an undying record of their trades and occupations in the shape of another class of family names, the foremost among which is the abundant one of Smith. Some of the members of this numerous family have, however, sought for a different and more ancient origin than that represented by a village smithy, and to this end they have convinced themselves that they are the direct descendants of Shem, the son of Noah and the father of the Shemites, whose progeny through the exercise of some graceful orthographical jugglery became transformed into Smith in the following manner: Shem, Shemite, Shemit, Shmit, Smith.

Why There Are So Many.

At the time of the adoption of surnames every artisan whose work required the striking of blows on metal was known as a smiter or smith, and the community, therefore, had its blacksmith, whitesmith, goldsmith, silversmith, arrowsmith and several others of the same character. The number of Smiths of the present day may, therefore, be readily accounted for, when we remember that each of the different kinds of smiths was as much entitled to the use of his trade name for a cognomen as any other artisan. John, the blacksmith, and

John, the coppersmith, were both known as John, the smith, an appellation which naturally resolved itself into the family name of John Smith. In the same way Peter, the carpenter, became Peter Carpenter; and John, the miller, was the founder of the family of Millers. In this manner the various trades and callings became the source of surnames and are to this day represented in those of Baker, Shoemaker, Tyler, Chan-

Post Toasties

Any time, anywhere. a delightful food—
"The Memory Lingers."

Postum Cereal Co., Ltd.
Battle Creek, Michigan



Increase Your Sales of

BAKER'S
Cocoa and
Chocolate

ANY GROCER who handles our preparations can have a beautifully illustrated booklet of chocolate and cocoa recipes sent with his compliments to his customers entirely free of charge.

Ask our salesman or write

Registered U. S. Pat. Off.

Walter Baker & Co. Ltd.
DORCHESTER, MASS.

Buckwheat

We are in the market for 20,000 bushels of new buckwheat and can use in car lots or bag lots. Don't fail to write or phone if you have any to offer.

Highest price paid at all times.

Watson-Higgins Milling Co.
Grand Rapids, Mich.

dlar, Mason, Cutler, Carter, Saddler, Slater, Butcher, Draper, Thatcher, Fletcher (arrowmaker), Hooper, Cheeseman, Turner, Joiner, Cooper, Gilder, Mercer, Skinner, Coleman, Sawyer, Tanner, Spicer, Cook, Butler (shoemaker), Miner, Driver, Weaver, Gardner, Merchant, Porter, Wainwright, Taylor, Shepherd, Glover and a number of others.

Such names as Hall, Stair, Garrett, Kitchen, Chambers, also record the occupations of our forefathers, who, in these cases, were engaged in the households of the nobility and had charge of such apartments as the names suggest. Others again held higher offices, and from them we have the surnames Page, Butler, Proctor, Forester, Steward (and its modified forms of Stewart and Stuart), Bailey, Fowler and Woodward and Hayward, the keepers, respectively, of the forest and cattle.

While it is very evident that our fathers pre-empted the honor of establishing family names, there are three or four surnames which are derived from the maternal side of the house, and are, therefore, worthy of special notice. Such are Brewster, Webster and Baxter, which are the Anglo-Saxon feminine forms of Brewer, Weaver and Baker.

Took Name of Their Birthplace.

For a long time it had been usual to designate an individual by the place of his nativity or residence—a custom which resulted in the adoption of such family names as French, Scott, Welsh, English, Dane, Burgoyne (from Burgundy), Cornish and Cornwallis (from Cornwall) and a number of others. Among the familiar family names that correspond with those of English towns and parishes are Kent, York, Chichester, Lincoln, Carlisle, Huntingdon, Wells, Washington, Putnam, Hurst, Buchanan, Preston and Bancroft. A great many of this character (and they are numbered by the score) were originally the names of baronial estates, which names the barons adopted as surnames and everyone who owned land followed their example. Those who were not landowners were obliged to content themselves with less aristocratic titles. Hence, John, who lived by the brook, became known as John of the brook, which was eventually reduced to the surnominal form of John Brook. So, also, Richard, who lived at the end of the town, became Richard Townsend; and some individual who had his home at the bottom of the hill became the founder of the family of Underhill. Besides those which will naturally suggest themselves—as Hill, Street, Church, Lane, Stone, Field, Wood, Marsh, More, Underwood—there are many of our surnames which have come from the same source, but their significance would not now be apparent by reason of the fact that the names as common nouns have become generally obsolete. Some of the best known ones are Cobb, meaning originally a harbor; Chase, a hunting ground; Beck, a little brook; Cross, one who dwelt by the cross-roads; Fleet, a small creek; Foote, the bot-

tom of a hill; Halowell, a holy well; Foss, a ditch; Hurst, a wood; Knapp, the top of a hill; Lynch, a small, hanging thicket; Shaw, a small copse; Slade, a valley; Hatch, a flood gate; Hyde, as much land as could be cultivated with one plow; Holmes, a flat island; Hope, a vale; Holt, a small forest; Lee or Leigh, a pasture; Penn, the summit of a hill; Pee, a pool; Pollard, a cropped tree; Ross, a morass; Thorpe, a village; Weller, a gulf; Worth, a fort or farm. Sometimes the word "man" or the suffix "er," meaning the same thing, was added to nouns of this kind, as is seen in such names as Parkman, Parker, Bridger, Becker.

The origin of the names of places or towns from which surnames have been adopted is also of interest as showing the initial derivation of such family names. It will be noticed that a number of names of this class end in "ton." This was the old Anglo-Saxon word for place, and was frequently used in conjunction with a qualifying noun for the purpose of giving a name to an estate or residence. Thus, if a place had a clayey soil it was named Clayton: if it were stony it was called Stanton. If it had never before been occupied it was given the name of Newton. If it were remarkable for its pastures it became Leighton.

Signs Supplied Family Names.

At the time family names came into use the shops of the merchants and storekeepers were not numbered as they are at the present day, but were known and distinguished by their signs, which were suspended at the front doors and bore all manner of devices, vegetables, birds, flowers, fishes and insects. It was, therefore, customary to refer to a shopkeeper as John of the ear, or Dick of the Swan, or Tom of the Lily, and as may be imagined, these appellations were readily converted into family names, which have come down to us as Bear, Hogg, Buck, Hart, Bull, Fox, Wolf, Colt, Hare, Todd (a fox), Beaver, Lyon and others of a zoological character. Among those derived from signs bearing figures of birds are Swan, Peacock, Sparrow, Nightingale, Wren, Bird, Heron, Dove, Partridge, Cock, Finch, Hawk, Howlett, Corbet (raven), Crane and Drake. Those coming from fish are not so numerous, but are, nevertheless, in evidence, the most familiar one being that of Fish itself and its ancient form of Fisk, besides which we have Burt, Chubb, Haddock, Herring, Pike, Perch and Whiting, and no doubt others which will occur to the reader. Grubb and Emmet, with several more, are named after insects. From the vegetables, trees, fruits and flowers we have, in addition to many others, Bean, Broome, Clover, Birch, Ash, Hawthorn, Hazel, Plum, Cherry, Apple, Lemon, Pear, Peach, Flower, Nettle, Weed, Tree, Bush, Vine, Plant, Budd, Branch and Root.

These shop signs bore other devices besides the kinds recited, and from those of a miscellaneous character we have the names of Bell, Hammer, Coates, Mantell, Jewel, Potts, Pipes and others easily recognized.

The Hair Gave Names.

A great many sobriquets remained as family names, the most important, perhaps, being those which referred to the color of the hair or complexion, from which we get our well-known names of Brown, Black, Gray, White, Reed (red), Motley, Fairfax (light), and Blount (fair). Others again were those given out of compliment or derision for some personal attainment or characteristic, as Armstrong, Mitchell (great), Singer, Whistler, Eatwell, Swindells, Strong, Weak, Small, Longfellow, Crookshanks, Longman, Whitehead, Broadhead, Swift, Sober, Noble. Hardy, Doolittle, Goodman, Badman, Snell (agile), Darling, Long, Short, Bachelor, Savage, Wise, Sweet, Moody, and so on. To this list should be added those of King, Queen, Pope, Bishop, Knight, Prior, Abbot, Squire, Earl, Duke, Baron, Lord, Prince and others of a similar kind, which were originally imposed upon individuals because of their supposed resemblance to the dignitaries represented by these names, or because of services they may have rendered them. Then there are those which do not come within any particular category, but owe their origin to some circumstance or event, which the name no doubt appropriately suggests, but which has been lost to posterity: Joy, Bliss, Morrow, Winter, March, May, Weeks, and so on.

Incorrect Pronunciation.

A large number of the family names of this country are derived from the French and German and

other languages, and do not, of course, suggest any meaning to an English-speaking person; but a translation of them will show that they have a similar origin, and have been formed on the same principles as the English surnames. Besides these, however, there are a great many family names which are apparently without any significance. These are such as have been so modified and changed that their original sense and form have been destroyed. When we consider the former laxity of orthographical rules, by which a person was privileged to write his name in several different ways, and the inability of the masses to read and write, we may wonder that so many names have come down through the centuries as well preserved as they are. Even in our own day people are wont to change the spelling of their names, and it is therefore not difficult to understand, for example, how the ancient name of Barnham, meaning field of the barn, has become changed to Barnum, which does not mean anything. So, likewise, the name of Latimer is a corruption of the old surname Latiner, signifying a reader of Latin. In the same way the family of Littleton is to-day known as Lyttleton. Through errors of pronunciation we have the name of

Satisfy and Multiply

Flour Trade with

"Purity Patent" Flour

Grand Rapids Grain & Milling Co.
Grand Rapids, Mich.

Send us your orders for

Ceresota, Aristos Fanchon Barlow's Best Flour

We believe it's a good
time to buy



Judson Grocer Co.

Wholesale Grocers

Grand Rapids, Mich.

Scellenger, from the good old name of St. Leger, and our Buckett of today would scarcely recognize its former name of Bouquet. By a similar process of distortion the ancient family name of Seven Oaks is now lost in the abbreviated form of Snooks, while Boaks is all that remains of By-the-Oaks. These are but a few of the very many instances that might be cited in illustration of the manner in which names have become altered and unrecognizable, but they serve to show that all names, however odd or meaningless they may appear, have had a reasonable and significant origin.

Anton Schwartz.

Some Figures on the Horse.

There are over 30,000,000 horses—one horse to every three individuals in the United States. This mighty number represents the enormous sum of \$3,000,000,000, which is about as much as all the rolling stock in use on all the railroads, including all the other vehicles of the country.

The horse makes the market for nearly all the oat crop, worth \$334,000,000; most of the hay crop, worth \$743,000,000; a large part of the corn crop, worth \$1,337,000,000.

Then consider the equipments—carriages, wagons, harness, clothing, saddles, bridles, shoes and bits. Imagine the enormous capital invested in these things and in the plants for producing the same. Think, too, of the armies of men employed in the manufacture of horse accessories, and you will realize the importance of the horse in the industrial world. Then reflect on the private stables, repositories, salesrooms, blacksmith shops; of the merchants, travelers and salesmen, and it will be powerfully impressed on your mind that the horse is indeed a potent factor in the commercial world.

The horse interest thus ranks with the railroads, with agriculture and with the colossal affairs of the country. It is one of the largest and it overtops many industries which we are prone to regard among the leaders in importance.

In 1900 there were 14,000,000 horses, average value \$44.61 each. In 1909 there were 30,000,000 horses, average value \$95.64 each.

This marvelous country is urgently calling for more horses. It wants good horses, is willing to pay high prices for them. The growing wants of man demand them. Let the automobile come. We need it, too. We have ample work for it and for the thousands which will be made. But we must have horses. It is the duty of farmers, breeders and ranchmen to raise good horses, and to raise them abundantly.

Too Much For Bill.

"I dunno how Bill's a-goin' to vote in this election," said the campaign worker. "I've hearn tell he's on the fence."

"He wuz thar," replied the neighbor; "but one o' the canderdates let fall a dollar on the off side o' the fence and Bill got dizzy an' fell over."

The Need of Wholesome Fear of the Fire Monster.

An astonishing fact in connection with the enormous fire-waste situation in this country is the indifference displayed by authorities, employers, parents and even insurance people to the subject of discipline in contending with fire and education of employes, servants and children in common causes of fire. As one goes about through our streets and into the warehouse, the store, the institution, the home, he sees lighted matches cast aside with the utmost carelessness, children bearing embers and torches from bonfires scattering them about regardless of their surroundings, highly inflammable goods carelessly handled in alarming proximity to blazing, movable gas jets, explosive materials used for all purposes in most reckless fashion, or once again we will find gas jets allowed to burn in obscure places where an increase of the pressure would send forth a pillar of fire.

So long as such indifference to fire exists we are going to have their visitations in present frequency; so long as the campaign of education is neglected conditions such as the present will continue to exist. The only efforts being made to prevent the possibility of fire are individual, and such efforts are at best highly sporadic.

In fact it seems to be the last duty expected of us to concern ourselves with the subject of fire protection and prevention. We are most careful to obey the rules with respect to blocking our sidewalks with goods, perfectly willing to follow the directions of the officer who regulates the traffic in our streets, make no great objections to complying with the rules of the transportation companies, street railways, the many and varied public and private enterprises which we patronize; in fact, there is not an hour of the time we are out of our homes or offices that we are not complying with rules of some sort to which we are subjected, yet we follow not the rules which concern our greatest peril, for in that case we seem not to have formulated any rules at all.

If it could be made obligatory upon us through national, state or municipal legislation to avoid fire as we would murder, assault or robbery, or a thousand and one other crimes, the serious attention of the people would be directed to this subject and it would come about that a man could not be a law-abiding citizen who did not use the same effort to prevent fire that he now does to keep well within the existing laws of all sorts and kinds which he is expected to heed.

There is no reason why the present paid departments of scientific fire fighters should not be augmented by hundreds of thousands of plain clothes fire men and women making a mighty army bent upon the prevention of further fire waste. Every building in the land could all the time be under the protection of this

army of fire preventers, and all that would be needed would be a general understanding of what are the causes of fire and methods of fighting it on the part of the older heads and proper and effective education for the younger ones. It is not too early to begin with the childhood and a lesson taught in infancy will dwell in that mind forever. And what can the school do in this effort for better conditions?

Within ten miles of New York City there is a public school building in which five hundred pupils are at work. It is a beautiful structure with every modern appliance for the health, convenience and safety of the pupils; but it was realized that this was not enough, and an ex-member of the fire department of the town voluntarily interested himself in the matter and installed a system both of protection and education.

In construction the building is excellent. There are fourteen classrooms on the first and second floors, and an auditorium seating the entire school membership on the third floor. At each end of the building are exits from all floors leading to a fire well, all exit doors opening outward. As soon as school is assembled in the morning the fire patrol, made up of the larger boys who are appointed to this post because of meritorious conduct, making it a post of honor, is distributed about the building. Each entrance and exit door is daily examined by them. They release all catches and the doors are made ready to push open on the slightest pressure from within. A perfect system of patrol throughout the lower floor, including the basement, is maintained during exercises in the auditorium, and immediately upon the discovery of the slightest indication of fire an alarm bell is sounded and the entire building is emptied in less than sixty seconds. It seems almost incredible, yet this is the actual record with every child safely landed a respectable distance away from the school.

While all this has been going on, part of the patrol is fighting the fire

with the appliances always at hand, and the others are at their stations assisting in the exit of the pupils. It is safe to predict that should a fire occur in that school building not only would every pupil and teacher escape, but the fire would be stopped, to use an Hibernianism, before it began.

Aside from the lesson of discipline which this system inculcates, every pupil knows the system employed and the reason for its employment, and this means in that building there are five hundred young fire fighters being trained whose influence will be confined not alone to the school, but will reach into the hundreds of homes which they represent. My point is that if fear of fire could be put into the hearts of our children, and it would seem that this could best be done through our public school system, it would not be long before the fire peril would be reduced to a minimum. Give the boy or girl to understand that the responsibility rests upon his or her shoulders teach them meanwhile the reasons therefor and you will be educating an army that will do more good and save this country more millions, now wasting each year, than anything else that could be devised.

Carelessness must have a starting point. In the careless home are bred careless children who continue to be careless about all things, in shop, in factory and in the various institutions in which they do their work, and this carelessness exhibits itself especially in their attitude toward fire.

Couple with the above effort for a more intelligent view of fire-waste evils, the scientific methods employed and adopted in our present-day equipment of modern buildings, and it would seem that fire waste must be reduced to a point beyond which the men of to-day would hardly dream is possible.

Important as is the study of fire-proof construction, yet even more fundamental, as I contend, is the effort to instill into the minds of our people, and especially the youth of

IMPORTED FROM HOLLAND

FROU-FROU
THE WORLD'S GREATEST WAFER

has been successfully placed in 25,000 Grocery Stores throughout the United States in less than four years.

We are proud of this record—it is another great victory for QUALITY because Quality alone is responsible for the ever increasing demand for FROU-FROU.

Sampling. Demonstrating.

Forceful and Attractive Advertising has led millions of people in America to try FROU-FROU but it is QUALITY that has made them all regular users.

Are you featuring
FROU-FROU?

BISCUIT FABRIEK "DE LINDEBOOM"

AMERICAN BRANCH
Grand Rapids, Mich.



the land, a wholesome fear of the monster fire, and a sentiment that the man or woman or child who is careless with fire is a public enemy who must in some way be made to feel the protest of right-minded citizens.
Frank S. Flagg.

Sensible Methods of Lessening Fire Losses.

Governor Hadley has issued the following rules for the government and guidance of the citizens of Missouri:

Matches should be kept in metal boxes and out of the reach of children. It is recommended that only safety matches be used.

Lamps should not be filled by artificial light or after dark.

Coal oil should be kept in metal cans and only in small quantities in a safe place.

No oily rags should be left around the premises.

Gas brackets should have wire globes where there is danger of window curtains being blown into the flame.

All flues and chimneys should be examined carefully by competent persons before fires are started in the fall.

All furnaces or heating apparatus should be inspected by competent persons before winter fires are started.

All scraps, litter, excelsior and paper should be placed in metal receptacles. All ashes should be kept in metal receptacles.

Gasoline should not be kept about

the premises, except in small quantities, and then only in air-tight metal receptacles.

Careful attention should be given to heating, lighting and power plants and any defect in connection therewith speedily remedied. The frequent inspection of electric wiring is especially important.

It is advisable to have on hand at all times conveniently located fire extinguishers. Seventeen kinds of liquid chemical fire extinguishers have been approved by the National Underwriters' Association.

In factories where a considerable number of employes work, and in schools and other public buildings where people congregate printed rules should be displayed giving directions for necessary precautions against fire and as to methods for escape from buildings in case of fire.

The burning of rubbish, except under proper public regulations, in cities and towns should be prohibited.

All unnecessary openings in buildings should be closed and all inflammable material around openings removed.

The advisability of cities and towns enacting ordinances calculated to secure the construction of fire-resisting buildings and the installation of proper fire escapes is recommended.

Governor Hadley backs this up by saying that he has directed all those having charge of state property to observe these rules, and commends them to the people of the state. In addition Insurance Commissioner Blake has issued a statement declar-

ing that fire prevention is a most important feature of the campaign for the conservation of the national resources, closing as follows:

"If the people generally are to receive any radical reduction in their premium rates they must take steps at once to improve the physical condition of buildings and take all precautions possible to prevent fires. As long as fire losses are great, premiums will be proportionately high. The losses so far this year are approximately 100 per cent. of the premium receipts in St. Louis, and the rest of the state is not far behind."

New Method of Setting Bones.

Various means are used for setting together bones which have been badly broken, but there is much room for improvement in this direction. It is claimed by two French physicians, Mouchet and Lamy, that an aluminium socket or band put around the bones will give good results. Heretofore the principal methods of attaching them have been to use metallic sutures, nails, screws, or clamps, but various difficulties are met with in all these cases.

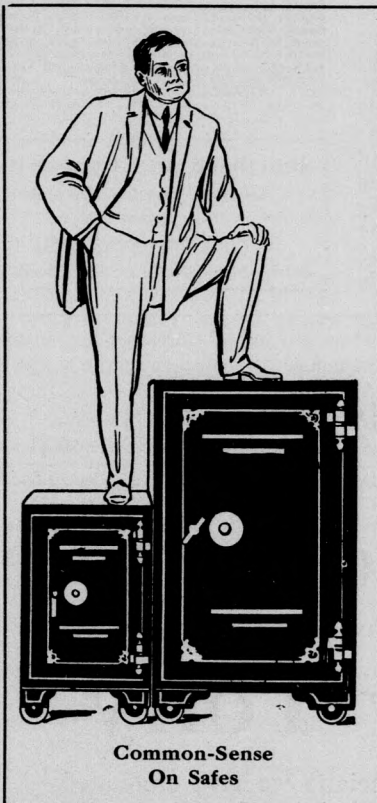
It is found that aluminium is a good metal to be used in this kind of operations, and the authors state that the metal holds out the best of any when introduced into the human body. It is found that any kind of a clamp must be made somewhat heavy in order to be solid enough, and the use of an aluminium sheathing is much to be preferred, as it is lighter. Pure sheet aluminium is

used in this case. The two fragments of the bone are matched together and then bound by putting around them a small aluminium band, first scraping off the bone so as to give a hard under surface for the metal to bear upon. It is best to use annealed metal in this case. The band lies an inch, or even two, over the fracture, thus forming a kind of sheath. Screws are used to fix the band in place, and these are of the same metal.

The authors cite three cases of fracture which they treated successfully in this way, and the bones were restored to their original shape so that the members could be used as before. Aluminium has several advantages for this work, as the annealed metal is soft enough to be applied tight against the whole surface and at the same time it is strong and thus holds the parts securely together.

Life Preserver With Electric Lamp.

Recent consular reports describe a new form of life preserver, which it is proposed to introduce into the German navy. It consists of two swimming cushions bound together by straps and arranged to lie upon the breast and back. The novel feature of the apparatus is an electric lamp, which is worn on the forehead. The lamp burns three or four hours and is provided with a reflector, which throws its light for a distance of several hundred yards at night. The life preserver can be buckled on in five seconds.



A Business That Isn't Worth Protecting Isn't Worth Having

The old, old story about the old-time merchant carrying his accounts in his head and never resorting to books is very much like the Jonah and the whale story. Both of these things may have happened once upon a time, but the man who attempts either stunt with the present day whale's disposition and the present day way of doing business will surely get the worst of it.

**Accounts Must Be Kept in Books
Books Must Be Kept in a Safe**

Otherwise you are not protecting your business and a business that isn't worth protecting isn't worth the time you devote to it.

**You Need a Safe—We Want to Supply You
Ask Us For Prices**

Grand Rapids Safe Co. Grand Rapids, Mich. Tradesman Building



We Must Maintain the Health of the Nerves.

Written for the Tradesman.

We have come to recognize the fact that we must do something about our nerves lest we become a nation of neurastheniacs. Now, as never before, is attention being turned in this direction. Scores of books, many of them of great value, have been written on nervous hygiene and the avoidance of worry. Articles of high authority, treating upon all phases of the subject, are to be found in the leading magazines and newspapers. The conservation of nervous energy ranks in importance the conservation of forests and mineral wealth. Thoughtful men and women everywhere are making an honest endeavor to find out how to eliminate from our modern life the high pressure and nervous strain from which we are all suffering. It will not be long before the fight for steady nerves will be as general as is the present widespread and well-organized effort to down the white plague.

The increase in all kinds of nervous diseases within the last few years, looked at from some points of view, is nothing short of appalling. The hopeful part of it is that the public mind, with most astounding rapidity, is awakening to the necessity for preventing and curing these disorders.

The situation really is this: In the revolutionary changes of the last half century modes of living and of work have come about that are wasteful of nervous energy, or, as we say, "hard on the nerves." We have not as yet had time to change these modes of life, nor to adapt ourselves to them, and we are suffering, in many cases poignantly, the evil effects of this state of things.

Nervous diseases, as we now know them, are so new that the most erroneous ideas are current regarding them. One woman who is feeling a little restless and fidgety, but who has not a single serious symptom, declares herself to be "just awfully nervous" and expects her friends to pour out their sympathy in consequence. We hear it said of another who may be suffering the agonies of acute nervous prostration, "Oh, it's only her nerves!" as if it were nothing more than some trifling ailment. We would hardly speak of a person ill with typhoid fever, "Oh, it's nothing but typhoid fever that ails that man!" although this would be about as reasonable as speaking lightly of any serious case of nervous exhaustion.

It is impossible to describe real nervous prostration in terms of any

other sickness. Only those who have themselves undergone it, or who have closely observed its manifestations in others, have much idea about it. All these tell the same story, of utter inability to go on with the ordinary duties of life, of extreme although often inexplicable suffering, of the slowness and tediousness of recovery, and usually, that, although recovery may be measurably complete, the nerves never again regain quite their pristine tone and vigor.

In view of these facts, attested by hundreds and thousands of nervous breakdowns, not only must these maladies be regarded in the light of serious diseases, but all tendencies that are likely to lead to them should be looked into and promptly corrected.

Without blinding ourselves to the seriousness and possible fatality of a nerve difficulty when let go, it should be said that probably in no other class of diseases does the will power of the patient, seconded by the hopefulness and encouragement of his friends, aid so materially in the restoration to health. Here is not the place to discuss whether or not disease of every kind is "just a mental error of mortal mind," but certainly it should in justice be conceded to Christian Scientists and mental healers that the positiveness and assurance which their cults give are invaluable to the nervous patient.

How shall we prevent nervous breakdown.

Nervous bankruptcy is very much like financial bankruptcy, a condition induced by overdraft and underdeposits. Work, worry, too prolonged and too intense, concentration, anxiety—these are the checks we issue upon our nervous vitality. Sleep, rest, relaxation, recreation, these are the funds we deposit to check against. If we check out more than we deposit we "go broke." It is inevitable that we should.

Many of us simply need to cut down on our nervous expenditures, to lessen the drafts we are making on our bank accounts. Are we working too long hours or under too high pressure? Are we spending a large portion of our strength in needless and, of course, perfectly useless worry? Do we hurry habitually? Do we indulge in fits of bad temper? Do we apply our forces to poor advantage so that we do not accomplish results in proportion to the wear and tear we are undergoing? It is well to look into these things. Very likely we may considerably lessen our labors in amount and do our work far more easily without any loss in results.

Not less important than keeping

down the outgo is keeping up the supply of nervous force. First and foremost is a proper amount of sound, refreshing, normal sleep. If we do our day's work without needless fret, if we spend a short evening in pleasant pastime and recreation, and then, retiring early, "Sleep, gentle sleep," is ready to "weigh our eyelids down and steep our senses in forgetfulness" until morning, it is almost impossible for our nerves to go wrong.

But lying awake nights, going over in tiresome reiteration all the cares and perplexities of the day, looking forward in tense and painful apprehension to the troubles of the morrow—this course, if continued, will wear out anything human. A little wakefulness, if one can lie quietly and rest, need not occasion alarm. But the strained, wrought-up condition that usually accompanies insomnia, presages no good. Drugs are not the remedy that is needed, but a changed attitude of mind or a different regime of living, or both.

We stay too much indoors. Nature is the best tranquilizer. Let us give the great Mother a chance to heal us by lending ourselves to the soothing influences of air and water and grass and green trees. According to a legend of antiquity, Antaeus the giant, son of the Sea and of the Earth, compelled all strangers who passed through his country to wrestle with him. When thrown he derived fresh strength from each successive contact with his mother, Earth, and so for a long time was considered invincible. Indeed, with the skulls of those he had slain, he built a temple to his father. Hercules, in combat with him, discovered the source of his strength, and lifting him up from the earth, crushed him to death. There is a fine lesson for us in this old story.

Most persons talk too much about their troubles, dwelling upon them and magnifying them when they might better be thinking about other things and letting their nerves rest. On the other hand, there is a certain

kind of temperament that suffers greatly from repression of the thoughts and feelings. This kind of person keeps all his worries tightly shut up in his own breast, and often maintains an outwardly calm and even cheerful exterior until the verge of collapse is reached. When the collapse comes in such cases, it is apt to be a bad one. The practice of loading off one's small troubles upon one's friends certainly is not to be recommended; but if some difficulty is eating into one's very soul, talking it over with some clear-headed friend will ease the tension and place the thing in a different and saner perspective.

A word about the nerves of children. Don't bring children up to believe they have disordered nerves. Do not say before your little girl, who is a trifle high-strung, "That child is of such a nervous temperament." Don't let her imagine that every ache in her little stomach is a "nervous indigestion" or that when her head feels a little dull and heavy she has "a nervous headache." A child that is brought up to think all the time about her nerves is likely to come to believe that nervousness is an indication of superiority, and to aspire to be just

Hart Brand Canned Goods

Packed by

W. R. Roach & Co., Hart, Mich.

Michigan People Want Michigan Products

Sales Books SPECIAL OFFER FOR \$4.00

We will send you complete, with Original Bill and Duplicate Copy, Printed, Expedited and Numbered, 5,000 Original Bills, 5,000 Duplicate Orders, 150 Sheets of Carbon Paper, 2 Patent Letter Covers. While this is the best offer you will ever see, you will always pay for the books in full when they are shipped. For description of contents and special prices on large quantities, call on The ORDER-THOMSON CO., 1922 Webster Ave., Chicago. Agents Wanted. NOTE:—In sending in orders, do not forget to furnish copy of print as desired. It takes from 10 days to 2 weeks to execute orders.

Shorthand and Typewriting

Thorough—Practical—Up-to-date

Write for new catalog

CHURCHILL'S INSTITUTE

Powers' Theatre Bldg. Grand Rapids, Mich.

YOU HAVE MADE A MISTAKE when you buy a Christmas line without first seeing our samples. If our salesmen do not call on you write us and we will see that one does.

THE WILL P. CANAAN COMPANY
105 N. OTTAWA ST. GRAND RAPIDS, MICH.

Incontrovertible

We don't have to prove that

Coffy Toffy

Is the best selling specialty we have originated this year—we admit it. Just try a pail with next order.

PUTNAM FACTORY, National Candy Co.

Grand Rapids, Mich.

as nervous as possible. If a child really is nervous in organization, watch the general health carefully, see that such a one has a healthful diet and plenty of outdoor exercise and play. Children of a serious turn, the old-headed children, should be taught not to take life too hard. A mind not flustered, fearful and uneasy, but calm, cool, serene and resolute, is the ideal to be held up.

While we are teaching the children these salutary lessons, we grown-ups may well take them to ourselves. We are too much like that old god, Atlas, pictured in the front of the geographies of our school days, who was always represented as struggling with might and main to hold up the earth on his shoulders. We can not get under the world and carry it, try as we will, so it is far better just to ride serenely on the top of it. They are wise men and women who have learned to use their best judgment and put forth their worthiest efforts at all times and then not fret over results. It is much if we can really learn that in the plan of the All Wise Ruler above us, trials, misfortunes, hardships, losses, so-called calamities of all kinds, have their necessary place in our lives and teach invaluable lessons. Smooth seas never make a sailor and a soul unschooled in bitter experiences lacks strength and stamina. No matter what we are undergoing, we should feel so sure a trust in the goodness and wisdom of Providence that at night we can lie down to rest as peacefully as a child murmurs its "Now I lay me down to sleep;" and waken in the morning with blithe, brave hearts to take up the work and the duties of another day. Quillo.

Inspire Women Employes By Treating Them Well.

Manager A., an old-fashioned moralist, wanted only tip-top moral specimens in his office.

Manager B., an up-to-date philosopher who was trying to get the whole cosmic arrangement of the universe under his pinchez, said:

"I don't consider morals; that is everybody's private business as long as it does not make fiascoes of my business."

Manager A. was looking for help which lived in cozy, sheltered, chaperoned, ruled and regulated co-operative homes and boarding houses.

Manager B. was not afraid to hire girls who had whole chapters on adversity, perversity and non-adjustableness looking right out of their eyes.

He often said that he liked to boost people who had escaped the mud by the skin of their teeth. And while he often heard it said that philosophy and business are poor partners, he thought he would trust himself with an experiment.

One day when his old stenographer got married he hired one who would not have had the qualification marks for chaperoned business homes.

Her moral record, it was said, left much to be desired, according to Manager A.'s point of view, but not more than the conditions with which

she had to cope through fourteen years of orphanhood, according to Manager B.'s point of view.

Manager B. defied all the conventional office standards in his attitude towards her. He raised her at the end of the first week, which raise Manager A. would have pronounced entirely undeserved and unjudicial.

He took her out to lunch.

He gave her tickets to the theater.

He made her presents of books.

And all the time it was strictly understood and underscored that it was all the impulse of a humanist.

The supposed wayward one had a sample of manhood before her for which she was entirely unprepared. She had thought of every boss as the average—and she had repaid them in kind: Average, mediocre, uninspired work.

The difference made her think.

No, she could not have romantic notions about him, for he was too homely. But she could honor the good that was in him by more inspired exertion in behalf of his business.

In the face of such a miracle of which she had never had a glimpse in her girlhood, she not only became worthy of her first promotion, but merited a second. The fires of achievement smothered by her early hardships flared to life again.

About this time he took a stroll over to Manager A., the old-fashioned moralist. His head dropped and his face indexed the dumps. He said he had just discharged his stenographer who had grumbled because he wouldn't give her a raise, and she could hardly meet expenses at the chaperoned home.

"And my little typist is giving me fidgets," he complained. "You see, she does not expect to work very hard for \$5 a week. (The typist was a minister's daughter (who needed pin money for a birthday party.) "So there you are!"

"Yes, there you are," giped the new philosopher. "You are like a Chinaman walking in his grandmother's tracks.

"Now, I know that my assistant, who is getting the combined salary of your stenographer and typist, does twice as much work as your two put together. I know it, for the work of our firm has almost doubled this year. She isn't idle for a minute, and it seems to please her that she is able to hold down a job that is often divided into three \$5 jobs in other offices.

"Besides, there is no end to her gratitude and cheerfulness for being boosted as she is. She knows that I have her interests at heart, and in return she has my interests at heart.

"You knew her story before she entered my office. I never felt more like a hero when I took in that girl and raised her in a week, for she pitched right in and did marvels, and has been doing marvels ever since.

"My advice is, don't divide your work into three or four easy jobs for a lot of namby-pambies who have a nice home and doting parents, but make them one or two fine salaried positions and put in one of those

girls who has been conditioned to hard work and little sunshine, and who can get over the rocks, even after one or two stumbles—providing you give her the sunshine, too."

Let Parents Warn Their Children.

A recent outbreak of diphtheria was attributed by the medical authorities to the bad habit school children have of moistening their pencils with the tongue to make them write more smoothly and legibly. The pencils in themselves were found to be harmless when clean and new. But in many of the rural school districts pencils, pens, copybooks and slates are distributed to the children during lessons and collected again when school is dismissed for the day. Consequently no child is sure of getting the same pencil twice in two days.

Johnny Brown gets a nice new pencil to-day and moistens it frequently in his mouth during the writing lesson because he finds it writes easier when the "lead" is wet. To-morrow Mary Hodkins gets that same pencil. She, too, moistens the lead in her mouth to make it write better. And that is how the dread disease is communicated from one child to another.

Letters at Your Breakfast.

Did you ever hear that it is dangerous to open your morning mail at the breakfast table? According to a Berlin scientist, Prof. Kron, it is dangerous—very. Prof. Kron has succeeded in tracing several cases of contagion to the old custom of waiting until you sit down at the breakfast table before opening and going through your morning mail. He calls attention to the fact that the average man and woman goes down to breakfast with hands and face scrupulously clean, teeth scrubbed and throat gargled. In that condition he is prepared to eat without danger of swallowing more disease germs than may have possibly escaped the watchful attentions of the cook. But instead of doing that he handles letters and papers which have passed through many hands before reaching his own. Between bites he opens envelopes and wrappers, and in doing so unthinkingly paves the way for the absorption of all kinds of germs which may or may not do him a great deal of harm.

If old-age pensions were granted in this country few women would be likely to apply for them.

An Advantage to YOU

The goodwill of your customers towards the products of the National Biscuit Company is indeed an advantage to YOU—an asset. It not only sells N. B. C. goods in the famous In-er-seal packages, N. B. C. goods from the glass-front cans—but also helps to sell your other goods.

People reason that if you sell quality products like the National Biscuit Company's Uneda Biscuit, Nabisco Sugar Wafers, Zu Zu, Graham Crackers, etc., you will also sell the highest grades of sugar, tea, coffee and of other articles.

Yes, Mr. Dealer, it certainly is to your advantage to have the goodwill of the National Biscuit Company trade. Have YOU?

NATIONAL BISCUIT COMPANY

STARTING IN BUSINESS.

Prime Essentials To a Complete Success.

To start in business with a promise of success a young man assumed to be honest should have:

1. Ability.
2. Some experience in the proposed line.
3. Economy.
4. Favorable location.
5. Small expenses.
6. Sufficient capital (last and least).

To continue successfully he must:

1. Know his business in detail.
2. Concentrate his buying with a few good houses.
3. Buy often.
4. Remember day and night that profits lie not in volume of sales but in a rapid turning of stock.

The first thing a young man starting in business must do is to determine what requisites he has for the business. No man should start in business unless he has a chance of success. The more of the requisites of success a man has the better his chances of success.

The young man starting in business has a right to benefit by the experience and failures of others. After twenty years' observation of business men I have no hesitancy in saying that few merchants know anything about conducting a business. There is only one line to-day a man can go into without previous experience, and that is business. You can not become a lawyer, or an architect, or a hodcarrier, or a bricklayer without preparation and experience. There is a restriction on doctors, but not on bankers. Anyone can start a bank or a business.

Minimum of Capital Needed.

The 1910 failures, as given by Bradstreet, show only 18 per cent. due to causes outside the business. Practically 65 per cent. of the failures were due to lack of capital, incompetence and inexperience — to causes entirely within the business itself. Yet nothing is easier for the man starting in business to determine than the three questions of capital, competence and experience. Any reputable man in the line under consideration should be able to tell the beginner whether he is fitted for the venture.

The ability and experience of a young man is shown by what he has been doing in the past. The question of capital is not so easy to determine for the inexperienced but presents no difficulties to the experienced merchant or credit man.

I have always contended that to start fairly in business a man should have as a minimum enough capital to—

- Pay for his fixtures.
 - Pay at least one month's rent in advance.
 - Pay the first month's expenses.
 - Pay one-half cash on the goods he wants to buy.
- The nearer he has all his merchandise paid for the better his chances of success.

Cheap Credit Means Failure.

But the young man says: "How

much business have I got to do to pay my expenses?" His expenses, he says, are \$250 a month. Lines vary as to their percentage of profit, but we will say he must do \$1,000 a month; \$12,000 a year to pay expenses. In an ordinary town, that, is, close to a market, he ought to do this, and carry a stock of not more than \$4,000. Therefore he could start business with a capital of \$2,000 above initial expenses. If he has the other qualifications he will be considered as having a fair chance of success. All business over \$12,000 a year would be net profit to him. It is for him to decide whether he can do a \$12,000 business a year.

Many men fail because they find credit is too cheap. They can start in business on almost any amount. They are so anxious to start they go ahead, hoping to borrow money when they need it. They do not realize that a man's own money is worth many times that which he borrows. A man who has earned the money with which he starts is much more likely to be economical and careful. When a young man starts in business and asks himself, "How much am I to draw out for myself?" he should answer with another question: "How little can I manage to live on?" Success is principally a matter of character. A man who is not willing to be economical at the start is fore-doomed to failure.

Eight out of ten men start with the wrong idea. No business has made a success which started big. A man must start small and deny himself. A small start is necessary not only because of capital but also of experience. The successful business is the one that grows healthily, the man's experience growing with his trade.

The man who knows the most about his business as a rule is the most successful—he is able to correct that which is wrong. As a matter of fact the average merchant knows little about the details of his business. Few of them realize that success lies more in the number of times they can turn their stock than in anything else. They think success lies in increased sales, that the more goods they sell the better off they are. The more sales many of them make the worse off they are.

Increased Sales at a Loss.

One of the most successful merchants in Chicago, or supposedly so, was enthusiastic about the increase in his sales. He had had the biggest year in his history. Yet at the end of that year accountants found he had lost \$15,000. He was carried away with the idea of selling goods and had entirely overlooked the question of stock and profits. His loss was really \$35,000, for he should have made \$20,000 profit.

To make definite illustration for the young merchant of the advantage of turning stocks often, let us take the case of a corporation which has cigar stores scattered all over the city. I go into a certain one of these stores and buy a box of a certain brand of cigars. The clerk gets down three boxes. That is all the store has of that particular cigar. I

will go in, say, about twenty-six times a year, buying a \$2.75 box of these cigars each time, or \$71.50 for one customer in one year. We will assume that the cigars cost the company \$2 a box, or \$52. Yet the store never has but three boxes of the cigars on hand at any one time, which means a profit in a year of \$19.50 on an investment of only \$6. They have turned their stock over three times in a year on one customer. They have found out what amount of stock of each kind is necessary to supply their trade in each store and they carry the minimum amount necessary. I have no doubt that their wagons each day deliver to the stores the preceding day's sales.

Lots of department stores turn their stock fifty-two times a year, making fifty-two profits. Yet the ordinary merchant probably does not even know such a business point exists.

Dead Goods So Much Loss.

If a man starting out with \$5,000 were to bury half of it in the ground he would be in exactly the same position as a man with half his stock in dead goods. The nearer a man has every dollar active the more successful he is in business. The nearer he can have all his goods active the more successful he is. If a merchant could have all his fresh salable goods in red boxes and the rest in black boxes, he would be driven crazy by the sight of all his dead goods. But just because he does not see it he forgets it is there.

A merchant who after seven years was still rather slow pay was congratulating himself that at least he had made a living for his family and that they would have the equity in his business in case of his death. He placed this at \$10,000, but he was wrong. The fact that after seven years he still had trouble in meeting his bills shows he was carrying a lot of dead stock. He should have remembered that his creditors would be

paid from the active goods. The good, clean goods would go to the creditors; the dead stuff would go to his family.

A Chicago dealer in furnishing goods sold \$70,000 a year, but he never ended a season with a stock of more than \$6,000 on hand. He was in direct competition with men who

ROBIN HOOD
AMMUNITION (Not Made by a Trust)

Ask for special co-operative selling plan. Big Profits

Robin Hood Ammunition Co.
Bee St., Swanton, Vt.



DON'T FAIL
To send for catalog showing our line of

**PEANUT ROASTERS,
CORN POPPERS, &c.**

LIBERAL TERMS.

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

A. T. KNOWLSON
COMPANY

Wholesale Gas and
Electric Supplies

Michigan Distributors for
Welsbach Company

99-103 Congress St. East, Detroit

Telephones, Main 2228-2229
Catalog or quotations on request

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.

Mr. Retailer—Just a word to tell you that we absolutely stand behind every roll of OUR TRAVELERS ROOFING.

Clark-Weaver Company

32 So. Ionia Street

Grand Rapids, Mich.

The only EXCLUSIVE WHOLESALE HARDWARE in Western Michigan

Foster, Stevens & Co.

Wholesale Hardware

10 and 12 Monroe St.

::

31-33-35-37 Louis St.

Grand Rapids, Mich.

carry from five to ten times his stock. Yet in ten years he had made enough out of that little store to retire.

Doing Business Without Capital.

It is possible for a man to do business entirely on the capital of the houses from which he buys. But—you notice I emphasize the but—he must first demonstrate his ability. One of our customers has six stores in the United States. He has never put a dollar of his own money into the last four. He buys his goods on ninety days' time, four times a year. He turns them over in the ninety days, and when he settles he pays us with our own money. He is, in effect, doing business without any capital employed of his own. Any merchant who has established his credit can do this.

But a man can not start that way. He can not come in and say, "I am going to turn my stock five times a year." The man with the six stores began with his own money with one store. When he had made enough to do so safely he opened the second store. By that time he had demonstrated his ability and in starting the other four stores he did not have to put a cent of his own into the new business.

Buying too much is a mistake that any young business man is likely to make. But it is a mistake he should make only once. In order to avoid it a man must have detailed knowledge of his business. During the recent depression a man came to me and wanted to cancel his orders. There were many others like him. He did not know how much he had bought in advance of the season. He did not know how much he had bought for the season before. His only reason for wanting to cancel was that "every one seems to think it will be dull." When we went into his figures we found that the season before, his best, he had sold \$15,000. His orders, advance orders, you understand, for this season, were \$16,000. "The depression has nothing to do with your case," I told him. "You ought to cancel any way. You have bought too much."

If that merchant had had a systematic knowledge of his business he would have known as much himself. A young fellow who had been put in charge of a store in Kansas found himself heavily overbought and was much discouraged. I suggested a simple expedient to him—to keep track of his sales by departments and so systematize it that he could tell exactly the number of turns he was making in each department and whether he was getting a proper profit in each. He did as suggested and I may say that of all to whom I have made the suggestion he is the only one I think of who has acted on it. He kept track of his shirt sales over the protest of the man whose store he was running. At the end of three years this man wanted his money out of the business and the young fellow was able to borrow the \$10,000 from a banker simply on his knowledge of the business. Said the banker, "Young man, you are the best informed regarding

your business of any merchant I know."

In order to turn his stock properly the young merchant should remember at least two important things:

1. He should concentrate his buying with a few good houses. By concentrating he has less odds and ends. The houses appreciate his business better and take care of him. They don't try to oversell him if they know they are to get his business.

2. He should buy often. By doing this he can keep his stock fresh, every item worth the invoice price.

If he remembers these two things, keeps track of his business so that he knows he is turning all his stock as he should, and has the initial qualifications of experience, economy, location, small expenses and sufficient capital there is every reason that he should succeed and small chance that he will fail. **Edward M. Skinner.**

His Star of Mercy Had Set.

Little Arthur was very proud of his membership in the "band of mercy." He wore the badge, a small star, as if it were a policeman's insignia, and could often be heard reproving the other boys for their cruel treatment of dogs and cats.

But one day a lady of the neighborhood was astonished to find him in the very act of tormenting the cat most cruelly. She protested, "Why, Arthur, what are you doing? I thought you belonged to the 'band of mercy.'"

"I did," he said, "but I lost my star."

"Once upon a time there was a man who wanted a strong, healthy body. He developed it by intelligent exercise and right living. He wanted a keen, clear, informed mind. It developed as the result of the sound body and mental discipline of good books and right thinking. He wanted a prosperous, profitable business. He developed as a natural growth of a sound body and a sound mind. Success is development."

The Man Who Doesn't Win.

What about the man who doesn't win? In these days when we are all struggling with might and main to win; while the game is being played with an intensity never before known; when we have made a fetish of efficiency—efficiency in the making of money, a place in the social and economic scale—it is now all one—what about the other fellow? The fellow who has a distaste for the struggle; who has a mental or physical indisposition to climb, and always climb and never rest; what shall become of him? When we pick up the countless magazines that deal with business, salesmanship, efficiency, and so on without end, our mind pictures a horrible, desolate scene for the poor fellow who is not in the swim, the fellow in some sequestered country town, working along with his little store, benighted, behind the times, out of the race, forgotten! Terrible fate, is it not?

We were talking with an eminent genius the other day who preaches the gospel of efficiency for a living. During the course of our (or his) talk, he declared that "Socrates was a slob!" We dislike to print the exact words, but there they are. Poor old Socrates! He did not know the game of business as we know it. He did not look upon the game of life as we do. He was by inclination a talker, perhaps, and may have neglected to acquire the needed amount of cash to keep Xantippe in feathers and tralalas! Therefore he was a failure—a!

What of the fellow who fails according to the standard of efficiency which we all recognize? If some of you who read this happen to be working out your destiny in the small town "Far from the maddening crowd's ignoble strife," you will please feel properly humble and at the same time admire the efficient, who, in the big towns, are making so much noisy history.

But for our part, we have sometimes thought of "the man who doesn't win."

We happen to know of some men in some quiet places, leading quiet lives, thinking quiet and deep thoughts, smiling kindly upon their neighbors, envying no man, doing a little good here and there in a quiet way, adding quietly to the world's store of good, wholesome thoughts. Some of these men have so little efficiency in business matters that they could not successfully make a trade in jack-knives. Then, again, we know of men in slow-going country towns, conducting business that will never be heard of, and yet they are influences for good among their fellows.

Let us be efficient. Let us train ourselves for this game of business to win, to be pre-eminent, to be in the very first rank, but at the same time let us keep our heads about business, put it in its right place, be sure the tail does not wag the dog. Let us put a proper value on everything, and while we struggle, let us occasionally pause and look around a little for the man who doesn't win!
Frank Anderson.

How easy it is to humbug most people when it comes to their sight! All over the country men are going to and fro selling men and women glasses that are nothing in the world but common window glass. And as for fitting the eyes, these sharpers seem to have a faculty of making folks think they can see through almost anything. Better let these rascals alone and go to somebody who has made the eye a specialty.

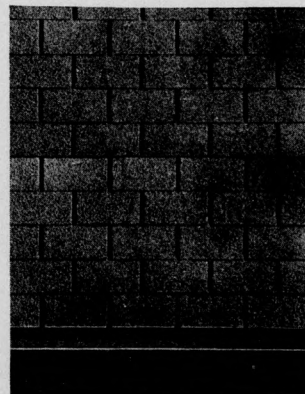
Don't bemoan your position in life. Just think of the millions who are worse off than yourself. Keep your head up and your hands busy—and all the powers on earth can not keep you down. The firmer you keep your head and the busier you keep your hands the farther will you go toward the pinnacle of success. It is the fellow who stops to complain or to gossip about his neighbors that slips backward.

REYNOLDS FLEXIBLE ASPHALT SLATE SHINGLES
AN HONEST PRODUCT AT AN HONEST PRICE

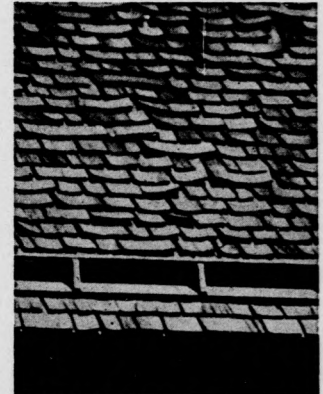
Fire Resisting

PHOTOGRAPHIC SECTION REPRODUCED

Weather Proof



Reynolds Slate Shingles After Five Years Wear



Wood Shingles After Five Years Wear

Our Price is Reasonable

Costs Less Than Stained Wood Shingles

We Invite Your Inquiries

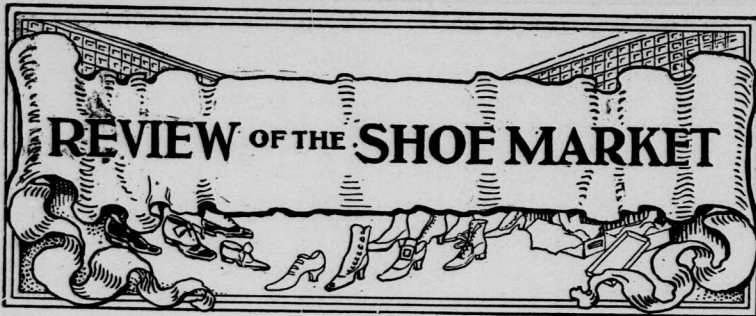
For Particulars Ask for Sample and Booklet

We Are Ready and Anxious to Serve You

Manufactured by **H. M. REYNOLDS ROOFING CO., Grand Rapids, Mich.**

WRITE US FOR AGENCY PROPOSITION

ESTABLISHED 1868



Stages in the Tanning of Sole Leather.

If a man could trace back the various parts of a pair of shoes he would find out where the different parts originated. For instance, it is not at all impossible that the calfskin of which the uppers are made came from Canada, the sheepskin from Australia, the sole leather hide from South America or Europe, and there is no telling from whence have come the dozen other pieces of leather which are used in making up a shoe. The great majority of skins and hides, of course, come from this country, but each year there is imported a tremendous amount of hides and skins of all kinds. In fact, practically every goat skin we get is imported, Mexico, South America, India, China, the East Indies, and various parts of Asia being the big markets. For sole leather, heavy Texas hides of packer slaughter are the best raw material, but large quantities of European hides are imported annually for sole leather purposes. The chief foreign market, however, is the Argentine Republic. Tremendous quantities of cattle are slaughtered annually and dry hides from that country and from all over South America are imported each year. Our domestic skins are cured and preserved with salt, but most of the South American skins are merely hung up on a stick and dried out.

There are two principal classes of sole leather; one, that used by the shoe manufacturers for sewed work, and the other, that used by the leather jobbers or the "findings" trade, as it is called. The manufacturer wants a mellow leather which can be channeled without cracking, and the findings trade wants a hard, solid leather, suitable for the cobbler. The latter stock is nearly always tanned in straight hemlock liquor, while the manufacturers' leather is either tanned in liquor from oak bark, hemlock bark or a combination of the two, called the "union" tannage. The process of manufacturing is practically the same in all tannages.

After the hides reach the tannery they are sorted up and are then sent to the beam-house for depilating. Here they are placed in vats and are soaked for three days in several washes of clear water and then "fleshed" by hand on a barrel-shaped contrivance called a beam. A two-handed fleshing knife removes all the loose flesh. The manufacturers' stock is then "limed" and the finders' stock is "sweated," both of these processes having the effect of loosening the hair. The difference be-

tween these processes constitutes the main difference in tannage between mellow leather and hard leather, so that the former is often known as "limed" stock and the latter as "unlimed" or "sweated" stock. The limed stock is soaked for three or four days in vats containing lime and water, the solution being strengthened each day by the addition of more lime. The lime swells up the hide and opens up the hair holes so that the hair can be readily rubbed off with the finger. The hides are then depilated by the unhairing machine, which consists of a dull-bladed roller running up and down the hide, which rests on a yielding rubber bolster. Liming is the most satisfactory method of loosening the hair, but its chief drawback is that it is impracticable when hard, solid leather is required. By the time the hair is loosened the lime penetrates the hide very thoroughly and it is impossible to tan this limed stock solid enough to suit the finder, hence the process of depilation known as sweating is used for the finders.

No chemicals or soaks of any kind are used in sweating. The hides are taken directly from the water vats and hung up in the sweat pits, which are dark, close rooms, where the air does not circulate too freely. When the hides are in and the pit is closed, the air becomes stagnant and a process of decomposition takes place. The heat and the circulation of air can be regulated by steam pipes and ventilators. The decomposition naturally affects the surface of the hide first, loosening the hair so that it can be removed by the unhairing machines. Successful sweating is strictly a surface action, having no effect on the substance or fiber of the hide. But it is a dangerous method of depilation. If continued just a little too long, the decomposition penetrates and the grain becomes tainted. Some tanners are afraid of the sweat pit on this account and prefer to lime all their stock, but they lose in their leather the additional firmness secured by the sweat method of loosening the hair.

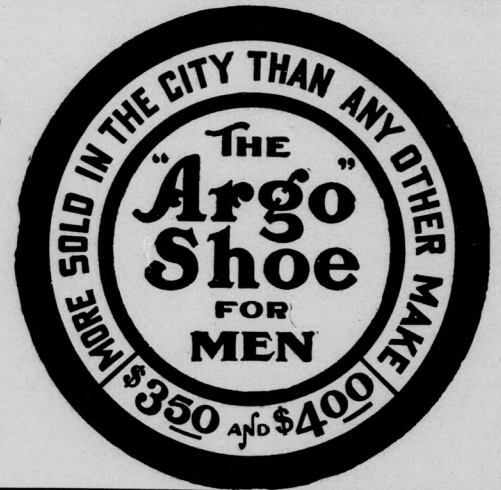
After unhairing, the stock is thoroughly washed in a big wheel and then it is "plumped up." This plumping is the swelling of the fiber, caused by means of soaking in a weak sulphuric acid solution, in which the sides are hung on sticks for several days. The limed stock gets a weaker acid solution than the unlimed. When the plumping has been completed, the hides are swelled up and absorb more readily the tannic acid. They are hung first in sour liquors

from 33 to 48 degrees intensity, for about a week, beginning with the weakest liquor and gradually strengthening it. This is the beginning of the tanning proper and the stock is now in what is called the tanyard. This consists of innumerable vats, 8 to 10 feet long by 6 feet wide and 8 feet deep. These are connected with the leach house, where the bark is ground and where the tannic acid is "leached" from the bark. From the leach house the liquors are piped to the various vats and pumped out again for restrengthening. The use of the solidified extract is coming rapidly into vogue, as it is found cheaper by many tanners to buy their extract by the barrel than to get the bark in carloads and to do their own leaching. In

the sour liquors mentioned, the hides are hung on sticks. These are long sticks running the length of the vat, and the hide, which has been cut in two down the back, is tacked on this stick and allowed to hang down into the liquor. The next hide is hung the same way, until the entire vat is so filled up. Each day the workmen go through these vats to see that no small particles of bark or other foreign matter are clinging



THE
SIMMONS
BOOT
& SHOE
CO.
TOLEDO
OHIO



Gold
Seal



and



Square
Deal

RUBBERS

Order now and be prepared
It is sure to snow

Goodyear Rubber Co. :: Milwaukee
W. W. WALLIS, Manager



12-Inch
FINEST and BEST

AMERICAN

Bullet Proof Duck Overs
with Leather Tops
8, 10, 12, 16 and 18 inch

All styles for Men, Boys' and Youths'
in
AMERICAN and PARA brands

Detroit Rubber Co.
Detroit, Mich.

to the hides, else there would be a raw spot where the liquor did not penetrate. After the sour liquors comes the "layering," or piling of the hides into vats of tanning liquor, one above the other, without the use of sticks. The first layer is put in a strong, sour liquor of about 49 degrees intensity, lasting ten days. The sweet layers are then used, there being six in all, gradually increasing in strength. As the sides are shifted from one layer to the next, the time is increased, so that the strongest liquor lasts for sixty days, while the first requires but ten days. The limed stock requires ten days to two weeks less time than the unlimed stock. Even the sweet liquors must contain some acid, for if they are too sweet the leather will be thin and poor. The liquors, therefore, are watched carefully, lactic acid being added to get the necessary acidity.

When the tanning process proper is completed, the stock is slimy and coated with deposits from the numerous liquors through which it has passed. So it is rinsed with warm water, and machine scrubbed. It is then washed in clear water, sent through the wringer and then dipped in a tank of oil and dried in a steam heated loft. When thoroughly dry the stock is dipped in cold water and allowed to stand for a couple of days, when the wrinkles are worked out and the side smoothed down. Then the leather is sprinkled, swabbed and rolled. After the first rolling it is hung up for twelve hours, rerolled and rehung until thoroughly dry. This completes the process of manufacture, the stock having been in the tannery, from hide house to sorting room, from four to six months. The longer the leather is left in the tanning liquors the better and the more durable it is.

Details in the Small Business.

Untold instances could be cited where the small dealer and manufacturer in dealing with the larger business concerns confine their transactions to those who maintain system, who answer correspondence promptly, know exactly the standing of every order and can answer any question the customer may ask at a moment's notice. Yet this same dealer who admires this trait in others so much, if you should ask him why he was not more systematic in his own work and more prompt in his correspondence, would say that it would not pay him, his business was not large enough and that he did not have time to look after it, any way.

The dealer makes a great mistake in looking at this important matter from this standpoint. Fully 90 per cent. of the large enterprises of the country were as small as the ordinary mercantile business when they were first started, and this attention to details and to the little things of the business are what have made them large. It is just as easy to do things right and systematically as it is to let them go in their own way, in fact, it is easier when one has become accustomed to doing work

right, and as it should be done. The "small" business man will say that the wholesale, jobbing house and manufacturers have people on their office force who look after this detail part of the business and do not have a lot of other things to worry about. That is true, and yet at one stage in the growth of these big business houses, the head of the house had to look after these details and look after the rest of the work besides. But he did not use his own \$10,000 a year brain to do the work of a \$750 a year clerk. After the clerk had gone beyond the \$750 stage he, too, was put to higher work and some one else began on the detail. The merchant would find his business in better shape at the end of a year if he would use system in conducting it.

If the small dealer will pay more attention to details and system in his business and not waste so much time doing roustabout work around the store, he will find himself becoming a big merchant instead of a little dealer.

Germans Must Use German Goods.

The following drastic rules have been promulgated by Kaiser Wilhelm throughout the German empire.

1. Never lose sight of the interests of your compatriots or of the fatherland.

2. Do not forget that when you buy a foreign product no matter if it is only a cent's worth, you diminish the fatherland's wealth by just so much.

3. Your money should profit only German merchants and workmen.

4. Do not profane German soil, a German house or a German workshop by using foreign machines and tools.

5. Never allow to be served at your table foreign fruits and meats, thus wronging German growers, and moreover compromising your health, because foreign meats are not inspected by the German sanitary police.

6. Write on German paper with a German pen, and dry the ink with German blotters.

7. You should be clothed only with German goods, and should wear only German hats.

8. German flour, German fruits and German beer alone make German strength.

9. If you do not like the German malted coffee, drink coffee from the German colonies. If you prefer chocolate and cocoa for the children, have a care that the chocolate and cocoa are of exclusively German products.

10. Do not let foreign boosters divert you from these sage precepts. Be convinced, whatever you may hear, that the best products, which are alone worthy of a German citizen are German products.

Motherly Solitude.

Mrs. Nextdore—Why won't you let your Willie play baseball with the other boys?

Mrs. Greene—A part of the game, I understand, is stealing bases and I am afraid it might have a bad influence.

Our Corn Cure



Sure is thorough comfort for tender feet. It is a Goodyear welt made from the best vici kid and represents all that good shoe making can do in giving relief to the foot, from corns, bunions, crossed toes and enlarged joints.



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

Leather Top Rubbers

The best are always the most economical for the wearer and return the largest profits to the dealer.



These rubbers are "GLOVE" brand, rolled sole, Duck Lumberman's Overs. More serviceable rubbers are not made.

The tops are an excellent quality of boarded calf, the tongue being of the same stock identically as the outside of the top, thus affording full protection against deep snow and slush. These tops are of such wear resisting quality that our customers are often requested to buy for their trade extra rubbers to be sewed on the old tops which remain good after the first pair of rubbers have worn out.

These tops come in 8-in., 11-in., 14-in. and 17-in. heights. Let us quote you prices.

HIRTH-KRAUSE COMPANY
Grand Rapids, Mich.

SWEET'S HOTEL.

Interesting Facts About Its Early History.

Written for the Tradesman.

In the year 1868 Martin L. Sweet owned a small brick building located on the northwest corner of Pearl and Canal streets. The First (now Old) National Bank occupied the corner of the ground floor, a store adjoining on the north was occupied by a grocer named Hill and a store in the rear of the bank by the American Express Company. The second floor contained offices leased by the General Government. The United States Attorney, A. D. Griswold, and his assistant, George H. White, the Clerk of the United States District Court, Isaac H. Parrish, the United States Marshal and the Collector of Internal Revenue, Aaron B. Turner, occupied the offices. On the third floor there was a small court room, also rooms for juries and the Judge of the court, Hon. S. L. Withey. Mr. Sweet owned the land adjoining and decided to erect a hotel thereon. He commenced operations in the summer of 1868 and completed the structure during the year following. The architecture of the old building was preserved in the new. In fact, the hotel as it now stands, is but an extension of the original building. When the structure was completed a number of ambitious landlords sought to lease it. A contract was finally entered into with W. T. Lawrence and his son-in-law, John W. French, for a term of years. Lawrence was an experienced landlord, he having managed the Osborn House in Rochester, N. Y., and the Lawrence Hotel, which he erected at Adrian, Michigan, before moving to Grand Rapids. He brought the furniture he had used in Rochester and in Adrian here, having closed the latter house before he opened Sweet's Hotel. The furniture, although old, was constructed of mahogany, rosewood and walnut and many of the pieces were in excellent design. Quite a number of the cases used in the bedrooms had swell fronts and the Colonial tables would do credit to progressive manufacturers of to-day. A large combined cabinet and dresser, constructed of rosewood, elaborately carved and in beautiful form, with mirrors of several sizes, which occupied a prominent place in the drawing room, commanded general admiration. After N. C. Johnson withdrew from the management of the hotel and sold the furniture which he obtained after it had been owned by several predecessors, about twenty years ago, James R. Hayes, of the Wayne Hotel, Detroit, bought the piece and it may be seen by sojourners at the above hotel at their pleasure.

Sweet's Hotel was opened to the public with a banquet and ball during the month of October, 1869. Mr. Lawrence was assisted by his son-in-law, Mr. French, at the guests' counter. J. Sears Peck (a nephew) was the steward, Julius Kuhn, confectioner, and Joseph Vital, chef. The banquet was attended by many lead-

ing citizens, who paid \$5 each for tickets. The feast was a revelation to the banqueters. One hundred articles appeared in the menu, elaborately printed in purple, green and gold. Mons. Vital placed on the beautifully adorned tables evidences of his skill. Among the features were pyramids of dressed quail in aspic, with feathered wings and heads au naturel. Julius Kuhn presented pyramids of macarons and many fancy pieces of confectionery, such as a chateau in the Alps, etc. The ladies gazed upon these masterpieces of the kitchen artists with wonder, and when the jolly Frenchman and the laughing German proceeded to demolish and serve the same some protested against such vandalism. Champagne and other wines were served and toasts were responded to by prominent local orators. The guests then retired to permit the clearing of the banquet hall, when dancing followed and continued until an early morning hour. The occasion was a social triumph for the newcomers, Lawrence & French.

The firm employed colored waiters, twenty in number, brought from Chicago, and a chief grander in dress and dignity than the most pretentious drum major of the present.

T. Hawley Lyon, the proprietor of the Rathbun House, one of the unsuccessful applicants for a lease of Sweet's Hotel, looked with longing eyes on the new caravansary and several times invited Lawrence & French to name a price for their furniture and lease of the building. Several offers and counter offers were presented and refused by both parties, but in the latter part of 1870 an agreement was reached for a transfer of the property and Mr. Lyon succeeded the firm as landlord. Lawrence & French returned to their former homes in Adrian and Mr. Lawrence retired from business. J. Sears Peck opened a restaurant in the basement of the hotel and remained in business a year or two, when he sold out and leased the Godfrey building, on the corner of Monroe and Ionia streets, which he furnished and managed for a season. It was known as Peck's European Hotel.

A few months after Mr. Lyon took possession of Sweet's Hotel, at the noon hour, when the dining room was filled with guests, the chef and the colored head waiter engaged in an altercation. The landlord was summoned and when he entered the kitchen, without much ceremony, he discharged the colored man and ordered him to leave the house at once.

A few moments later the waiter appeared at the entrance to the dining room, snapped his fingers, thereby attracting the attention of those who were serving the guests, waived his hand and left the building. The waiters struck work at once and followed their leader into the street. Mr. Lyon summoned the bar tenders off duty, the chamber maids, the steward and such other helpers as could be spared from other duties for the time being and served the dinner.

The guests regarded the incident good naturedly and several aided in the work by helping themselves and friends. This incident served to bring to Grand Rapids a young man who has since gained wealth and distinction in the hotel world. Chas. A. Brant, then in the employ of the Sherman House, Chicago, was engaged to take charge of Mr. Lyon's dining room. He was a handsome young German with yellow hair and blue eyes and had been trained for his occupation in the land of his birth. White girls took the places of the colored waiters and during the following thirty-five years colored men were not given employment by any of the several landlords of Sweet's Hotel. When Mr. Brant entered upon his work in Grand Rapids, Mr. Lyon had for his assistants a number of keen and intelligent young men. James R. Hayes, now the owner of the Wayne Hotel at Detroit, the Park at Sault Ste. Marie and also the Park at Hot Springs, Ark., was the steward. Mort Rathbone and John Winters were the day clerks, George Woodbury and Joe Woods managers of the billiard hall and dispensary, and Horace Davis keeper of the news cabinet and the cigar stand. Davis, Woods and Winters are dead. Mr. Brant, after several years of service in Grand Rapids, returned to Chicago, where he filled several important engagements. During eight years he was the steward of the Union League Club and received for his services \$8,000 per annum. When he resigned to enter the Fred Harvey hotel, eating house and dining car service on the Santa Fe Railroad he was offered \$10,000 a year to remain with the League. He is now, and has been during several years past, the manager of the great El Tovar Hotel, located in the Grand Canon of the Colorado, in Arizona. He retains fond recollections of Grand Rapids and is always pleased to have as guests residents of this city.

Arthur S. White.

Railroad Items of General Interest. Written for the Tradesman.

The Manistique Railway, which has been in operation between Grand Marais and Seney, is being dismantled and will not be operated again. J. H. Lipe, of Manistee, purchaser of the roadbed and equipment, has sold the rails to the Lake Superior Iron & Chemical Co. for use in building logging roads. The hope held by Grand Marais people and others that the train service might be resumed soon has gone glimmering.

The Pennsylvania lines west of Pittsburg, including the Grand Rapids & Indiana Railway and its branches are being inspected by officials with a view to awarding a prize of \$200 to the section men having the best track over which the inspectors ride.

A recent decision of the Court of Appeals sitting at Frankfort, Ky., is to the effect that transportation companies of all kinds must protect shippers from loss by prompt delivery of goods received by their lines. The

Court holds further that in the absence of a special contract a common carrier is not responsible beyond the terminus of its lines.

All employes of the Soo line are given the privilege of purchasing land owned by the company on the installment plan at a nominal figure. These cut-over and timber lands are located in Taylor, Price and Ashland counties, in Northern Wisconsin, and it is claimed that when cleared they will make most desirable farms. Officials of the company state that the object is to encourage thrift among its employes and to aid them in securing property upon which they may fall back to make a living when they have outlived their usefulness to the company.

One of the latest railroads to adopt the economy policy is the Chicago & Great Western and a special plea for carefulness has been prepared and sent out to every employe. The General Manager has also issued a circular showing the new value, second hand value and scrap value of a wide range of tools and materials such as accumulate in the yards, offices and depots and along the right of way.

Railway gardening is slowly gaining headway in this country. It has been found that nicely trimmed parks and flower beds at stations, neatly sodded banks at deep cuts and the planting of trees, not only add to the pleasure of patrons of the road but have a good influence on employes as well, making them more contented and leading them to be more thoughtful in their work. The sodding of cuts prevents erosion and reduces maintenance costs, while parks at stations are necessary to give the new station building the proper setting.

The Copper Range Railroad of Upper Michigan has engaged a woman landscape architect, who has been doing notable work for other roads, to prepare plans for beautifying the entire line. The Copper Range station at Houghton occupies a site that was blasted out of the solid rock, leaving an ugly gash, which is to be hid with running vines. Parks will be laid out at Mill Mine Junction and other points and the roadbed throughout will be ballasted with stamp sand, making travel over the road almost dustless.

This has been a year of bumper crops in the Upper Peninsula and the railroads are moving large quantities of hay, potatoes and other produce to Western and Southern points. Farmers have profited, too, by following the advice of railroad men in planting one variety of potatoes, thus attracting the carlot buyers and getting better prices.

Almond Griffen.

A Young Grafter.

Stranger—Boy, will you direct me to the nearest bank?

Street Gamin—I will for a quarter.

Stranger—A quarter! Isn't that too much?

Street Gamin—Bank directors always get big pay, mister.

Ye Olde Fashion Horehound Candy

"Double A" on Every Piece



Is good for young and good for old,
It stops the cough and cures the cold.

Made only by **Putnam Factory National Candy Co.**
Grand Rapids, Michigan

THIRTEEN.

It Enjoys a Dual Position Peculiarly Its Own.

Thirteen enjoys among numerals a dual position peculiarly its own. It is somewhat singular that a number regarded by some so sacredly as to be reverently venerated should have acquired in the eye of others an unpopularity stigmatized by all that is evil, unlucky and undesirable.

Passing swiftly from the remoter ages of superstition to more modern time of seemingly sounder reasoning, one finds it typical alike of good and evil according to the particular circumstances of the case. Superstition dies hard, and while the twentieth century, with its ripening intelligence is wonderfully able to accept with alacrity what the revolution of ages has brought about in so many desirable directions, one sees it clinging here and there, like limpets to the rock, some persons even still going so far as to refuse to dine in a company of thirteen lest death should thereby claim too soon an unwilling victim. This notion is popularly supposed to have arisen through that memorable meal from which Judas rose to meet his doom.

Nothing is more surprising than the inconsistency and contrariness at times of the human race. Dr. G. Russell Forbes has recently drawn passing attention to what is recorded in verse on the marble tablet in the chapel of the Tricinium Pauperum in Rome, adjoining the church of St. Gregory on the Caelian hill—namely, that Pope Gregory the Great was in the habit of entertaining every morning twelve poor men. On one occasion Christ appeared as the thirteenth and henceforth thirteen became "lucky" for the time being. Here, as elsewhere in the numeral world, may be observed a strong tendency to let fancy take so powerful a possession of the mind that it appears to that abnormal imagination no longer as fancy, but as fact. Thirteen, however, was the symbol of death considerably earlier than the beginning of the Christian era. If the tarot or gypsies' gospel be referred to it will be found that the thirteenth card is represented by a skeleton with his scythe. This symbolism may be traced through ancient oral tradition to the thirteenth letter of that sacred word of the Hebrew Kabbalah, Yod-he-vau-he, a word never, it is supposed, uttered by the Israelites themselves, and only by the high priest once a year. A number being attributed to each letter of the alphabet, every word in due course gained a numerical value, and so, from this ancient conception of an occult meaning in numbers certain results were attained. As the principal doctrines of the Kabbalah endeavored to portray not only the nature of the deity, the divine emanations, the cosmogony, the creation, the nature of the angels and of men, but also their destiny, it can be understood how "death" became associated with its "own" number.

The Thirteenth Guest.

Sitting down as the thirteenth at dinner was, we are told in the old

Norse mythology, deemed "unlucky" by the Scandinavians because at a banquet in the Valhalla Loki, the Scandinavian god of strife and evil, intruded himself on one occasion, making the "thirteenth" guest, and succeeded in his desire to kill, with an arrow of mistletoe, Balder, the god of peace. It is noticeable that in this instance the thirteenth guest was the emblematic embodiment of evil. In the case of Pope Gregory the thirteenth guest was the symbolic omen of good.

"Thirteen," says Wynn Westcott in his treatise on numbers, "was the sacred number of the Mexicans and the people of Yucatan. The method of computation among the Mexican priests," he continues, "was by weeks of thirteen days—their year being twenty-eight weeks of thirteen days and one over. Thirteen years formed an indiction—a week of years—the thirteen days over forming another week. Four times thirteen, or fifty-two, was their 'cycle.' In Yucatan there were thirteen snake gods." He draws attention, too, to the fact that old authors speak of thirteen as a number used to procure agreement among married people. Thirteen, it should be pointed out, is the number of the Hebrew word "achad"—"unity."

We find from the old Julian calendar that the feast known as epulum Jovis took place on November 13, and, according to the Breviary of Salisbury, festivals were, before the reformation, held on January 13, August 13, October 13 and September 13.

Europe Generally Prejudiced.

In opposition to this the Turks, Russians, Italians, French and English have all shown themselves more or less prejudiced, from time to time, against "thirteen." Moore in his diary refers to a dinner of thirteen at Mme. Catalini's when a French Countess was hastily summoned to remedy the grievance. French prejudice, if report be true, has even gone so far as to delete the dreaded figure from their door numbers, while individuals styled quatorziennes have held themselves in readiness to avert by their presence a supposed foreshadowing calamity. Yet prior to 1825 the Irish, superstitious in many years although they be, could calmly carry about with the coin worth just thirteen pence.

Thirteen—the "baker's dozen"—is, of course, everywhere regarded as including a vantage loaf. "Would you not," pertinently asks Dr. Forbes in contending for the luck lurking in thirteen, "rather have thirteen guineas than twelve?"

A Thirteen Club at one time made itself conspicuous in a ludicrous endeavor to upset this widely spread prejudice and other ill-foreboding omens by boldly breaking mirrors and otherwise identifying themselves with skulls and skeletons, black cats, cross-eyed waiters and coffin-shaped salt cellars, so that the London Spectator in 1894 found itself unable to refrain from facetiously exclaiming: "Who could have believed that

there were 169 men in London so singularly lacking in humor?"

Mention might also be made of the celebrated Thirteenth Regiment, of whom it was spoken: "Gallant deeds in all parts of the country for upward of 108 years, combined with excellent conduct in quarters, have obtained for the regiment the respect of the country, and the Queen (Victoria) has graciously named it after her royal consort in testimony of its many varied services."

Our Original Thirteen States.

Attention may now be turned to several lately revived instances in the annals of American history of thirteen being felicitous rather than the reverse. The country of this ever increasingly prosperous people was, it is contended, discovered on the 13th, comprised originally thirteen states, and the national motto, intentionally or not, "E. Pluribus Unum," consists of just thirteen letters. The American eagle claims to have exactly thirteen feathers on each wing. General Washington when raising the Republican standard was saluted by thirteen guns. It might also be styled the "Land of Thirteen."

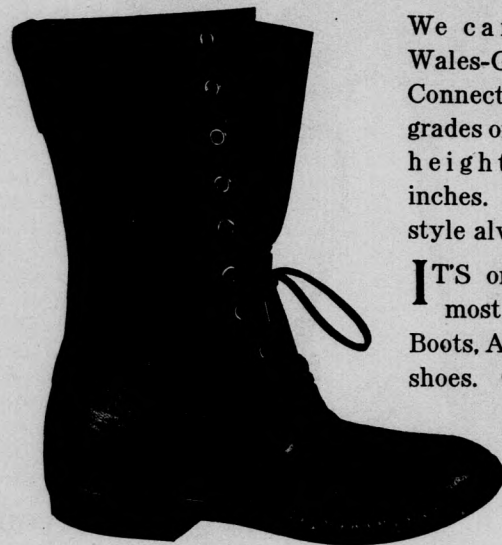
A remarkable example in evidence of the influence which personal feeling may have over one's opinion is worth recalling. Bismarck is credited with holding in supreme veneration the number three, but he had a particular antipathy to it when preceded by the figure one, and would never, it is said, sit down to dine if he happened to be the thirteenth at

table. Pythagoras declared three to be the "perfect" number, typical of "beginning, middle and end." Bismarck's reasons for his predilection were briefly stated at the time of his death. He served three masters; he was responsible for and fought in three great wars; he signed three treaties of peace; he arranged the meeting of three emperors; he established the triple alliance; in the Franco-German war he had three horses killed under him; he had three names (Bismarck, Schoenhausen and Lauenburg), he acquired three titles (count, prince, duke); the ancient arms of his family are a leaf of clover and three oak leaves. His family motto, "In Trinitate robor"—"Strength in Trinity"—was surely in itself sufficient to give a meaning in this particular direction. So closely were his feelings associated with the triple number that the caricaturist represented him with three hairs on his head. He had three children. Under his administration the conservatives, national liberals and ultramontanes were formed. These circumstances considered, then it is hardly to be wondered at that Bismarck should have had a penchant for "three" rather than for "thirteen."

Wagner's Preference.

Richard Wagner, the musician, on the other hand, preferred "thirteen." Born in 1813, fate endowed him with a name of thirteen letters and in the course of time allowed him to compose thirteen works. His "Tannhauser" was finished on April 13, and

Here's Our Duck Lumbermen's Over Made for Men, Youths and Boys



We carry it in both Wales-Goodyear and Connecticut makes; two grades of tops, and every height from 8 to 18 inches. Every size and style always in stock.

IT'S only one of our most complete line of Boots, Arctics and Overshoes. Catalog describing them, all yours for the asking.

The Maumee Rubber Co.

224 226 SUPERIOR ST
TOLEDO, OHIO.

Headquarters for Wales-Goodyear and Connecticut Boots and Shoes

was first performed in Paris on March 13. He left Bayreuth on September 13 and died on February 13.

Poor Country Roads Are Costly.

Government statistics tell us that it costs our farmers 15 cents more to haul one ton one mile in this country than it costs in European countries. With the products of the farms of the United States amounting to approximately 250,000,000 tons annually, and with an average haul of nine miles per ton, the difference of 15 cents represents an additional cost of \$1.35 a ton for the average nine mile haul.

Estimating that two-thirds of the agricultural products of the United States are hauled away from the farms, there would have been a saving to the American farmers, on the basis of the above figures, of \$225,000,000 if our roads would have been up to the standard of European roads, not including their back haul of supplies from the stations to the farms. They would have saved, in addition, large sums in the replacing and repairing of harness, wagons, etc., and in the investment and care of extra draft stock, not to mention the item of time involved in hauling half loads.

Good roads, in addition to their economical side, would add so greatly to the comfort, health and happiness of their users that every possible agency should be employed to make them realities. Unfortunately the subject has been much neglected, considering that Congress has appropriated 5,600 times as much money for military expenses as for the betterment of public highways. It could be shown to our national lawmakers that military roads are needed for the movement of troops and military convenience, appropriations of millions would be had without delay.

Some Interesting Comparisons.

In building that naval highway for fighting vessels in a foreign country, the Panama Canal, the Government is spending more money than has ever been spent on any similar project in the history of the world. For harbor and river improvements Congress a couple of years ago appropriated \$52,000,000, a transaction in which politicians reaped greater benefits than was made apparent in the undertakings for which the money was voted. There has been expended upon the Mississippi River, including surveys, in the last 100 years \$225,000,000 to put that stream in condition for handling products of the farm and commerce tributary to it, yet the last statistics available show that in 1906 there were 1,549,000 tons less transported on this river than in 1889.

It took three-quarters of a century to build up the American railroads. During the same time little attention has been given to the building up of American country roads. Yet the value of the two to the public goes hand in hand. Food and clothing must be handled between the producers and the consumers over both the country road and the railroad. It is

important that the country roads approach the high standard of the railroads.

Railroad the Real Economist.

The country road makers have not kept up with the railroad makers; if they had it would not cost the farmers to haul a ton of grain one mile as much as it costs them to send it by railroad fifty miles. They, too, must get money to cut down grades, to get smooth, hard surfaces, to get good drainage and to reduce the cost of maintenance. When this is done the farmer can go from his farm to his market or shipping station quicker and carry a bigger load. The firm roadbed and smooth, heavy steel make the railroad's cars and engines last longer, and the substantial, well made country road makes the farmer's horses, wagons and harness last longer. The saving to the railroads is only a small fraction of a cent on each ton handled one mile, while the saving to the farmer is 15 cents a ton a mile. The difference in cost of hauling will often turn a losing farm into a paying one.

With a good road a farmer who lives fifteen miles from a shipping station is better off than one who lives only five miles away with a poor road. The man with a good road, with the distance against him, can make his trips quicker and carry from two to three times as much on his wagon, and, what is more important, can depend upon his road and bridges every day in the year, while the man who encounters swollen streams and impassable roads often loses his best market and his vegetables decay on his hands.

We have 2,100,000 miles of public roads. From the best information obtainable there are about 44,000 miles, or two miles out of each hundred, under a high standard of improvement. There are not more than 175,000 miles, or eight miles out of each hundred, under any kind of improvement. In other words, we have 1,925,000 miles of public roads which are in as poor condition now as they were when they were laid out by our early settlers and pioneers.

It is the duty of every citizen of the United States to aid the farmer in every way consistent with business principles to market his products to best advantage.

Is we build 100,000 miles of public highway annually for ten years, giving the country 1,000,000 miles of good public roads, at an average cost of \$3,000 per mile, or \$300,000,000 annually, we will be engaging in a national development the advantages of which in economies, commerce, comfort and enhanced land values none can foretell. This work, if carried on by counties and townships, as at present, will be slow. It should be encouraged under a broad, comprehensive plan outlined by the Federal Government, co-operating with the states.

B. F. Yoakum.

He Saw the Joke.

Years ago a certain United States Congressman told how he and an English gentleman were returning from a hunting trip in the country

back of Dublin, Ireland, when they stopped to read the following bull, or otherwise, which some young Irishman, with well made lettering, put upon an arm of the signboard of a crossroad about ten miles from the city.

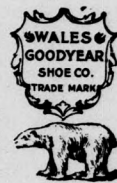
"If you don't know the road to Dublin, and can't read, ask the blacksmith across the way."

The Congressman, a jovial man, thought it good and began a titter, which soon developed into our "horse laugh" as he beheld his companion repeating and then with a look of awe peering into his face as if he had in mind that this American was

typical of the belief his countrymen had of the slowness of the Yankees to see or their failure to readily detect the absence of the point and laugh at the crudest of jokes.

Some time afterward as they were plodding homeward, weary and footsore and in a reticent mood, the Englishman suddenly stopped and proceeded to laugh most heartily and remarked: "You know, old fellow, I see it all now; it was deucedly clever; suppose it were Sunday and the blacksmith was not at work."

Every dog has his day, and too many of them have their nights also



The Superiority of the Wales Goodyear (Bear Brand) Rubbers is Undisputed

Year after year merchants have handled this line from us with the same uniform satisfaction

The season is before us, Mr. Dealer, when any forenoon is liable to clean you out of the few (Bear Brand) sizes you have left from last spring.

Don't *YOU* think it would be a whole lot better to anticipate your needs a little than to find yourself out of sizes when the rush comes and have to await new stock, while your thoughtful neighbor gets the business.

Get your order for "Bear Brands" in *NOW* and be *THERE* with the goods.

Every customer you supply with a pair of these rubbers you can bank on as being happily satisfied, and that he will never wear anything but the "Bear Brands."

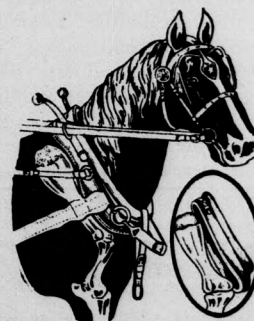
HEROLD-BERTSCH SHOE CO.

Makers H. B. Hard Pan and Bertsch Shoes
Distributors Wales Goodyear Rubbers

Grand Rapids, Mich.

A BIG ASSET!

When a prospective purchaser comes into your store, you can *SELL HIM A SUNBEAM COLLAR* because you have been talking points of interest to him. He's glad to know that there is *ONE* design that is properly shaped, holds its shape and will not chafe the horse's neck. It means profit to him because the horse wearing a *SUNBEAM COLLAR* does more work.



Talk Sunbeam Collars to your best customers who will thank you for your interest in their welfare. If you haven't the line, send at once for the special catalog of Sunbeam Collars and Harnesses. *It means profit!*

BROWN & SEHLER CO.
GRAND RAPIDS, MICH.

Sunbeam Goods Are Built to Wear

Detroit Department

Better Transportation To the Thumb Necessary.

Detroit, Oct. 17—Plans for improving freight and passenger service on the Pere Marquette between Detroit and the Thumb peninsula will be pushed rapidly by the Board of Commerce. The necessity for this was pointed out by the merchants along the route of the Board of Commerce special that returned from the Thumb Thursday night. The general committee of the Board of Commerce met with the Transportation Committee Monday night at the Board of Commerce building, and two transportation experts will start for the Thumb immediately to study the situation.

Pere Marquette officials were at work yesterday in Saginaw studying the schedules and trying to "tighten up" the connections of their trains, both freight and passenger. They admit, according to George C. Coon, freight traffic manager, that transportation facilities in the Thumb are not ideal, but say they may be as good as the traffic warrants. Thumb merchants stated that the traffic would increase if transportation were better.

No passenger trains run in the Thumb district on Sunday, making it impossible for a man to reach Detroit from there, or to go there from Detroit on that day. It is impossible to reach by through train from Detroit many prosperous towns, including Marlette, Brown City, Yale, Mayville, Silverwood, Avoca and others except by a train starting from Detroit at 2:20 o'clock in the morning, according to Mr. Coon. He said he considered that good service.

A passenger train leaves Port Huron at 8:45 in the morning, giving good passenger service through the Thumb, according to Mr. Coon, but no Detroit train makes connections with it. It takes from 7:50 a. m. until 1:15 p. m. to go from Detroit to Bad Axe, a distance of 129 miles. Bad Axe is one of the most prosperous towns in the Thumb. That is an average speed of about eighteen miles an hour. And the train is seldom on time, said the Thumb merchants.

A letter from Flint, mailed after business hours, will not be delivered in Detroit until the second delivery the next morning, which makes Detroit shippers pressed for time to make their deliveries, according to the manager of one of Detroit's biggest jobbing houses. Five shipments from Detroit to the same merchant in Port Austin made on five days, October 2, 3, 4, 5 and 6, arrived in Port Austin on the same day.

"Evidently held in Bad Axe until a full carload was ready for Port Austin," commented Mr. Coon.

"I recently got reports from Pere Marquette agents in the Thumb district," he continued, "in answer to my request that I be given exact information as to whether there was any dissatisfaction on account of freight transportation in their territory. These answers I turned over to the Railroad Commission, although some said there was dissatisfaction, and others said there was none.

"Conditions may not be ideal, but they may be as good as the traffic warrants, I believe. As far as passenger service goes, we have few trains running daily through there, and there is no demand for Sunday travel. A railroad will run trains wherever revenue to be derived will warrant it.

"We post freight cars daily, for service over the Thumb lines, and we run them daily, even although, as frequently happens, there is only about three tons of freight for a car with a capacity of nine to fifteen tons. Sometimes when there are one or two tons of freight to be delivered to a town at the end of a plug line, such as Port Austin, and nothing between Bad Axe or Port Austin, if the car is needed to move the crops, or for some other pressing need, we unload the Port Austin shipment at Bad Axe and hold it for the next day. But the service may be as good or even better than the traffic demands.

To-day the transportation officials of the Pere Marquette are consulting in Saginaw, trying to see what improvements may be made in schedules and service. They will probably hold other meetings for the same purpose. If it is possible to improve it, we are more anxious to do so than the Board of Commerce can possibly be. We have no objections, however, to their sending men along the line to study conditions."

Oct. 18—Freight, express and passenger service on the Pere Marquette Railroad will be studied by R. H. Day, Transportation Manager of the Board of Commerce, in a ten day trip beginning to-morrow. His records and recommendations, the Board of Commerce is confident, will show the Pere Marquette management the necessity of giving more satisfactory service.

The general committee and the Transportation Committee of the Board of Commerce met last night at the Board of Commerce building to decide what steps should be taken following the complaints made by the Thumb merchants to the Board

of Commerce on the Thumb trip ending last Thursday, that the reason Detroit did not get more business was because the Pere Marquette does not give better transportation facilities.

Frank H. Conant, for the Board of Commerce, at that time promised that the Board would send two of their experts to study conditions and make recommendations. Instead of sending two of the staff, it was deemed best to send Mr. Day, the chief.

Letters will be sent to every merchant in the Thumb requesting him to have all invoices, bills of lading and other papers necessary to a comprehensive study of the transportation facilities. The Thumb district, for the purposes of this investigation, will start at a line drawn from Port Huron through Imlay City to Lapeer and extend north. It is the

district that depends on the Pere Marquette for service.

Another reform decided at last night's meeting was to discontinue the swamping of the railroads going out of Detroit with needless tracers. It was said that 75 per cent. of the tracers sent to railroads are needless. Many shippers, it was said, sent tracers to the railroads the moment goods were shipped and this put an unnecessary burden on the roads and resulted in preventing the proper following up of tracers that were really urgent.

The remedy decided on was to have each shipper enclose in the invoice he sent to his consignee a postal card bearing the date of shipment and the date at which the shipments should arrive and, if the shipments did not arrive on the proper date, to have the consignee send the card to the Board of Commerce,

Just what you have been looking for— **Poultry**

A reliable place to ship your

At market prices ruling day of arrival

NO COMMISSION

PROMPT RETURNS

We want your shipments

Let them come and we will do the rest

Poultry



Poultry

Schiller & Koffman

323-327 Russell Street
DETROIT

(Weekly quotations furnished on request)



Cog Gear Roller Awnings

Are up to date. Send for catalog.

Get our prices and samples for store and house awnings.

The J. C. Goss Co., Detroit, Mich.



GREEN SEAL CIGARS

Are backed up by a back record you can't go back on; leaders for forty years.

Detroit Cigar Manufacturing Co.
Detroit, Mich.

Every dealer should retail them
Every smoker should try them

BOOTH COLD STORAGE DETROIT, MICH.

A perfect cold storage for Poultry and all kinds of Fruits and Produce. Eggs stored with us usually sell at a premium of 1/8 c per dozen. Liberal advances. Railroad facilities the best. Absolutely fireproof. Correspondence solicited.

which would then start a tracer. It was said that this way better results could be obtained.

Random Reflections by the Detroit Philosopher.

"Business is business"—that expression has been put to as various uses as women's hairpins. It is a balm to sore consciences or a stone given to him who ventures to ask for bread during office hours; it may be chuckled in victory or moaned in defeat; it may be a threat or a promise for its meaning all depends upon what conception of business the speaker has. Business is business but business is no series of close trades. Business is more than a continuous performance of duels with sharp practice for weapons in which blood is money—the winner to get all that he can stab the other fellow into losing. In the right kind of a trade each party to it gets something he wants for something he has. Real business is not a case of the smart one giving what he does not want for what the other fellow has. No; business is the world's business.

Find the person who admits himself to be narrow-minded. You can not do it. The fellow who puts handcuffs on every nickel that he takes into custody does not consider himself narrow-minded but prides himself on never releasing even a penny without making it furnish bail. The man who gets a cent so near his eyes that he can't see a wagonload of dollars a little ways down street, doesn't realize the deficiencies in his vision: No, he considers his own vision as clear, thus enabling him to more clearly see the coin that blinds him. But although none admits being of the number, there are narrow-minded men. We all have that impressed upon us by realizing our own superiority to most of those around us and the failure of those around us to be impressed by the same realization.

A broad man is what? He is a man who knows considerable outside his own office and sees considerable beyond the dollar. He is Emerson's "Man in business," not a mere business man, for the business man "scarcely ever gives an ideal worth to his work, but is ridden by the routine of his craft and his soul is subject to dollars." But business has an ideal worth. Not only must the world keep alive—and business must make and distribute the wherewithal—but the world must learn life, and that must be through action. Business is the action by which the world's daily needs are filled. Business is necessary, not merely that business men may make a living but that the world may live, or live better or more efficiently or more happily. This is the real worth of business. It is worthy of ideals.

"He who knows and knows that he knows, is a wise man"—if he is right. To be sure and wrong doesn't bring to one enviable distinction.

Anyhow, being sure is an uncertain business because one can't be sure until the human mind has annexed enough unconquered knowledge and unfounded wisdom to make its realm infinite; because every thing and every other thing are somehow interrelated in the stupendous scheme of this universe; so we can not be sure until we know it all. Thomas A. Edison said that no one knows one-billionth of 1 per cent. about anything; and De Bruix wrote that "the fool maintains an error with the assurance of a man that can never be wrong; the sensible man defends a truth with the circumspection of a man who may be mistaken." But being liberal-minded and wise consists of more than knowing nothing and being able to prove it. Wisdom is more than that. It consists, they say, in estimating life according to true values. What better formula can there be for attaining wisdom than loving truth? And truth applied during office hours.

Edwin W. Newdick.

What Some Michigan Cities Are Doing.

Written for the Tradesman.

Prospects point to a membership list of over 500 in the Young Men's Business Association of Port Huron when the present campaign is ended.

The Commercial Association of Grand Haven is already preparing for a big booster banquet, to be held early in January.

The Copeman Electric Stove Co., an industry that began doing business in Flint last August, will set at work its full force of 300 employes this week.

The proposed Battle Creek and Coldwater electric road will be built on private right of way, passing through Union City and Athens, and will run parallel with the Michigan Central from Battle Creek to Athens.

The editor of the Times-Herald of Port Huron attributes that city's present era of prosperity to one thing—"the decision of the people to pull together."

Detroit manufacturers will go after foreign trade in a vigorous way if the plans of the newly-appointed Export Committee of the Board of Commerce are carried out.

The Muskegon Chamber of Commerce has issued a map showing the advantages of that city, geographically, with reference to Chicago and Milwaukee, the great markets and distributing centers.

South End business men of Bay City talk of organizing a board of trade. A concern manufacturing motorcycles has been secured and another important industry is in sight.

The Grand Haven Commercial Association held an enthusiastic meeting last week and discussed plans for boosting that city. Preparations are being made for a big banquet, to be held early in January.

Detroit has secured a new steel plant, which will add to the city's population and will distribute during the first year of operation over \$3,000,000 in wages.

Nearly half a million dollars has been spent in building improvements in Cadillac during the past nine months.

Citizens of Kalamazoo met and endorsed a proposition to issue bonds or many needed improvements, including a new city hall, tuberculosis sanitarium, city hospital, police station and new park sites.

An electric road is being built between Bessemer and Ironwood and water power electricity, generated by a dam across the Montreal River, will be used.

Boyer City's new hotel will be completed Thanksgiving time. It is called the Wolverine and the claim is made that this is the only hotel bearing this name in the Wolverine State.

Saginaw business men will loan the county \$21,000 for good roads' work.

The Good Roads Commission of Berrien county has recommended that three roads leading out of Benton Harbor be improved—the Pipestone, Territorial and Paw Paw River roads.

The application of the Board of Trade of Gladwin for a new passenger station has been granted by the State Railway Commission and the Michigan Central has been ordered to erect such a building before July 1 of next year.

A company is being organized to build a steamer for operation from White Lake to Muskegon, connecting with Chicago and Milwaukee boats. The boat will be ready for operation next spring.

Almond Griffen.

Quite Superfluous.

"What did you do with the steam gauge?" asked the superintendent of the lumber mill.

"Oh!" replied the darky engineer, "do you mean that thar ole clock? I takeden it off, an' thowed it away. It won't keep time no how."

If a man is troubled with pipe dreams he should consult a plumber.

The Clover Leaf Sells



Office 424 Houseman Bldg.

If you wish to locate in Grand Rapids write us before you come. We can sell you property of all kinds. Write for an investment blank.

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 1/2, 1 and 5 gallon cans.

STANDARD OIL CO.
Grand Rapids, Mich.

A. G. Kohnhorst & Co.

GRAND RAPIDS, MICH.

Wholesale distributors of potatoes and other farm products in car loads only. We act as agents for the shipper.

Write for information.



We Manufacture

Public Seating

Exclusively



Churches We furnish churches of all denominations, designing and building to harmonize with the general architectural scheme—from the most elaborate carved furniture for the cathedral to the modest seating of a chapel.

Schools The fact that we have furnished a large majority of the city and district schools throughout the country, speaks volumes for the merits of our school furniture. Excellence of design, construction and materials used and moderate prices, win.

Lodge Halls We specialize Lodge Hall and Assembly seating. Our long experience has given us a knowledge of requirements and how to meet them. Many styles in stock and built to order, including the more inexpensive portable chairs, veneer assembly chairs, and luxurious upholstered opera chairs.

Write Dept. Y.

American Seating Company

215 Wabash Ave.



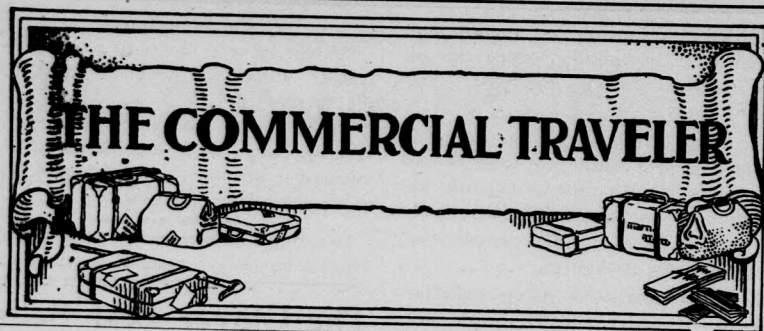
CHICAGO, ILL.

GRAND RAPIDS

NEW YORK

BOSTON

PHILADELPHIA



Michigan Knights of the Grip.
 President—J. C. Wittliff, Detroit.
 Secretary—F. M. Ackerman, Lansing.
 Treasurer—Lou J. Burch, Detroit.
 Chaplain—A. G. MacEachron, Detroit.
 Directors—H. P. Goppelt, Saginaw; F. L. Day, Jackson; W. J. Devereaux, Pt. Huron; John D. Martin, Grand Rapids; C. H. Phillips, Lapeer; I. T. Hurd, Davison.
Grand Council of Michigan, U. C. T.
 Grand Counselor—George B. Craw, Petoskey.
 Junior Counselor—John Q. Adams, Battle Creek.
 Past Grand Counselor—C. A. Wheeler, Detroit.
 Grand Secretary—Fred C. Richter, Traverse City.
 Grand Treasurer—Joe C. Wittliff, Detroit.
 Grand Conductor—E. A. Welch, Kalamazoo.
 Grand Page—Mark S. Brown, Saginaw.
 Grand Sentinel—Walter S. Lawton, Grand Rapids.
 Grand Chaplain—Thos. M. Travis, Petoskey.
 Executive Committee—James F. Hammell, Lansing; John D. Martin, Grand Rapids; Angus G. McEachron, Detroit; James E. Burtless, Marquette.

Found a Buyer.

"Well," remarked McCabe, looking at the window, "it does not make much difference when we all get to bed, for we won't get to Chicago until noon at this rate. Is it still snowing, porter?"

"Mah goodness, yes, sah!"

"Then," said McCabe, "I've got a little tip for you. You can either have this quarter, or you can have this brand new five dollar bill. Let's see how good your judgment is."

The porter took the quarter. "Ah'm afraid there's somethin' drong 'bout that bill," he explained.

"Just what I thought you'd do," said McCabe, "but you're four dollars and seventy-five cents out. The bill's all right."

"Did any of you fellows ever know Harvey Green, who used to sell clothes? A great practical joker was Harvey. Once he went through a train offering to sell a nice new twenty-dollar bill for a fiver. He'd bet cigars for the crowd that nobody would buy. He got to pretty near the end of the train, and everybody had laughed at him, thinking the bill was phoney, although it was not. Finally he came to a little rat-faced man, who pulled out a five and took the twenty."

"Of course, Harvey was pretty sore, for the twenty was about all the money he had with him, and he had to stand for the ciagrs besides. His pride in himself as a student of psychology was upset, but the worst was to come. He paid for the drinks with the fiver, and got it thrown back at him. It was a counterfeit!"

"Where's that little rat-faced crook?" yells Harvey. "I'll get that twenty out of him, if I have to wring his neck!"

"Why, that man got off at the last station," said the conductor. "And if

I'm not mistaken, he's Chicago Pete, who got out of Joliet last month."

Forgotten Precepts.

"Talking about crooks," remarked Billy Emerson, "I suppose that Tom Ballinger, the Maiden Lane diamondman, has had more experiences with that class than any man on the road. He frequently travels with several hundred thousand dollars' worth of stones in his wallet, and, naturally, he has crooks on the brain."

"He's a man who's got to be on the lookout for 'em every minute, and it's a wonder that they don't get after those Maiden Lane fellows oftener than they do when the stakes are so big. Yet, somehow, you never hear of a diamond traveler being robbed. Ballinger has had 'em after him many times."

"They've followed him all the way to San Francisco and back again. Once he had a New York thief on his trail for a whole month. The crook must have found it expensive, but he realized that if he could ever get Ballinger off his guard he'd gather in a big fortune in diamonds, and such big bait was worth a whole lot of time and trouble and risk."

"Sometimes Ballinger would not see him for two or three days, and would begin to think he'd lost him, but the fellow would always bob up again in some other town or on a train, sometimes dressed like a farmer and sometimes like a broker; sometimes with whiskers and sometimes smooth-shaven; but Ballinger felt sure he could always recognize that face."

"The constant dogging began to get on Ballinger's nerves, and he felt desperate. One day he ran across the man in the Iroquois Hotel, Buffalo, and decide to act."

"Look here," said Tom. "I know who you are and what your game is, and you'd better quit. You've trailed me around the country for months and it has got to stop. If I catch you around me again I'll poke your face in."

"The crook slunk away and Ballinger thought he was rid of him. About a week later, in Chicago, a man brushed against him somewhat differently dressed but with the same bulldog face."

"Didn't I tell you to quit this game?" said Ballinger, as he struck the man.

Then something happened that he had not expected. The man came back at him good and plenty with both fists, and they went to the floor together. Ballinger got the worst of the battle.

"I'm going to have you arrested!" shouted Ballinger.

"Arrested!" cried the other man. "For what? For being assaulted by you?"

"No; for being a professional thief!"

"Just then the hotel clerk comes running up. 'You've made some mistake, Mr. Ballinger,' says he. 'This man you're calling a thief is Reverend Jim McGurk, the ex-ball-player evangelist.'

"Next day was Sunday, and the parson preached in his big gospel tent with a black eye that made him look tougher than ever. His sermon was about turning the other cheek in case your enemy should smite you."

"Ballinger was sitting down in the front row, with his face all battered up from the parson's fists. 'I only wish this soul-saver practiced what he preaches,' he said."

"Which also reminds me, talking about crooks"—it was Billy Emerson who was still doing the talking—"of how Harvey Green, who sold clothes for Felix Marx, once got mixed up in a train hold-up. He was one of the passengers on the World's Fair special that was held up in Illinois on its way to St. Louis."

"Harvey had three hundred dollars with him that he could not afford to lose, and when he discovered that robbers were going through the passengers he began to set his wits to work to find out how to have his money."

"It happened that, coming out of Chicago, he had talked some with a young woman who asked him some questions, and just before the hold-up men reached him he caught sight of her three or four berths away. He made up his mind that his money was a good deal safer with her than with himself."

"Miss Brown," he said, stepping up to her, "those hold-up men will be here in a minute, and they're a good deal more likely to let a woman off easy than they are a man. You'll be doing me a favor I'll never forget if you'll stow away this three hundred for me."

"She took the money, and just then the hold-up men came into the car. They were in a hurry, and so far as the women were concerned, the robbers seemed to take it for granted that they were so scared they'd give up everything they had as soon as they saw the guns pointed in their faces, and that it wasn't necessary to do any searching."

"Harvey began to chuckle, for he thought he'd done a mighty clever thing. Just then one of the men came to Miss Brown and shoved his gun in her face. What did she do but open a little bag she had in her lap and take out the very roll of bills that Harvey had just given her."

"There's three hundred dollars," she said with a sigh. "It's all the money I've got in the world," and she passed over the roll."

"Harvey gave a terrible groan and swore he'd never trust womankind

again as long as he lived. He'd be a woman-hater for the rest of his life. After he had surrendered his small change and scarf-pin—for he had hidden hit watch under the berth—he jumped over to her with blood in his eye."

"I didn't think you'd play me a trick like that," he growled.

"Don't worry," she says, looking up at him with the sweetest of smiles, "you'll get your money," and she digs into another bag and brings out a roll as big as your two fists."

"There's five thousand dollars in this roll," she says, "and your three hundred's coming out of it. You see, if I hadn't given him your little roll, he'd probably have got my big one, for he'd have taken it for granted I must have some money."

"If I had had more time I might have hidden part of it, but he was too quick for me. Here's your money. I'm a thousand times obliged to you for saving me a small fortune."

Friendship.

Just a word or two of praise
 We have hoped long, long to hear,
 And the dearest of days
 Glows with gladness and good cheer.

Just a friendly word or two
 Or a sympathetic smile,
 And glad courage comes anew,
 Shortening the weary mile.

Just the clasp of some one's hand
 Or a look of kind good will,
 And the triumphs we have planned
 Urge us bravely onward still.

Just a word that is sincere
 When the way is rough and long,
 And the lost hopes that were dear
 Make us glad again and strong.

Just to know that others care
 If we fail or if we fall,
 And the ills that brought despair
 Seem but trifles, after all.

—S. E. Kiser.

He's an exceptional egotist who can make his "I's" behave.

The Breslin

Absolutely Fireproof

Broadway, Corner of 29th Street

Most convenient hotel to all Subways and Depots. Rooms \$1.50 per day and upwards with use of baths. Rooms \$2.50 per day and upwards with private bath. Best Restaurant in New York City with Club Breakfast and the world famous

"CAFE ELYSEE"

NEW YORK

Hotel Cody

Grand Rapids, Mich.

A. B. GARDNER, Mgr.

Many improvements have been made in this popular hotel. Hot and cold water have been put in all the rooms.

Twenty new rooms have been added, many with private bath.

The lobby has been enlarged and beautified, and the dining room moved to the ground floor.

The rates remain the same—\$2.00, \$2.50 and \$3.00. American plan.

All meals 50c.

News and Gossip of the Traveling Boys.

Al. Windt is preparing to banquet certain members of the South end traveling fraternity. The boys thought that A. was going to give the banquet at the Pantlind. In anticipation of the affair they had their clothes cleaned and pressed. Now we hear that Mal Winnie, who made Rex Chocolates famous, saw Al. ordering a large soup bone from Jean Poole, and further informs us that Al. intends holding the banquet at home. And then gentle Malcolm may have to buy the soup bone himself. Full particulars in a later issue.

Bill Bosman was chosen a member of the Executive Committee of Grand Rapids Council, No. 131, to fill a vacancy. Other new officers recently elected were O. W. Stark, Conductor (not street car), and Fred Beardslee, Page.

Friends talk of running A. T. Lincoln, former Grand Counselor of Michigan and now Mayor of Hillsdale (wherever that is) for Congress. Quite a come down from traveling man to politician!

Dedicated to B. S. Hanchett:

If a bridge cost fifteen thousand,

To be paid three cents each, by count,

Will it take a billion passengers

To make it reach the right amount?

Herbert Morrison, who represents Libby, McNeal & Libby, Chicago, but a resident of Grand Rapids, is the proud papa of a bouncing nine pound boy. Mother, father and baby are all doing finely. Can leave our cigar at Whitwam's drug store for us, Herb.

Sam Evans is in the Northwest on business. Late reports say he is loading the entire country with his famous teas. Sam was in Kalamazoo when President Taft paid that village a visit recently and succeeded in selling him two half chests of Uji tea.

Leslie Runner, of Runner & Spellman, of Shelby, was in Grand Rapids last week on his way to Lansing to see the U. of M.-M. A. C. football game. Runner used to be a football player of no mean ability, playing on the crack Shelby team of 1903-4.

Opening dance given by the U. C. T. will be held Saturday night, Oct. 21, in the K. of C. hall, Herald building.

Walter Lawton must be anticipating a dull season. He dug out an old pair of shoes from the attic and had them repaired.

Grand Rapids Council, No. 131, has reached the long coveted 400 mark in membership. Now for 500, boys!

Jack Berner, Secretary of Wexford Council, U. C. T., at Cadillac, also credit man for the National Grocery Co., of the same place, enjoyed a week of camping at Cadillac Lake with a bunch of good fellows. One day they ran out of milk, so Jack went on a foraging trip and came across a stray cow which he immediately proceeded to milk. He had just finished the job when along comes Mr. Cow Owner and takes Jack's name, etc. Last we heard of

Jack he was in the court office settling. Jack claims the cow was dry. Well! so was Cadillac, but no one died of thirst.

We might suggest that A. E. Ford, the cigar man, sprinkle some insect powder on his chickens—or Kerosene and Match will answer. It may save him much worry and anxiety—also the rest of the family.

Bill Godfrey, of Traverse City, came home and found his house had been removed from the lot. Bill would have thought he had 'em if it hadn't been for the fact the movers left Mrs. Bill's famous eggless henery on the lot.

E. C. Knowlton, representing Read, Murdock & Co., is now making the tall uncut in the North. We understand the bright lights of Grand Rapids and Muskegon were too dazzling for him.

Max Lichtenauer, the popular lightweight traveler and brother of Ralph, of cigar fame, is home in Greenville. Max has just returned from his Western trip, including Omaha, Denver, Spokane, Coppersville and Kidd Station. We understand Max has many new ones added to his repertoire. Glad he is in Greenville with them.

It has long been a mystery to us why some of the boys pull the shades when the train crosses the bridge before entering the union depot on Thursday and Friday noons. It is a mystery no longer. The trains pass some of the jobbing houses which have their offices within vision. There are others besides A. J. Stingle who do this.

We are all glad to see Pere Marquette conductor, Bill Hawker, back on the job again. If you have any doubt about Bill's being glad to be back, ask him.

Thanking Bill Adams for the pooh pooh's, but would rather they would have been bon bons.

Ask for 131 cigars, made by G. J. Johnson Cigar Co. Also notice the beautiful panoramic view on the boxes.

The new crop of U. C. T. babies are all doing well.

Commercial travelers, members of the U. C. T., who happen to be in Grand Rapids the first Saturday night in the month, are cordially invited to attend the meetings of the local Council.

A tip to furnishing goods clerks: When E. A. Stowe asks to see the line of winter underwear, be careful and don't ask him if he wants union suits. J. M. Goldstein.

Must Pay Back \$4,000 or Go to Jail.

Jay A. Haring, general dealer at Grant, paid all of his indebtedness during June of last year and subsequently purchased \$14,000 worth of goods on credit. Investigation subsequently developed the fact that he disbursed only \$3,000 to creditors during the next four months, showing a shortage of about \$7,000, which he pretends to be unable to account for and which his creditors are unable to account for on any other ground than fraudulent intent. In January he uttered a trust mortgage to Wm. B.

Holden as trustee, covering claims aggregating \$12,000. In February he was adjudged a bankrupt and on February 21 the trustee sold the stock to Mrs. Haring for \$4,275. The first meeting of the creditors was held February 27, at which time the claims allowed amounted to \$9,157.05. Claims to the amount of \$500 were subsequently allowed. March 6, the trustee paid a dividend of 15 per cent. on the allowed claims. In the meantime, unsuccessful efforts have been made to get Haring to make a disclosure as to what became of the money he took in from the sale of the stock and which he did not pay his creditors. As the transaction looked like a steal on the face of it, the trustee asked that Haring be compelled to disgorge to the amount of \$7,000. Referee Wicks took the matter under advisement and on Oct. 14, issued the following order:

"The trustee in this matter having filed a petition alleging that the bankrupt had failed to account for a large amount of property, or money, or both, belonging to this estate in bankruptcy, and that he had fraudulently appropriated the same to his own use and had secreted and concealed the same from his creditors and said trustee, and an order having been made requiring the respondent bankrupt to file his answer to such petition and for a hearing on such matter, and such respondent having filed his answer denying that he had fraudulently appropriated and secreted and concealed from his creditors any amount of money belonging to his estate, and a hearing having been had on said matter, testimony taken and the matter submitted, petitioner trustee having been represented by Charles V. Hilding, attorney, representing Hon. Peter Doran, deceased, and Ben M. Corwin, of counsel, and the respondent by attorneys Dunham & Phelps; and the said matter having been sufficiently considered and having determined that the said respondent had failed to account for the sum of \$4,000 and that such amount belongs to this estate and is concealed and withheld from the trustee thereof, therefore, on motion of attorneys for the petitioner;

"It Is Ordered, that the said respondent bankrupt account for and pay to the trustee of this estate said sum of \$4,000 within thirty days from the date that personal service of a copy of this order shall be made on the said respondent bankrupt."

Under the terms of this order, Haring must now either take an appeal to the United States Court or pay in the \$4,000 or go to jail. As the case is a very clear one, it is not likely that he will take an appeal, and as he has plenty of ready money, he will not probably care to darken the doors of the Kent county jail. The transaction has been a very unsavory one from the beginning and trustee Wm. B. Holden is entitled to a great deal of credit for the shrewd and painstaking manner in which he has undertaken to subserve the interests of the creditors, with a view to securing all he could possibly secure from an apparently crooked and dishonest debtor.

John Blodgett Invests \$400,000 in Portland.

Portland, Oregon, Oct. 14—John W. Blodgett, a wealthy timberman, of Grand Rapids, has purchased from the Portland Library Association the half block on Stark, Seventh and Park streets, paying \$400,000 cash for the property. The offer was accepted by the directors of the Association at a meeting held last night. The transaction was negotiated in behalf of Mr. Blodgett by John A. Keating, Vice-President of the Lumbermen's National Bank.

By the terms of the sale Mr. Blodgett agrees to lease the property to the Association for two years on a basis of 6 per cent. on the purchase price and it will continue to be occupied by the Public Library during that period.

Immediately after closing the deal, the directors of the Association made a tender on the Ladd Estate block, bounded by Yamhill, Taylor, Tenth and Eleventh streets, agreeing to pay \$342,000 for the property. In a statement issued by W. B. Ayer, President of the Association, it was announced that plans will be prepared at once for a large and elaborate library building.

Mr. Blodgett has been interested in Oregon for 25 years and is one of the largest property owners in the state, possessing timber holdings and other property. This is his first investment in Portland real estate. He is one of the principal stockholders of the Lumbermen's National Bank and is interested in the Booth-Kelly Lumber Co.

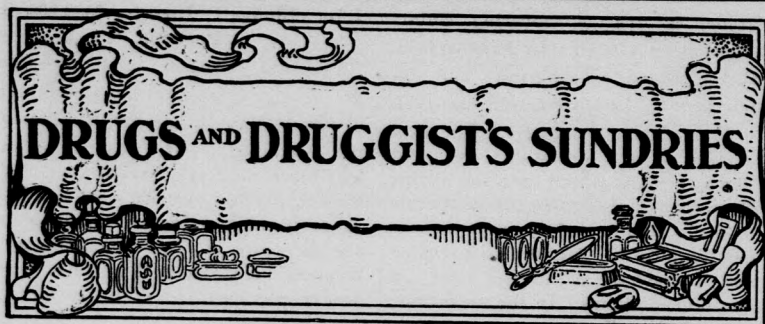
Mr. Blodgett has great faith in the future of Portland and the investment in Portland realty was made with a view to the future. Since the Public Library will continue to occupy the site for two years, Mr. Blodgett has made no plans for improving the half block. It is situated, however, in the track of Portland's present business growth and the improvement will doubtless be of a substantial character.

It is the opinion among realty brokers that he half block purchased Mr. Blodgett is worth between \$450,000 and \$500,000. By the fact that Mr. Blodgett was able to pay all cash for the property, it is conceded that this condition had much to do with the action of the directors of the Association in providing immediate means for the erection of the new library, and in selling the property at an attractive price.

Mr. Blodgett has been in the city the past ten days, leaving for his home at Grand Rapids yesterday morning.

J. N. Russell has engaged in the dry goods and shoe business at Cadillac. The Grand Rapids Dry Goods Co. furnished the dry goods and Hirth-Krause Company furnished the shoes.

The H. M. Reynolds Roofing Co. has changed its name to the H. M. Reynolds Asphalt Shingle Co. and increased its capital stock from \$55,000 to \$70,000.



Michigan Board of Pharmacy.
 President—Wm. A. Dohany, Detroit.
 Secretary—Ed. J. Rodgers, Port Huron.
 Treasurer—John J. Campbell, Pigeon.
 Other Members—Will E. Collins, Owosso; John D. Muir, Grand Rapids.

Michigan Retail Druggists' Association.
 President—D. D. Alton, Fremont.
 First Vice-President—J. D. Gillo, Pompeii.
 Second Vice-President—G. S. Layerer, Bay City.
 Secretary—R. W. Cochrane, Kalamazoo.
 Treasurer—W. C. Wheelock, Kalamazoo.
 Executive Committee—C. A. Bugbee, Traverse City; Grant Stevens, Detroit; D. Q. Lock, Lowell.
 Next Meeting—Muskegon.

Michigan State Pharmaceutical Association.
 President—E. W. Austin, Midland.
 First Vice-President—E. P. Varnum, Jonesville.
 Second Vice-President—C. P. Baker, Battle Creek.
 Third Vice-President—L. P. Lipp, Blissfield.
 Secretary—M. H. Goodale, Battle Creek.
 Treasurer—J. J. Wells, Athens.
 Executive Committee—E. J. Rodgers, Port Huron; L. A. Seitzer, Detroit; S. C. Bull, Hillsdale and H. G. Spring, Unionville.

Grand Rapids Drug Club.
 President—Wm. C. Kirchgessner.
 Vice-President—O. A. Fackboner.
 Secretary—Wm. H. Tibbs.
 Treasurer—Roland Clark.
 Executive Committee—Wm. Quigley, Chairman; Henry Riechel, Theron Forbes.

The Drug Clerk's Romance.

He was poor yet he was handsome,
 And his years were twenty-three,
 And he worked to make his living
 In a corner pharmacy.
 There he one day met the widow
 Of an ancient millionaire;
 She was old and she was scrawny,
 But she had the coin to spare.

Now this poor but handsome drug clerk
 Started in to sympathize
 With this sad and lonely widow
 With the wrinkled, weepy eyes,
 She'd be seventy her next birthday,
 He was only twenty-three,
 But in drawing soda water
 He was graceful as could be.

He smiled upon her sweetly
 And he praised her widow's weeds,
 More ice cream he always gave her
 Than the average widow needs.
 Her postage stamps he moistened
 In a drug clerk's graceful way,
 'Til the grateful, lonely widow
 Asked him up to call one day.

Now the poor but handsome drug clerk,
 Who was only twenty-three,
 Isn't drawing soda water
 In the corner pharmacy.
 He was married to the widow
 By the parson yesterday;
 Was it love of her or money?
 Love of money I should say.

A Good Word For Drugs.

The tendency of modern medicine is doubtless away from the excessive use of drugs that characterized the profession half a century ago. The progress of synthetic chemistry has put into the hands of physicians many new compounds whose effects on the organism may be utilized in therapeutics; and yet, on the whole, these are being administered conservatively and with caution. There are not wanting, also, even in the ranks of the medical men, those who say that all drugs must go and that other curative means must take their place. Against this radical attitude, a protest is voiced editorially by Life and Health, as follows:

The stock in trade of certain "drugless healers" who, whether they ma-

nipulate the vertebrae, or the mind, or what-not, of the patient, never fail to manipulate the pocketbook as a necessary part of the procedure, is the oft-repeated dictum that drugs never cure disease; drugs are poisons and poisons should have no place in the human system.

Admitted that drugs are poisons, what then? Some of the glands of the body exist for no other purpose than to manufacture substances, which, if they are present in excess, may act as violent poisons, or, if they are deficient, disease or death may result.

The statement that, because a substance is a violent poison in a certain quantity, it must be harmful in any quantity, is now known not to hold good.

Epinephrin, a substance produced by the ductless glands just above the kidneys, while absolutely necessary to the health of the body (Addison's disease is caused by a deficiency of this secretion), in excess is no less poisonous than morphine. Measured by its action on rabbits, one-fourth grain would be a fatal dose for an ordinary man. Yet the absence from the blood of this important substance would be disastrous.

These glands are only one example of many laboratories in the body making minute quantities of substances which in an overdose would be violently poisonous. The fact that a substance is a poison is no evidence that it may not be useful in the body.

It is, however, evidence that we, in using a poison, are using a two-edged sword, which cuts both ways; and our knowledge of the chemical changes in the body are yet too crude to enable us to use even the best-known drugs with the assurance that while they are accomplishing certain results (e. g., the destruction of the malarial parasite by quinine, or the destruction of the hookworm parasite by thymol), they are not at the same time producing other and unfavorable results.

In fact, we know the contrary; that is, in taking quinine, thymol and similar drug remedies, we are taking with them certain evil consequences which we can not avoid.

The effort of non-drug therapeutics—at least that which has a scientific basis—is to bring about the desired result without the use of substances known to be harmful. For instance, it is more in accord with reason to fight the malarial parasite by stimulating the malarial defenses of the body, the phagocytes, than it is to use a substance which, while it poisons the parasites, also poisons the phagocytes.

The opposition of the "non-drug" schools to drug medication is too often an opposition based on ignorance rather than knowledge—an ignorance which is hopeless for the reason that these schools are utterly opposed to the principal means of obtaining a true knowledge of physiological processes—laboratory research.

It is to the credit of those who rely largely on hydrotherapy, that they have abolished this ignorant opposition to all research, have ceased to be "water-cure specialists," and have placed themselves in the attitude of receptiveness to all methods which may favorably influence the physiological action of the human organism.

At the same time, the school which was once thoroughly committed to the drug system of treatment has most thoroughly learned that prevention is better than cure, and is now working more and more into the line of personal and public hygiene.

A Fly in His.

Jones had gone into the drug store off the hot street wiping pints of perspiration off his brow and asked for strawberry in his soda. It was drawn for him, and he had raised the foamy liquid to his chin with a glad smile on his face, when he suddenly frowned and replaced the glass on the counter.

"What's the matter?" was asked.

"A fly in it!" was answered, as the struggling insect was pointed out.

"Well?"

"Well, what you going to do about it?"

"Look here, sir, what sort of a man are you!" demanded the druggist. "You come in here and ask for a glass of soda. There happens to be a fly in it, and you make a great kick."

"But am I going to drink a fly?"

"Why not? There are over five hundred billion flies in the United States now. Some of them should be hit with crowbars—some shot with bird shot and some drank in soda water. You are not willing to do your part as a citizen and a patriot, and you just go across to the city fountain and drink tepid water with frogs and eels in it!"

Cactus Used With WhiteWash.

Consul General Frederic W. Gooding, of Montevideo, writes that when traveling through the rural districts of Uruguay, one's attention is attracted to the fine white color of the farm buildings even during the wet season. To obtain this neat effect a whitewash is used which is made with the sliced leaves of the common cactus, macerated in water for twenty-four hours, producing a solution of creamy consistence; to this lime is added and well mixed. When applied to any surface, be it of wood, brick, iron or other material, a beautiful pearly white appearance is produced which will endure through storms and frosts for many years.

In sections of the United States where the cactus is a nuisance, the plant might be utilized in the manner suggested.

Artificial Sponge Made in Germany.

An artificial sponge, the outcome of German ingenuity, is now being manufactured. The process of making it consists principally in the action of zinc chloride on pure cellulose. This results in a pasty, vicious mass, which is mixed with coarsely grained rock salt. Placed in a press mold armed with pins, the mass is pierced through and through until it appears traversed by a multitude of tiny canals like the pores of a natural sponge. The excess of salts is subsequently removed by prolonged washing in a weak alcoholic solution. The artificial sponge swells up with water, but hardens on drying, just like its prototype. It is said to be eminently adapted for filtering water for sanitary or industrial uses, and it can be employed for all the purposes that are usually assigned to the genuine article.

To Write Your Name on Iron or Steel.

All kinds of tools can be marked in your own handwriting by taking one tablespoonful of blue vitriol in a small bottle, putting in about one-third more water. Allow it to stand about an hour; then coat over any smooth surface of either iron or steel with lard, tallow, soap or beeswax, spreading evenly. With a sharp pointed stick write your name where you have coated over the tool. Then apply the blue vitriol with the pointed stick. Let the tool stand until the letters turn red, then wash off. It will be seen that as the water touches the letters they will turn black. Years of wear can not take them out.—Harness World.

New Explosive the Most Powerful.

The United States Government has sole control of Hudson Maxim's new explosive, which is considered the most destructive possessed by any nation. The value of this new explosive, we are told, lies in the fact that it will send a projectile through any armor now in use. Mr. Maxim says he believes the American Government is better prepared than any other for the destruction of warships of any enemy with high explosive projectiles.

The Drug Market.

Menthol—Has advanced.
 Balsam Tolu—Is higher.
 Croton Oil—Has advanced.
 Glycerine—Has declined.
 Lycopodium—Is lower.
 Oil Wormseed—Is lower.
 Oil Cedar Leaf—Has declined.
 American Saffron—Is higher.

An Ambiguous Appeal.

The high and broad sweep of the temperature wave throughout the South prompted the editor of a rural paper to devote all of the inside pages of one issue of the paper to liquor statistics. Then he said editorially: "For the evil effects of intemperance, see our inside."

A work worn body makes a life-lorn existence.

It takes a good judge of whisky to let it alone.

WHOLESALE DRUG PRICE CURRENT

Table listing various drugs and their prices, including categories like Acidum, Ammonia, Aniline, Baccas, Balsamum, Cortex, Extractum, Ferru, Flora, Folia, Gummi, Magnesia, and Oleum.

Table listing various drugs and their prices, including categories like Lupulin, Lycopodium, Macis, Magnesia, Manna S. F., Menthol, Morphia, Moschus Canton, Myristica, Nux Vomica, Os Sepia, Pepsin Saac, P D Co., Pils Liq N N, Pils Liq pnts, Pils Hydrarg, Piper Alba, Piper Nigra, Pix Burgum, Plumbi Acet, Pulvis Ip'eut Opil, Pyrethrum, Pyrethrum, pv, Quassia, Quina, Quina, S. Ger., Quina, S P & W, Rubia Tinctorum, Saccharum La's, Salacin, Sanguis Drac's, Sapo, G, Sapo, M, Sapo, W, Seidlitz Mixture, Sinapis, Sinapis, opt., Snuff, Maccaboy, De Voes, Snuff, S'h DeVo's, Soda, Boras, Soda, Boras, po, Soda et Pot's Tart, Soda, Carb, Soda, Bi-Carb, Soda, Ash, Soda, Sulphas, Spts. Cologne, Spts. Ether Co., Spts. Myrcia, Spts. Vinl Rect bbl, Spts. Vinl Rect 1/2 b, Spts. Vinl R't 10 gl, Spts. Vinl R't 5 gl, Strychnia Crys'l, Sulphur, Roll, Sulphur Subl., Tamarinds, Terebenth Venice, Thebromia.



Our New Home
Corner Oakes and Commerce

Only 300 feet from Union Depot
Our Holiday Samples are now on display in our new building. The most complete line ever shown by us. Please make us an early date and get the first selection and best service.
Hazeltine & Perkins Drug Co. Grand Rapids, Mich.

Advertisement for Lowney's Cocoa featuring the text 'They Will EAT More and BUY More Groceries' and 'If you sell them Lowney's COCOA Instead of Coffee and Tea'. It includes an image of a Lowney's Cocoa box and a circular logo for 'LIBRARY-SLIPS ONE IN EVERY PACKAGE'.

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

Cheese

DECLINED

Index to Markets

By Columns

1

2

ARCTIC AMMONIA		Oysters	
12 oz. ovals 2 doz. box	75	Cove, 1lb.	85@ 90
AXLE GREASE		Cove, 2lb.	1 65@1 75
Frazier's		Plums	
1lb. wood boxes, 4 doz.	3 00	Plums in Syrup	1 00@2 50
1lb. tin boxes, 3 doz.	2 35	No. 3 cans, per doz.	1 25
3 1/2 lb. tin boxes, 2 doz.	4 25	Peas	
10lb. pails, per doz.	6 00	Marrowfat	95@1 25
15lb. pails, per doz.	7 20	Early June	95@1 25
25lb. pails, per doz.	12 00	Early June sifted	1 50@1 80
BAKED BEANS		Pineapple	
Beutel's Michigan Brand		Pie No. 10 size can	90@1 25
Baked Pork and Beans		Sliced	85@2 50
No. 1 cans, per doz.	45	Pumpkin	
No. 2 cans, per doz.	75	Fair	85
No. 3 cans, per doz.	85	Good	90
1lb. can, per doz.	90	Fancy	1 00
2lb. can, per doz.	1 40	Gallon	2 50
3lb. can, per doz.	1 80	Raspberries	
BATH BRICK		Standard @	
English		Warrens, 1 lb. Tall	
BLUING		Warrens, 1 lb. Flat	
Sawyer's Pepper Box		Red Alaska	
Per Gross		Pink Alaska	
No. 3 doz. wood bxs	4 00	Sardines	
No. 5, 3 doz.	7 00	Domestic, 1/2 Mus.	3 25
Sawyer Crystal Bag	5 00	Domestic, 3/4 Mus.	3 50
Blue	4 00	French, 1/2 Mus.	7@14
BROOMS		French, 3/4 Mus.	18@23
No. 1 Carpet 4 sew	5 00	Shrimps	
No. 2 Carpet 4 sew	4 75	Dunbar, 1st. doz.	1 85
No. 3 Carpet 3 sew	4 50	Dunbar, 1 1/2 doz.	2 85
No. 4 Carpet 3 sew	4 25	Succotash	
Parlor Gem	5 25	Fair	85
Common Whisk	1 25	Good	1 00
Fancy Whisk	1 50	Fancy	1 25@1 40
Warehouse	5 50	Strawberries	
BRUSHES		Standard	
Scrub		Fancy	
Solid Back, 8 in.	75	Tomatoes	
Solid Back, 11 in.	95	Good	1 15@1 20
Pointed Ends	85	Fair	1 10@1 15
Stove		Fancy	@1 40
No. 2	90	No. 10	@3 50
No. 3	1 25	CARBON OILS	
No. 1	1 75	Barrels	
Shoe		Perfection	@ 9
No. 8	1 00	D. S. Gasoline	@13
No. 7	1 30	Gas Machine	@20
No. 4	1 70	Deodor'd Nap'a	@12
No. 3	1 90	Cylinder	29 @34 1/2
BUTTER COLOR		Engine	16 @22
Dandelion, 25c size		Black, winter	3 1/2 @110
CANDLES		CATSUP	
Paraffine, 6s	8	Columbia, 25 pts.	4 15
Paraffine, 12s	8 1/2	Snider's pints	2 35
Wicking	20	Snider's 1/2 pints	1 35
CANNED GOODS		CEREALS	
Apples		Breakfast Foods	
3lb. Standards	@ 95	Bear Food Pettijohns	1 95
Gallon	2 75@3 00	Cream of Wheat 36 2lb	4 50
Blackberries		Egg-O-See, 36 pkgs.	2 85
2 lb.	1 50@1 90	Post Toasties T No. 2	2 85
Standards gallons	@5 00	24 pkgs.	2 80
Beans		Post Toasties T No. 3	2 80
Baked	85@1 30	36 pkgs.	2 80
Red Kidney	85@95	Apetiao Biscuit, 24 pk	3 00
String	70@1 15	18 pkgs.	1 95
Wax	75@1 25	Grape Nuts, 2 doz.	2 70
Blueberries		Malta Vita, 36 1lb.	2 85
Standard	1 30	Mapl-Flake, 24 1lb.	2 70
Gallon	6 50	Pillsbury's Vitos, 3 dz.	4 25
Clams		Ralsen Health Food	36 2lb.
Little Neck, 1lb.	1 00@1 25	Saxon Wheat Food, 24	pkgs.
Little Neck, 2lb.	@1 50	Shred Wheat Biscuit,	36 pkgs.
Clam Bouillon		Kellogg's Toasted Corn	36 pkgs.
Burnham's 1/2 pt.	2 25	Flakes, 36 pkgs in cs	2 80
Burnham's pts.	3 75	Vigor, 36 pkgs.	2 75
Burnham's qts.	7 50	Voigt Corn Flakes	4 50
Cherries		Washington Crisps	36 pkgs.
Corn	90@1 00	36 pkgs.	2 80
Fair	1 00@1 10	Cracked Wheat	
Good	1 00@1 10	Bulk	3 1/2
Fancy	@1 45	24 2lb. pkgs.	2 50
French Peas		CHEESE	
Monbador (Natural)	2 45	Aome	@16
per doz.	2 45	Bloomington	16
Gooseberries		Carson City	@15 1/2
No. 10	6 00	Hopkins	@12 1/2
Hominy		Riverside	@15 1/2
Standard	85	Warner	@16 1/2
1/2 lb.	2 40	Brick	@14 1/2
1 lb.	4 25	Leiden	@18
Picnic Tails	2 75	Limburger	@13 1/2
Mackerel		Pineapple	@60
Mustard, 1lb.	1 80	Sap Sago	@20
Mustard, 2lb.	2 80	Swiss, domestic	@13
Soused, 1 1/2 lb.	1 80	Hotels	
Soused, 2lb.	2 75	Buttons, 1/2 s	@ 16
Tomato, 1lb.	1 50	Buttons, 1s	@ 23
Tomato, 2lb.	2 80	Mushrooms	

CHEWING GUM		CONFECTIONS		Sweet Goods	
Adams Pepsin	55	Stick Candy	Pails	Animals	10
American Flag Spruce	55	Standard H H	10	Atlantics	12
Beaman's Pepsin	55	Standard H H	10	Atlantic, Assorted	12
Best Pepsin	45	Standard Twist	10 1/2	Avena Fruit Cakes	13
Best Pepsin, 5 boxes	55	Jumbo, 32 lb.	Case	Beauty Bar	13
Black Jack	55	Extra H H	10 1/2	Bonnie Doon Cookies	10
Largest Gum (white)	55	Boston Cream	12	Bonnie Lassies	10
O. K. Pepsin	65	Big stick, 30 lb. case	10 1/2	Brittle	11
Red Robin	55	Mixed Candy		Brittle Fingers	10
Sen Sen	55	Grocers Competition	7 1/2	Bumble Bee	10
Sen Sen Breath Perf.	1 00	Special	8	Cadets	9
Spearmint	55	Conserve	10	Cartwheels Assorted	8
Spearmint, jars 5 bxs	2 75	Royal	9	Chocolate Drops	16
Yucatan	55	Ribbon	14	Chocolate Drp Centers	16
Zeno	55	Broken	14	Choc. Honey Fingers	16
CHICORY		Cut Loaf	10 1/2	Circle Honey Cookies	12
Bulk	5	Leader	10 1/2	Cracknels	16
Red	7	Kindergarten	12	Cocoanut Taffy Bar	12
Eagle	5	French Cream	11	Cocoanut Drops	12
Frank's	7	Star	11	Cocoanut Macarons	13
Schener's	6	Hand Made Cream	17	Cocoanut Hon. Fingers	12
Red Standards	1 60	Fremio Cream mixed	15	Cocoanut Hon. Fingers	12
White	1 60	Paris Cream Bon Bns	12	Coffee Cakes	10
CHOCOLATE		Fancy-in Pails		Coffee Cakes, Iced	11
Walter Baker & Co's	22	Gypsy Hearts	15	Crumplets	10
German's Sweet	31	Coco Bon Bns	14	Dinner Biscuit	10
Premium	31	Fudge Squares	14	Dixie Sugar Cookies	8
Caracas	30	Peanut Squares	14	Domestic Cakes	8
Walter M. Lowney Co.	31	Sugared Peanuts	13	Eventide Fingers	16
Premium, 1/4 s	30	Salted Peanuts	12	Family Cookies	8
Premium, 1/2 s	30	Starlight Kisses	13	Fig Cake Assorted	12
CIDER, SWEET		Lozenges, plain	12	Fig Newtons	12
"Morgan's"		Lampion Chocolate	13	Floral Cakes	12 1/2
Regular barrel 50 gal	10 00	Eclipse Chocolates	15	Fluted Cocoanut Bar	10
Trade barrel, 28 gals	5 50	Eureka Chocolates	15	Frosted Creams	8
1/2 Trade barrel, 14 gal	3 50	Quintette Chocolates	15	Frosted Ginger Cookie	8
Boiled, per gal.	60	Champion Gum Drops	10	Fruit Lunch Iced	10
Hard, per gal.	25	Moss Drops	10	Gala Sugar Cakes	8
CLOTHES LINES		Lemon Sours	12	Ginger Gems	8
per doz.		Imperials	12	Ginger Gems, Iced	8
No. 40 Twisted Cotton	95	Ital. Cream Bon Bns	13	Graham Crackers	9
No. 50 Twisted Cotton	1 30	Golden Waffles	14	Ginger Snaps Family	8
No. 60 Twisted Cotton	1 60	Red Rose Gum Drops	10	Ginger Snaps N. B. C.	7
No. 80 Twisted Cotton	2 00	Auto Kisses	14	Round	8
No. 50 Braided Cotton	1 00	Coffy Toffy	14	Ginger Snaps N. B. C.	8
No. 60 Braided Cotton	1 25	Fancy-in 5lb. Boxes		Hippodrome Bar	10
No. 80 Braided Cotton	1 85	Old Fashioned Molasses Kisses 10lb. bx.	1 30	Honey Cake, N. B. C.	12
No. 50 Sash Cord	1 60	Orange Jellies	60	Honey Fingers As. Ice	12
No. 60 Sash Cord	1 90	Lemon Sours	65	Honey Jumbles, Iced	12
No. 80 Sash Cord	1 90	Old Fashioned Hora.	65	Honey Jumbles, plain	12
No. 60 Jute	80	hound drops	65	Honey Fluke	12 1/2
No. 72 Jute	1 00	Peppermint Drops	70	Household Cookies	7
No. 60 Sisal	85	Champion Choc. Drops	70	Household Cookies, Iced	7
No. 60 Galvanized Wire	85	H. M. Choc. Drops	10	Imperial	8
No. 20, each 100ft. long	1 90	H. M. Choc. Lt. and	10	Jonnie	8
No. 19, each 100ft. long	2 10	Dark, No. 12	10	Jubilee Mixed	10
COCOA		Brilliant Gums, Crys.	60	Kream Klips	25
Baker's	37	A. A. Licorice Drops	1 00	Lemon Gems	10
Cleveland	41	Lozenges, printed	70	Lemon Biscuit Square	8
Colonial, 1/4 s	35	Lozenges, plain	70	Lemon Wafer	16
Colonial, 1/2 s	33	Imperials	65	Lemona	8
Colonial, 3/4 s	42	Mottoes	70	Mary Ann	8
Epps	45	Cream Bar	60	Marshmallow Coffee	8
Huyler	45	G. M. Peanut Bar	60	Marshmallow Walnut	12 1/2
Lowney, 1/4 s	36	Hand Made Crms	80@90	Medley Pretzels	10
Lowney, 1/2 s	36	Cream Wafers	70	Molasses Cakes	8
Lowney, 3/4 s	40	String Rock	80	Molasses Cakes, Iced	8
Lowney, 1s	40	Wintergreen Berries	65	Molasses Fruit Cookies	11
Van Houten, 1/4 s	12	Pop Corn		Molasses Sandwich	12
Van Houten, 1/2 s	12	Cracker Jack	3 25	Mottled Square	12
Van Houten, 3/4 s	12	Giggles, 5c pkg.	3 50	Oatmeal Crackers	8
Van Houten, 1s	12	Fan Corn, 50's	1 65	Orange Gems	8
Webb	33	Azulikit 100s	3 25	Penny Assorted	8
Wilber, 1/4 s	33	Oh My 100s	3 50	Peanut Gems	9
Wilber, 1/2 s	32	Cough Drops		Pretzels, Hand Md.	9
COCONUT		Putnam Mental	1 00	Pretzettes, Mac. Md.	8
Dunham's per lb.		Smith Bros.	1 25	Raisin Cookies	10
1/4 s, 5lb. case	29	NUTS—Whole		Revere, Assorted	14
1/4 s, 5lb. case	28	Almonds, Tarragona	18	Rittenhouse Fruit	10
1/4 s, 15lb. case	27	Almonds, Drake	15	Biscuit	10
1/2 s, 15lb. case	26	Almonds, California	15	Royal Lunch	8
1s, 15lb. case	25	soft shell	15	Royal Toast	8
1 1/2 s, 15lb. case	26 1/2	Brazils	12@13	Rube	8
Scalloped Gems	14 1/2	Filberts	12@13	Scalloped Gems	10
1/4 s & 1/2 s, pails	14 1/2	Walnuts, soft shell	18@19	Spiced Currant Cakes	10
Bulk, pails	13 1/2	Walnuts, Marbot	17	Spiced Ginger Cakes	9
Bulk, barrels	12	Table nuts, fancy	13 1/2@14	Spiced Ginger Cks Icd	10
COFFEES, ROASTED		Pecans, medium	13	Sugar Fingers	12
Rio		Pecans, ex. large	14	Sugar Cakes	8
Common	17	Pecans, Jumbos	16	Sugar Crimp	8
Fair	17 1/2	Hickory Nuts, per bu.	16	Sugar Squares, large	8
Choice	18	Ohio, new	16	or small	9
Fancy	19	Cocoanuts	13	Sultana Fruit Biscuit	16
Peaberry	20	Chestnuts, New York	16	Sunnyside Jumbles	10
Santos		State, per bu.	10	Superba	8
Common	18	Shelled		Sponge Lady Fingers	25
Fair	19	Spanish Peanuts	@ 9	Triumph Cakes	16
Choice	19	Pecan Halves	@ 65	Vanilla Wafers	16
Fancy	20	Walnut Halves	@ 48	Wafer Jumbles cans	18
Peaberry	20	Fiblet Meats	@ 30	Waverly	10
Maracalibo		Alicante Almonds	@ 42	In-er Seal Goods	
Fair	20	Jordan Almonds	@ 47	Albert Biscuit	per doz.
Choice	21	Peanuts		Animals	1 00
Mexican		Fancy H P Suns	@ 7 1/2	Arrowroot Biscuit	1 00
Choice	21	Roasted	@ 8 1/2	Baronet Biscuit	1 00
Fancy	22	Choice, raw, H. P. Jum-	@ 8 1/2	Bremmer's Butter	1 00
Guatemala		bo	@ 8 1/2	Wafers	1 00
Fair	21	CRACKERS		Cameo Biscuit	1 50
Fancy	23	National Biscuit Company		Cheese Sandwich	1 00
Java		Brand		Chocolate Wafers	1 00
Private Growth	23@30	Butter		Cocoanut Dainties	1 00
Mandling	31@35	N. B. C. Sq. bbl. 6 bx	5 1/2	Dinner Biscuits	1 50
Aukola	30@32	Seymour, Rd. bbl. 6 bx	5 1/2	Fig Newton	1 00
Mocha		Short Bean		Five O'clock Tea	1 00
Short Bean	25@27	Long Bean	24@25	Frotana	1 00
Long Bean					

6

Soda Crackers N. B. C. 1 00
Soda Crackers Select 1 00
S. S. Butter Crackers 1 50
Uneda Biscuit 50
Uneda Jinty Wafer 1 00
Uneda Lunch Biscuit 50
Vanilla Wafers 1 00
Water Thin Biscuit 1 00
Zu Zu Ginger Snaps 50
Zwieback 1 00
In Special Tin Packages.
Per doz.
Festino 2 50
Nabisco, 25c 2 50
Nabisco, 10c 1 00
Champagne Wafer 2 50
Per tin in bulk
Sorbetto 1 00
Nabisco 1 75
Festino 1 50
Beut's Water Crackers 1 40
CREAM TARTAR
Barrels or drums 33
Boxes 34
Square cans 36
Fancy caddies 41
DRIED FRUITS
Apples
Sundried 12@13
Evaporated
Apricots 14@16
California 14@16
Citron @15
Corkscan @15
Currants @10
Imp'd 1 lb. pkg. @9 1/2
Imported bulk @9 1/2
Peaches
Muirs-Choice, 25 lb. bx 9 1/2
Muirs-Fancy, 25 lb. b. 11
Muirs-Fancy, 50 lb. b. 10 1/2
Pearl
Lemon American 13
Orange American 13
Raisins
Connosiar Cluster 3 25
Dessert Cluster 4 00
Loose Muscatels 8 Cr
Loose Muscatels 4 Cr
L. M. Seeded 1 lb. 7 @ 9 1/2
California Prunes
L. M. Seeded 1 lb. 9 @ 9 1/2
Sultanas, Bleached 9 1/2
100-125 25lb. boxes @11 1/2
90-100 25lb. boxes @12
80-90 25lb. boxes @12 1/2
70-80 25lb. boxes @13
60-70 25lb. boxes @13 1/2
50-60 25lb. boxes @14
40-50 25lb. boxes @14 1/2
1/2 c less in 50lb. cases
FARINACEOUS GOODS
Beans
Dried Lima 4
Med Hand Picked 2 45
Brown Holland 3 20
25 1 lb. packages 1 50
Bulk, per 100 lbs. 4 00
Original Holland Rusk
Packed 12 rolls to container
3 containers (36 rolls) 2 85
5 containers (60 rolls) 4 75
Hominy
Pearl, 100 lb. sack 1 75
Maccaroni and Vermicelli
Domestic, 10 lb. box 60
Imported, 25 lb. box 2 50
Pearl Barley
Chester 4 50
Empire 5 00
Peas
Green, Wisconsin, bu.
Green, Scotch, bu. 2 90
Split, lb. 04
Sage
East India 5
German, sack 5
German, broken pkg.
Tapoca
Flake, 100 lb. sacks 6
Pearl, 130 lb. sacks 5
Pearl, 36 pkgs. 2 25
Minute, 36 pkgs. 2 75
FISHING TACKLE
1/4 to 1 in. 6
1/2 to 2 in. 7
1 1/2 to 2 in. 9
2 in. 11
3 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
Small Linen Lines
Medium 20
Large 26
Poles
Bamboo, 14 ft., per doz. 55
Bamboo, 16 ft., per doz. 60
Bamboo, 18 ft., per doz. 80
FLAVORING EXTRACTS
Foote & Jenks
Coleman Vanilla
No. 2 size 14 00
No. 4 size 24 00
No. 3 size 36 00
No. 8 size 48 00
Coleman Terp. Lemon
No. 2 size 9 60
No. 4 size 18 00
No. 3 size 31 00
No. 8 size 36 00
Jaxon Mexican Vanilla
1 oz. oval 15 00
2 oz. oval 28 00
4 oz. oval 55 00
4 oz. flat 100 00

7

Jaxon Terp. Lemon
1 oz. oval 10 20
2 oz. oval 16 80
4 oz. flat 33 00
5 oz. flat 63 00
Jennings (D. C. Brand)
Terpeness Extract Lemon
No. 2 Panel, per doz. 75
No. 4 Panel, per doz. 1 50
No. 6 Panel, per doz. 2 00
No. 3 Taper, per doz. 1 50
No. 2 Full Measure doz. 1 25
4 oz. Full Measure doz. 2 40
Jennings (D. C. Brand)
Extract Vanilla
No. 2 Panel, per doz. 1 25
No. 4 Panel, per doz. 2 00
No. 6 Panel, per doz. 3 50
No. 3 Taper, per doz. 2 00
1 oz. Full Measure doz. 90
2 oz. Full Measure doz. 2 00
4 oz. Full Measure doz. 4 00
No. 2 Panel assorted 1 00
Crescent Mfg. Co.
Maples
2 oz. per doz. 3 00
Michigan Maple Syrup Co.
Kalkaska Brand
Maple, 2 oz., per doz. 2 25
FRUIT JARS,
Mason, pts. per gro. 5 25
Mason, qts. per gro. 5 60
Mason, 1/2 gal. per gro. 7 75
Mason, can tops, gro. 1 65
GELATINE
Cox's, 1 doz. large 1 75
Cox's, 1 doz. small 1 00
Knox's Sparkling, doz. 1 25
Knox's Sparkling, gr. 14 50
Nelson's Acid'd. doz. 1 25
Oxford 75
Plymouth Rock Phos. 1 25
Plymouth Rock, Plain 90
GRAIN BAGS
Amoskeag, 100 in bale 19
Amoskeag, less than bl 19 1/2
GRAIN AND FLOUR
Wheat
Red 84
White 86
Winter Wheat Flour
Local Brands
Patents 5 25
Second Patents 5 00
Straight 4 60
Second Straight 4 20
Clear 3 90
Flour in barrels, 25c per barrel additional.
Lemon & Wheeler Co.
Big Wonder 1/2 cloth 4 50
Wonder 1/2 cloth 4 50
Worden Grocer Co.'s Brand
Quaker, paper 4 10
Quaker, cloth 4 20
Wykes & Co.
Eclipse 4 40
Lemon & Wheeler Co.
White Star, 1/2 cloth 5 40
White Star, 1/4 cloth 5 30
White Star, 1/8 cloth 5 20
Worden Grocer Co.
American Eagle, 1/2 cl 5 40
Grand Rapids Grain & Milling Co. Brands
Purity, Patent 5 00
Seal of Minnesota 5 60
Sunburst 5 60
Wizard Flour 4 60
Wizard Graham 4 60
Wizard Gran. Meal 3 80
Wizard Buckwheat 6 00
Rye 4 80
Spring Wheat Flour
Roy Baker's Brand
Golden Horn, family 5 40
Golden Horn, bakers 5 30
Wisconsin Rye 4 65
Judson Grocer Co.'s Brand
Ceresota, 1/2s 6 70
Ceresota, 1/4s 6 60
Ceresota, 1/8s 6 50
Lemon & Wheeler's Brand
Wingold, 1/2s 6 30
Wingold, 1/4s 6 20
Wingold, 1/8s 6 00
Worden Grocer Co.'s Brand
Lorely, 1/2 cloth 5 80
Lorely, 1/4 cloth 5 85
Lorely, 1/8 cloth 5 75
Lorely, 1/4 & 1/8 paper 5 75
Lorely, 1/2 cloth 5 75
Lorely, 1/4 cloth 5 75
Voigt Milling Co.'s Brand
Voigt's Crescent 4 70
Voigt's Flourlight 4 70
Voigt's Hygienic
Graham 4 20
Voigt's Royal 5 10
Wykes & Co.
Sleepy Eye, 1/2s cloth 6 00
Sleepy Eye, 1/4s cloth 5 90
Sleepy Eye, 1/8s cloth 5 80
Sleepy Eye, 1/4s paper 5 80
Sleepy Eye, 1/8s paper 5 80
Watson-Higgins Milling Co.
Perfection Flour 5 00
Tip Top Flour 4 70
Golden Sheaf Flour 4 20
Perfection's Best Flour 5 50
Perfection Buckwheat 3 00
Tip Top Buckwheat 2 80
Badger Dairy Feed 24 80
Alfalfa Horse Feed 26 00
Kafr Corn 1 80
Hoyle Scratch Feed 1 60
Meal
Bolted 3 40
Golden Granulated 3 60
St. Car Feed screened 28 00
No. 1 Corn and Oats 28 00
Corn, cracked 27 50
Corn Meal, coarse 27 50
Winter Wheat Bran 25 00
Middlings 28 00
Dairy Feeds
Wykes & Co.
O P Lined Meal 33 80

8

O P Laxo-Cake-Meal 35 00
Cottonseed Meal 29 00
Gluten Feed 27 00
Brewers Grains 26 00
Hammond Dairy Feed 23 50
Oats
Michigan carlots 44
Less than carlots 46
Corn
Carlots 70
Less than carlots 73
Hay
Carlots 17 00
Less than carlots 19 00
HERBS
Sage 15
Hops 15
Laurel Leaves 15
Senna Leaves 25
HIDES AND PELTS
Hides
Green, No. 1 10
Green, No. 2 9
Cured, No. 1 11 1/2
Calfskin, green, No. 1 13 1/2
Calfskin, green, No. 2 11 1/2
Calfskin, cured No. 1 14
Calfskin, cured No. 2 12 1/2
Pelts
Old Wool 20
Lambs 25 @ 30
Shearlings 15 @ 35
Tallow
No. 1 5
No. 2 4
Wool
Unwashed, med. 18
Unwashed, fine 13
HORSE RADISH
Per doz. 20
JELLY
5lb. pails, per doz. 2 25
15lb. pails, per pail 55
30lb. pails, per pail 55
JELLY GLASSES
1/2 pt. in bbls, per doz 15
1/4 pt. in bbls, per doz 16
8 oz. capped in bbls, per doz 20
MAPLEINE
2 oz. bottles, per doz. 3 00
MINCE MEAT
Per case 2 85
MOLASSES
New Orleans
Fancy Open Kettle 42
Choice 35
Good 22
Fair 20
Half barrels 2c extra
MUSTARD
1/2 lb. 6 lb. box 18
OLIVES
Bulk, 1 gal. kegs 10 @ 1 20
Bulk, 2 gal. kegs 95 @ 1 10
Bulk, 5 gal. kegs 90 @ 1 05
Stuffed, 5 oz. 90
Stuffed, 14 oz. 2 25
Pitted (not stuffed)
14 oz. 2 25
Manzanilla, 8 oz. 90
Lunch, 10 oz. 1 35
Lunch, 16 oz. 2 35
Queen, Mammoth, 19 oz. 3 75
Queen, Mammoth, 28 oz. 5 25
Olive Chow, 2 doz. cs, per doz. 2 25
PICKLES
Beutel's Bottled Pickles
8 oz., per doz. 90
10 oz., per doz. 95
16 oz., per doz. 1 45
24 oz., per doz. 1 90
32 oz., per doz. 2 35
Medium
Barrels, 1,200 count 7 75
Half bbls., 600 count 4 25
5 gallon kegs 2 60
Small
Barrels 9 04
Half barrels 5 25
5 gallon kegs 1 90
Gherkins
Barrels 11 00
Half barrels 5 00
5 gallon kegs 2 75
Sweet Small
Barrels 13 50
Half barrels 7 50
5 gallon kegs 3 00
Clay, No. 216, per box 1 75
Clay, T. D., full count 60
Cob 90
PLAYING CARDS
No. 90 Steamboat 85
No. 15, Rival, assorted 1 75
No. 20, Rover, enam'd 2 00
No. 572, Special 1 75
No. 98 Golf, satin fin. 2 00
No. 808 Bicycle 2 00
No. 632 Tourist whist 2 25
PIPES
Babbitt's 4 00
PROVISIONS
Barreled Pork
Clear Back 17 50 @ 18 00
Short Cut 16 50
Short Cut Clear 16 00
Bean 15 00
Brisket, Clear 23 00
Pig 23 00
Clear Family 26 00
Dry Salt Meats
S P Bell's Lard
Pure in tierces 9 1/2 @ 10
Compound lard 7 1/2 @ 8
30 lb. tubs 1/2 advance
60 lb. tubs 1/2 advance
50 lb. tins 1/2 advance
20 lb. pails 1/2 advance
10 lb. pails 1/2 advance

9

5 lb. pails 1/2 advance 1
8 lb. pails 1/2 advance 1
Smoked Meats
Hams, 12 lb. av. 16 @ 16 1/2
Hams, 14 lb. av. 16 @ 16 1/2
Hams, 16 lb. av. 14 1/2 @ 15
Hams, 18 lb. av. 15 @ 15 1/2
Skinned Hams 15 1/2 @ 16
Ham, dried beef sets 18
California Hams 9 @ 9 1/2
Picnic Boiled Hams 15
Boiled Hams 24 @ 24 1/2
Boiled Hams 23 @ 23 1/2
Minced Ham 18
Bacon 14 1/2 @ 15
Sausages
Bologna 8
Liver 7 1/2 @ 8
Frankfort 9 @ 9 1/2
Pork 11
Veal 11
Tongue 11
Headcheese 9
Beef
Boneless 14 00
Rump, new 15 00
Pig's Feet
1/2 bbls. 95
1/4 bbls., 40 lbs. 1 90
1/2 bbls. 4 00
1 bbl. 8 00
Tripe
Kits, 15 lbs. 90
1/2 bbls., 40 lbs. 1 60
1/2 bbls., 80 lbs. 3 00
Casings
Hogs, per lb. 35
Beef, rounds, set 17
Beef, middles, set 65
Sheep, per bundle 80
Uncolored Butterline
Solid dairy 11 @ 18
Country Rolls 11 @ 14
Canned Meats
Corned beef, 2 lb. 3 50
Corned beef, 1 lb. 1 85
Roast beef, 2 lb. 3 50
Roast beef, 1 lb. 1 85
Potted Ham, 1/2s 50
Potted Ham, 1/4s 90
Deviled Ham, 1/2s 50
Deviled Ham, 1/4s 90
Potted tongue, 1/2s 50
Potted tongue, 1/4s 90
RICE
Fancy 6 @ 6 1/2
Japan Style 4 1/2 @ 5 1/2
Broken 2 1/2 @ 3 1/2
SALAD DRESSING
Columbia, 1/2 pint 2 25
Columbia, 1 pint 4 00
Durkee's, large, 1 doz. 4 50
Durkee's, small, 2 doz. 5 25
Snider's, large, 1 doz. 2 35
Snider's, small, 2 doz. 1 35
SALERATUS
Packed 60 lbs. in box
Arm and Hammer 3 00
Wyandotte, 100 lbs 3 00
SAL SODA
Granulated, bbls. 30
Granulated, 100 lbs. cs. 90
Granulated, 36 pkgs. 1 20
Common Grades
100 3 lb. sacks 2 40
60 5 lb. sacks 2 25
28 10 1/2 lb. sacks 2 10
56 lb. sacks 2 2
28 lb. sacks 17
Warsaw
56 lb. dairy in drill bags 40
28 lb. dairy in drill bags 20
Solar Rock
56 lb. sacks 24
Granulated, fine 95
Medium, fine 1 00
SALT FISH
Cod
Large whole 7 1/2
Small, whole 7
Strips or bricks 7 1/2 @ 10 1/2
Pollock 4 1/2
Halibut
Strips 15
Chunks 16
Holland Herring
Y. M. wh. hoops, bbls. 11 50
Y. M. wh. hoop, 1/2 bbl. 6 00
Y. M. wh. hoop, kegs 72
Y. M. wh. hoop Milchers
kegs 85
Queen, bbls. 10 25
Queen, 1/2 bbls. 6 65
Queen, kegs 62
Trout
No. 1, 100 lbs. 7 50
No. 1, 40 lbs. 3 25
No. 1, 10 lbs. 90
No. 1, 8 lbs. 75
Mackerel
Mess, 100 lbs. 16 50
Mess, 40 lbs. 7 00
Mess, 10 lbs. 1 85
Mess, 8 lbs. 1 50
No. 1, 100 lbs. 15 50
No. 1, 40 lbs. 6 60
No. 1, 10 lbs. 1 70
No. 1, 8 lbs. 1 40
Whitefish
100 lbs. 9 75
50 lbs. 5 25
10 lbs. 1 12
8 lbs. 92
100 lbs. 4 65
40 lbs. 2 10
10 lbs. 75
8 lbs. 65
SEEDS
Anise 10
Canary, Smyrna 4 1/2
Caraway 10
Cardamom, Malabar 1 00
Celery 28



10

Hemp, Russian 4 1/2
Mixed Bird 4 1/2
Mustard, white 10
Poppy 15
Rape 6
SHOE BLACKING
Handy Box, large 3 dz 2 50
Handy Box, small 1 25
Bixby's Royal Polish 85
Miller's Crown Polish 85
SNUFF
Scotch, in bladders 37
Maccaboy, in jars 35
French Rappie in jars 43
SODA
Boxes 5 1/2
Kegs, English 4 1/2
SPICES
Whole Spices
Allspice, Jamaica 13
Allspice, large Garden 11
Cloves, Zanzibar 20
Cassia, Canton 14
Cassia, 5c pkg. doz. 25
Ginger, Cochian 14 1/2
Ginger, Penang 70
Mixed, No. 1 16 1/2
Mixed, No. 2 10
Mixed, 5c pkgs. doz. 45
Nutmegs, 75-30 30
Nutmegs, 105-110 20
Pepper, Black 14
Pepper, White 25
Pepper, Cayenne 22
Paprika, Hungarian
Pure Ground in Bulk
Allspice, Jamaica 12
Cloves, Zanzibar 24
Cassia, Canton 12
Ginger, African 18
Mace, Penang 75
Nutmegs, 75-80 35
Pepper, Black 16
Pepper, White 30
Pepper, Cayenne 22
Paprika, Hungarian 45
STARCH
Corn
Kingsford, 40 lbs. 7 1/2
Muzzy, 20 lb. pkgs. 5 1/2
Muzzy, 40 lb. pkgs. 5
Gloss
Kingsford
Silver Gloss, 40 lbs. 7 1/2
Silver Gloss, 16 3lbs. 6 1/2
Silver Gloss, 12 6lbs. 8 1/2
Muzzy
48 lb. packages 5
16 5lb. packages 4 1/2
12 6lb. packages 6
50lb. boxes 2 75
SYRUPS
Corn
Barrels 25
Half barrels 28
20lb. cans, 1/2 dz. in cs. 1 75
10lb. cans, 1/2 dz. in cs. 1 70
5lb. cans, 2 dz. in cs. 1 80
2 1/2 lb. cans, 2 dz. in cs. 1 85
Pure Cane
Fair 16
Good 20
Choice 25
Michigan Maple Syrup Co. Brand
Kalkaska, per doz. 2 25
TABLE SAUCES
Halford, large 3 75
Halford, small 2 25
TEA
Japan
Sundried, medium 24 @ 26
Sundried, choice 30 @ 33
Sundried, fancy 36 @ 40
Regular, medium 24 @ 26
Regular, Choice 30 @ 33
Regular, fancy 36 @ 40
Basket-fired medium 30
Basket-fired choice 35 @ 37
Basket-fired, fancy 40 @ 3
Nibs 28 @ 32
Siftings 10 @ 12
Fannings 14 @ 15
Gunpowder
Moyune, medium 28
Moyune, choice 32
Moyune, fancy 40 @ 45
Pingsuey, medium 25 @ 28
Pingsuey, choice 30
Pingsuey, fancy 40 @ 45
Young Hyson
Choice 36
Fancy 40 @ 50
Oolong
Formosa, fancy 45 @ 64
Formosa, medium 25
Formosa, choice 32
English Breakfast
Medium 25
Choice 30 @ 35
Fancy 40 @ 60
India
Ceylon, choice 30 @ 35
Fancy 45 @ 5
TOBACCO
Fine Cut
Blot 1 45
Hiawatha, 16 oz. 60
Hiawatha, 1 oz 56
No Limit, 8 oz. 1 72
No Limit, 16 oz. 3 40
Ojibwa, 16 oz. 40
Ojibwa, 5c pkg. 1 85
Ojibwa, 5c 5
Petoskey Chief, 7 oz. 1 90
Petoskey Chief, 14 oz. 3 80
Sterling Dark, 5c 5 76
Sweet Cuba, 5c 5 70
Sweet Cuba, 10c 11 10
Sweet Cuba, 16 oz. tins 5 00
Sweet Cuba, 16 oz. foll 4 50
Sweet Cuba, 16 oz. bxs 4 80
Sweet Cuba, 1/2 lb. 2 25
Sweet Burley, 5c 5 76

11


Sweet Mist, 1/2 gr. 5 70
Sweet Burley, 24 lb. cs 4 90
Tiger, 1/2 gross 6 00
Tiger, 5c tins 5 50
Uncle Daniel, 1 lb. 60
Uncle Daniel, 1 oz. 5 22
Plug
Am. Navy, 15 oz. 28
Drummond, Nat Leaf, 2 & 5 lb. 60
Drummond Nat. Leaf
per doz. 95
Battle Ax 37
Bracer 37
Big Four 37
Boot Jack 36
Bullion, 16 oz. 46
Climax Golden Twins 48
Days Work 27
Derby 37
5 Bros. 63
Gilt Edge 50
Gold Rope, 7 to 10 lb. 58
Gold Rope, 14 to 16 lb. 58
G. O. P. 36
Granger Twist 46
G. T. W. 37
Horse Shoe 43
Honey Dip Twist 45
Jolly Tar 45
J. T., 8 oz. 35
Keystone Twist 44
Kismet 48
Nobby Spun Roll 58
Parrot 28
Peachey 40
Picnic Twist 45
Piper Heidsick 69
Redicut, 1 1/2 oz. 38
Red Lion 30
Sherry Cobler, 10 oz. 26
Spear Head, 12 oz. 44
Spear Head, 14 1/2 oz. 44
Spear Head, 7 oz. 47
Square Deal 28
Star 43
Standard Navy 34
Ten Penny 31
Town Talk 14 oz. 30
Yankee Girl 32
Smoking
Sweet Core 34
Flat Car 32
Warpath 28
Bamboo, 16 oz. 25
1 X L, 5lb. 27
1 X L, 16 oz. pails 31
Honey Dew 40
Gold Block 40
Flagman 44
Chips 31
Kilm. Dried 21
Duke's Mixture 40
Duke's Cameo 40
Myrtle Navy 44
Yum Yum, 5c per gro 5 80
Yum Yum, 10c per gro 11 50
Yum, Yum, 1lb. pails 39
Cream 38
Corn Cake, 2 1/2 oz. 26
Corn Cake, 1lb. 21
Plow Boy, 1 1/2 oz. 39
Plow Boy, 3 1/2 oz. 39
Peerless, 1 1/2 oz. 36
Peerless, 1 1/2 oz. 39
Air Brake 36
Cant Hook 30
Country Club 34
Forex-XXXX 30
Good Indian 26
Self Binder, 16oz. 20-22
Silver Foam 24
Sweet Marie 32
Royal Smoke 42
TWIN
Cotton, 3 ply 24
Cotton, 4 ply 24
Jute, 2 ply 14
Hemp, 6 ply 13
Flax, medium 24
Wool, 1 lb. bales 8
VINEGAR
Highland apple cider 22
Oakland apple cider 17
Robertson's Compound 13 1/2
Robinson's Cider 16
State Seal sugar 13
40 grain pure white 10
Barrels free.
WICKING
No. 6 per gross 30
No. 1 per gross 40
No. 2 per gross 50
No. 3 per gross 75
WOODENWARE
Baskets
Bushels, wide band 1 15
Market 40
Split, large 3 50
Split, medium 3 00
Split, small 2 75
Willow, Clothes, large 8 25
Willow, Clothes, small 6 25
Willow, Clothes, me'm 7 25
Butter Plates
Wire End or Ovals.
1/4 lb., 250 in crate 30
1/2 lb., 250 in crate 30
1 lb., 250 in crate 30
2 lb., 250 in crate 35
3 lb., 250 in crate 40
5 lb., 250 in crate 50
Churns
Barrel, 5 gal., each 2 40
Barrel, 10 gal., each 2 55
Clothes Pins
Round Head
4 inch, 5 gross 45
3/4 inch, 5 gross 50
Cartons, 20 2 1/2 doz. bxs. 55
Egg Crates and Filters
Mumpy Dumpty, 13 dr. 30

Special Price Current

- | | |
|---|---------|
| 12 | |
| No. 1 complete | 40 |
| No. 2 complete | 28 |
| Case No. 2 fillers, 15 sets | 1 35 |
| Case, medium, 12 sets 15 | |
| Faucets | |
| Cork lined, 8 in. | 70 |
| Cork lined, 9 in. | 80 |
| Cork lined, 10 in. | 90 |
| Mop Sticks | |
| Trojan spring | 90 |
| Eclipse patent spring | 85 |
| No. 1 common | 80 |
| No. 2 pat. brush holder | 85 |
| Ideal No. 7 | 85 |
| 12lb. cotton mop heads | 1 45 |
| Pails | |
| 2-hoop Standard | 2 00 |
| 3-hoop Standard | 2 35 |
| 2-wire Cable | 2 10 |
| Cedar all red brass | 1 25 |
| 3-wire Cable | 2 30 |
| Paper Eureka | 2 25 |
| Fibre | 2 70 |
| Toothpicks | |
| Birch, 100 packages | 2 00 |
| Ideal | 85 |
| Traps | |
| Mouse, wood, 2 holes | 22 |
| Mouse, wood, 4 holes | 45 |
| Mouse, wood, 6 holes | 70 |
| Mouse, tin, 5 holes | 65 |
| Rat, wood | 80 |
| Rat, spring | 75 |
| Tubs | |
| 20-in. Standard, No. 1 | 7 50 |
| 18-in. Standard, No. 2 | 6 50 |
| 16-in. Standard, No. 3 | 5 50 |
| 20-in. Cable, No. 1 | 8 00 |
| 18-in. Cable, No. 2 | 7 00 |
| 16-in. Cable, No. 3 | 6 00 |
| No. 1 Fibre | 10 25 |
| No. 2 Fibre | 9 25 |
| No. 3, Fibre | 8 25 |
| Washboards | |
| Bronze Globe | 2 50 |
| Dewey | 1 75 |
| Double Acme | 3 75 |
| Single Acme | 3 15 |
| Double Peerless | 3 75 |
| Single Peerless | 3 25 |
| Northern Queen | 3 25 |
| Double Duplex | 3 00 |
| Good Luck | 2 75 |
| Universal | 3 00 |
| Window Cleaners | |
| 12 in. | 1 65 |
| 14 in. | 1 85 |
| 16 in. | 2 30 |
| Wood Bowls | |
| 13 in. Butter | 1 60 |
| 15 in. Butter | 2 25 |
| 17 in. Butter | 4 15 |
| 19 in. Butter | 6 10 |
| Assorted, 13-15-17 | 3 00 |
| Assorted, 15-17-19 | 4 25 |
| WRAPPING PAPER | |
| Common Straw | 2 |
| Fibre Manila, white | 3 |
| Fibre, Manila, colored | 4 |
| No. 1 Manila | 4 |
| Cream Manila | 3 |
| Butchers' Manila | 2 3/4 |
| Wax Butter, short c't 13 | |
| Wax Butter, full count 20 | |
| Wax Butter, rolls | 19 |
| YEAST CAKE | |
| Magic, 3 doz. | 1 15 |
| Sunlight, 3 doz. | 1 00 |
| Sunlight, 1 1/2 doz. | 50 |
| Yeast Foam, 3 doz. | 1 15 |
| Yeast Cream, 3 doz. | 1 00 |
| Yeast Foam, 1 1/2 doz. | 58 |
| AXLE GREASE | |
|  | |
| Mica, tin boxes | 75 9 00 |
| Paragon | 55 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 |

13

CIGARS
Johnson Cigar Co.'s Brand



S. C. W., 1,000 lots

El Portana

Evening Press

Exemplar

Worden Grocer Co. Brand

Ben Hur

Perfection

Perfection Extras

Londres

Londres Grand

Standard

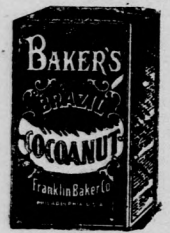
Puritanos

Panatellas, Finas


Panatellas, Bock

Jockey Club

COCOANUT
Baker's Brazil Shredded




COFFEE
Roasted
Dwinell-Wright Co.'s B'ds



14


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 Brand



100 cakes, large size. 6 50
50 cakes, large size. 3 25
100 cakes, small size. 3 35
50 cakes, small size. 1 95

Gowans & Sons Brand.



Single boxes

Five box lots

Ten box lots

Twenty-five box lots

J. S. Kirk & Co.

American Family

Dusky Diamond 50 8 oz 2 80

Dusky D'nd 100 6 oz 3 80

Jap Rose, 50 bars

Savon Imperial

White Russian

Dome, oval bars

Satinet, oval

Snowberry, 100 cakes 4 00

Lautz Bros. & Co.

Acme, 30 bars, 75 lbs. 4 00

Acme, 25 bars, 75 lbs. 4 00

Acme, 25 bars, 70 lbs. 3 80

Acme, 100 cakes

Big Master, 72 blocks 2 85

German Mottled

German Mottled, 5 uxs 3 45

German Mottled, 10 bx 3 40

German Mottled, 25 bx 3 35

Marseilles, 100 cakes

Marseilles, 100 cks 5c 4 00

Marseilles, 100 ck toll 4 00

Marseilles, 1/2 bx toilet 2 10

Proctor & Gamble Co.


Lenox

Ivory, 6 oz.

Ivory, 10 oz.

Star

Tradesman Co.'s Brand



Black Hawk, one box 2 50

Black Hawk, five bxs 2 40

Black Hawk, ten bxs 2 25

A. B. Whisley

Good Cheer

Old Country

Soap Powders

Snow Boy, 24s family size

Snow Boy, 60 5c

Snow Boy, 30 10c

Gold Dust, 24 large

Gold Dust, 100-5c

Kirkoline, 24 4lb.

Pearline

Soapine

Babbitt's 1776

Roseine

Armour's

Wisdom

Soap Compounds

Johnson's Fine

Johnson's XXX

Nine O'clock

Rub-No-More

Scouring

Enoch Morgan's Sons

Sapallo, gross lots

Sapallo, half gro. lots 4 85

Sapallo, single boxes 2 40

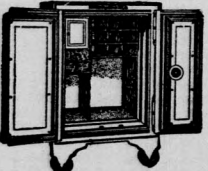
Sapallo, hand

Scourine Manufacturing Co

Scourine, 50 cakes

Scourine, 100 cakes

SAFES



Full line of fire and burglar proof safes kept in

Lowest

Our catalogue is "the world's lowest market" because we are the largest buyers of general merchandise in America.

And because our comparatively inexpensive method of selling, through a catalogue, reduces costs.


We sell to merchants only.

Ask for current catalogue.

Butler Brothers

New York
Chicago St. Louis
Minneapolis

Just as Sure as the Sun Rises




Makes the best Bread and Pastry

This is the reason why this brand of flour wins success for every dealer who recommends it.


Not only can you hold the old customers in line, but you can add new trade with Crescent Flour as the opening wedge.

The quality is splendid, it is always uniform, and each purchaser is protected by that iron clad guarantee of absolute satisfaction.

Make Crescent Flour one of your trade pullers—recommend it to your discriminating customers.



Voigt Milling Co.
Grand Rapids Mich.



TRISCUIT

TRISCUIT, the Shredded Wheat Toast, is the equal of SHREDDED WHEAT BISCUIT as a food, because it also contains the whole of the wheat, steam-cooked, shredded and baked. Owing to its special form, it is more adaptable to chafing dish cookery and is a healthful substitute for bread when eaten with cheese, marmalades, etc. Suggest it to your customers as a delicious and nourishing "change" from ordinary crackers. You'll find TRISCUIT an easy seller because of our extensive advertising and the profit makes it worth your while to PUSH.

The Shredded Wheat Co.

Niagara Falls, N. Y.

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.

For Exchange—240 acre stock and grain farm. Very best of black soil. All good level land, good buildings, creek runs through the place. Will exchange for stock of merchandise or furniture. No real estate. Price \$30,000. B. A. Deffler, Elkhart, Indiana. 717

For Sale—Store and living rooms, at Charlesworth, Michigan, six miles from any other store on railroad, in as good farming country as there is in Michigan. Easy terms. Good reason for selling. Will take live stock as first payment. Store doing good business. Write or see C. D. Stringham, Eaton Rapids, Mich. 728

For Sale—\$25,000 stock dry goods, men's, women's furnishings, shoes, in live Wisconsin town 2,500. Best dairy section. Fine crops. Business \$75,000 to \$90,000. 95% cash. Stock can be reduced to \$15,000. No trades considered. Address No. 727, care Tradesman. 727

Wanted—Brains and money. Reliable parties in an established general merchandise business in a fast growing town in Arizona; want more capital with active parties, in the management of the business. Good profits, good business; company owns ice and cold storage plant, water works, lumber yard, bank, etc. Bank reference required. Parties addicted to excessive use of intoxicants or gambling need not answer. Farming and mining country. Splendid opportunity to make big money to bright, energetic men. No snow, no ice in this section. C. W. McKee, Agent, Phoenix, Arizona. 726

Man of experience, owning a well equipped mill, wants party to invest \$5,000 or \$10,000 and take active interest in the business. Rare chance for party with means to become interested in good business. Address Oat Meal Mill, Riverside, Iowa. 725

Free Farms—1,000,000 acres government land in Arkansas. Booklet giving law, location and description, postpaid 25c. State maps, 10c extra. Everton Land Co., Everton, Ark. 723

For Sale—A telephone exchange with 160 instruments, 200 miles of wire; business profitable and growing; principal owners long in years and want to retire. F. G. Warren, Warrens, Wis. 722

Bakery—Profitable ice cream, cake baking and catering business. Best town in Central Pennsylvania. Investigation invited. A. Laedlein, Williamsport, Pa. 720

For Sale or Exchange—An A1 stock farm of 240 acres, located near Plainwell, Michigan. Good buildings. 200 acres under cultivation, 40 acres of pasture land. Price \$80 per acre. Farm is now well stocked. Will take a good general stock as part payment. H. Thomasma, Agent, 433-438 Houseman Bldg., Grand Rapids, Mich. 719

For Sale—Drug stock with modern, up-to-date mahogany fixtures with 20th Century fountain. Stock and fixtures invoice about \$3,000. Must sell at once. Address Lock Box 35, Mantou, Mich. 718

For Sale—General house furnishing stock at Pasco, Wash. Invoice about \$10,000. For Sale: Hardware stock located on Main street within half block of best corner in Walla Walla, Wash. Invoice about \$14,000. Can reduce if desired or give terms on surplus to enable purchaser to realize. Partner Wanted: Experienced, successful man with clean record, can get \$20,000 to \$25,000 interest in largest and best established home furnishing business in southeastern Washington. Unsurpassed climatic and educational conditions. Address F. W. Kaser, Walla Walla, Wash. 729

Notice—Nearly new, Grand Rapids residence property to exchange for good general stock in country town of not less than 500 population. Address C. W. Long, 663 N. Coit Ave., Grand Rapids, Mich. 716

Are you looking for a location in prosperous Wisconsin and Minnesota? If so, write Arch. E. Ray, Madison, Wisconsin, for real estate and commercial opportunities. 707

For Rent—Single store on main street of Big Rapids, after January 1st. Best location in the city. Enquire of H. Leonard & Sons, Grand Rapids. 715

Drug and grocery stock for sale. Full prices. Finest location. Very little cash required. Address Dr. Pierce, Beaverton, Mich. 713

Good Missouri Land! One farm 200 acres small improvements, one mile to small town. One 321 partly improved, good climate, mild short winters, open range for stock, offered away below value for quick sale. \$9 and \$12 per acre. Address Box 161, Webb City, Mo. 711

For Sale—Stock dry goods and ladies' furnishings, cloaks, suits, furs. Stock from \$8,000 to \$9,000. No old stock. Business only one year old, good trade, good profits. Yearly sales \$40,000. Private reasons for selling. Good brick store, well located in good live town of 4,000 in Central Michigan. A good proposition for a live man with a few thousand in ready cash. Prompt attention necessary if interested. Address No. 710, care Tradesman. 710

For Sale—First-class merchandise proposition in city of fifteen thousand. Old established business. Owner wishes to retire. Address No. 709, care Tradesman. 709

Wanted—Good up-to-date stock of groceries or general merchandise. C. H. Smith, Libertyville, Ill. 708

I have the exclusive sale of a first-class grocery business, located here in Grand Rapids in one of the best paying parts of the city. Rent only \$40 a month. Doing a business of over \$70,000 a year. Stock and fixtures will inventory \$15,000. Will sell at par. This business will bear closest investigation. Has never been offered for sale. Reason for selling, wish to retire. Harry Thomasma, Agent, 433-438 Houseman Bldg., Grand Rapids, Mich. 706

Kodak films developed, 10c per roll, any size. Prompt attention given mail orders. Prints 2 1/4 x 3 1/4 to 3 1/4 x 4 1/4, 3c; 4x5 to 3 1/4 x 5 1/4, 4c. J. M. Manning, 1062 Third Ave., New York City. 701

For Sale—One-half interest in best grocery in Michigan, located in town 5,000 population. Address No. 699, care Tradesman. 699

For Sale—At once at a bargain, small hardware and grocery stock in new farming country, doing good business. Success in family reason for selling. Write for particulars No. 694, care Tradesman. 694

For Sale—Only studio in good town; reasonable. Write quick. H., Box 54, Clay City, Indiana. 684

Diamonds at great bargains, \$45 per carat and up; mounted rings and other diamond jewelry bought from private people, sold at half the regular price. Sent on memo. bill to rated dealers. Sold for cash only. Dan I. Murray, Broker, 3 Maiden Lane, New York. 683

For Sale—My bazaar stock, invoices about \$1,200. Reason for selling, sickness and other business. Address O. A. Wood, Alma, Mich. 680

For Sale—Grocery and bakery, doing good business, equipped with first-class fixtures in town 5,000 population. Plenty manufacturing. Largest potato market in Michigan. Best of reasons for selling. Address No. 692, care Tradesman. 692

For Sale—Best paying general store in the State. Did business last year of \$65,000. Located in good farming community, brick store building, good clean stock. Double your money in three years. Will accept \$6,000 to \$8,000 down, balance at six per cent interest. Don't miss this chance if you want to go into business or change location. Bishop Bros., Millington, Michigan. 689

Merchandise sale conductors. A. E. Greene Co., 414 Moffat Bldg., Detroit. Advertising furnished free. Write for date, terms, etc. 549

Will sell our stock of dry goods, carpets and rugs with small stock groceries. The main dry goods stock and located in brick store, best corner in town. Reason for selling, poor health. Write or phone C. G. Morris & Son, Athens, Mich. 664

Wanted—To buy, for cash, stock of shoes, clothing or dry goods. Address R. W. Johnson, Pana, Ill. 659

FOR SALE—UP-TO-DATE GENERAL MERCHANDISE STOCK, LESS THAN TWO YEARS OLD. GOOD LOCATION, GOOD BUSINESS. DOING OVER \$40,000 BUSINESS ANNUALLY. INVOICES ABOUT \$12,000. SATISFACTORY REASON FOR SELLING. ADDRESS NO. 654, CARE TRADESMAN. 654

For Sale—Clean stock of general merchandise, including buildings in country town in the Thumb of Michigan. Inventories \$3,000. Reason for selling, failing health. Can reduce stock. Address Lock Box 107, Colling, Michigan. 646

Safes Opened—W. L. Slocum, safe expert and locksmith. 62 Ottawa street, Grand Rapids, Mich. 104

Will pay cash for stock of shoes and rubbers. Address M. J. O., care Tradesman. 221

If you want to buy a store for cash or for part cash and part real estate, we can show you some bargains. Interstate Land Agency, Decatur, Ill. 665

Cash for your business or real estate. I bring buyer and seller together. No matter where located if you want to buy, sell or exchange any kind of business or property anywhere at any price, address Frank P. Cleveland, Real Estate Expert, 1261 Adams Express Building, Chicago, Illinois. 984

I pay cash for stocks or part stocks of merchandise. Must be cheap. H. Kaufer, Milwaukee, Wis. 92

For Sale—A first-class stock of groceries in best county seat town in Kansas. Will invoice 7 to 8 thousand. Sales last year over 80 thousand. Will reduce stock to suit purchaser. Business established over 40 years. Reason for selling, other business. Address A. B. C., care Michigan Tradesman. 638

Grocery stock for sale, located in city of 12,000, store building can be rented or will sell the property. Address No. 555, care Tradesman. 555

If you want to trade your store or city property for farm land, write us, stating what you have; it's fair value and where you want your land. We can get you a trade. Interstate Land Agency, Decatur, Ill. 550

Write us for plans and prices on a rousing ten-days' sale. Address Western Sales Company, Homer, La. 411

For Sale—Good clean stock hardware in Central Michigan, town of 600 population. Address Hardware, care Michigan Tradesman. 545

HELP WANTED.

Wanted—Dry goods clerk, trimmer preferred. State age, experience, ability, references and lowest wages expected. Good chance for advancement. Address Tyrolers Emporium, St. Louis, Mich. 724

Wanted—Clerk for general store. Must be sober and industrious and have some previous experience. References required. Address Store, care Tradesman. 242

SITUATIONS WANTED.

Wanted—Position, 20 years' experience retailing. Capable managing department in shoes, clothing, furnishings and groceries, or complete general store. Highest class references. Address B. B., care Tradesman. 721

Wanted—A position in general store by a young man of 7 years' experience. Can furnish best of references. Address Box 455, Shelby, Mich. 714

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.

Michigan Tradesman

MEN OF MARK.

A. G. Kohnhorst, the Well-Known Potato Expert.

The history of the produce trade in the United States is marked by probably a greater number of moderate financial successes than is that of any other industry in this country. Of course many great fortunes have been made in other lines of business, but it is the many fortunes of five or six figures which have made this line of activity particularly remarkable. Many of these fortunes have been the inevitable result of a great increase in the value of produce owned by fortunate holders, but in the majority of cases the money has been made by applying the ordinary business principles and adhering to them strictly and persistently until success has been reached as a result of applied effort.

By this word "success" is not meant merely the accumulation of a large amount of money, but rather the creation of an unimpeachable record for honesty and integrity in business to which the financial rating of the concern is merely a desirable complement. It is a fact very gratifying to the produce trade generally that the industry contains so many individual firms and corporations which might come under this classification. Possibly the nature of the business has something to do with the character of those who engage in it. Buying and selling produce is cleaner work than is buying and selling many other things. The purchases and the sales are large and this condition is reflected in the broad-minded way in which they are made.

As it is in building a house, so it is in the erection of a commercial edifice—if either is to endure it must have a strong foundation, and in outlining a business success it is only proper that due attention should be given to the sources from which it sprung and which form the foundation—the corner stones—upon which its record was built.

As an example of a success in the highest sense of the word and one which was brought about through the application of the business attributes already referred to, the produce industry will not furnish a better exemplification than the subject of this sketch.

Albert G. Kohnhorst was born in Louisville, Kentucky, April 13, 1866. Both parents were natives of Germany and Albert was the youngest of ten children. He attended the public schools of Louisville until the end of the junior year in the high school, when he entered the employ of a fire insurance agent. At the age of twenty-one he was made a partner in the house. After staying with this firm six years, he removed to Chicago, where he devoted two years to the fire insurance business. He then obtained employment as one of the book-keepers of the Illinois Trust & Savings Bank, where he remained eighteen months. He then entered the employ of the produce house of G. M. H. Wagner & Sons, where he remained fifteen months. He then

went with the L. Starks Co., wholesale potato dealers of Chicago, with which house he remained ten years, beginning as book-keeper and ending as stockholder and Assistant Secretary and Treasurer. After nine years in the office of the corporation in Chicago, he was made manager of the Michigan branches of the house, with headquarters in Grand Rapids. A year later he retired from that company to join the firm of Loveland & Hinyan in the wholesale produce and potato business. After being with this house a year, the headquarters were removed from Lowell to Grand Rapids and the business was merged into a corporation, with a capital stock of \$30,000, one-third of which was held by Mr. Kohnhorst, who became a director and was elected Secretary and Treasurer. On the death of Ralph D. Loveland, three years ago, Mr. Kohnhorst was elected Vice-President. He sold his in-



A. G. Kohnhorst

terest in the corporation in August, spending the fall buying peaches at Fremont, where he made a very excellent record on account of the saving he was able to make the shippers and the economies he was able to introduce into the business. A few days ago he formed a co-partnership with some congenial associates and engaged in the wholesale potato business at 425 Houseman building under the style of A. G. Kohnhorst & Co.

Mr. Kohnhorst was married June 22, 1893, to Miss Mary B. Wagner, of Chicago. They have two children—a boy 16 years of age and a girl of 6 and reside at 147 Worden street. During the summer they occupy a cottage at Fremont Lake.

Mr. Kohnhorst owns up to having two hobbies—golfing and fishing. He is a devoted devotee of golf, being a member of the Highland Golf Club. Although an enthusiastic fisherman, Mr. Kohnhorst finds that, between his business and the calls of a highly attractive home life, he has little time for that sort of recreation, saving at those occasional periods when the potato situation permits the handlers of that class of produce to enjoy a needed vacation. He has never interested himself in political affairs further than to vote his ticket whenever the

cause of good citizenship requires him to exercise the franchise.

Mr. Kohnhorst is establishing his business solely as a broker in potatoes. He does not buy and sell or handle on commission. He charges a brokerage of \$10 a car, whether the seller makes money or loses money. He is thoroughly conversant with traffic matters, claims, overcharges, losses and damages. On account of his knowledge of market conditions and his ability and disposition to keep in close touch with the situation, so far as the great staple is concerned, he is able to offer the small shipper the same opportunity to market his product as the largest shipper in the country enjoys.

Mr. Kohnhorst has never strayed from the beaten path of business but once, then he undertook to acquire the title of Poet Potatocus by the invention of a poetical tribute to Michigan as a potato State. As this is Mr. Kohnhorst's first offense—and he promises faithfully that it will be the last—he may safely be forgiven. The alleged poem is as follows:

IN MICHIGAN.

With apologies to Mr. Mulligan.
Potato vines grow tallest
In Michigan;
Profits grow the smallest
In Michigan;
Spud buyers are the drest,
Blind pigs ever nighest,
'Tis then the price goes highest
In Michigan.

Spud buyers are saddest
In Michigan;
Farmers are the gladdest
In Michigan;
Troubles are the thickest,
The market turns the quickest,
And losses came the slickest
In Michigan.

Country roads are roughest
In Michigan;
Hauling is the toughest
In Michigan;
Freight rates are not the clearest,
More often are the queerest,
And always are the dearest
In Michigan.

Scales are always truest
In Michigan;
Rejections are the fewest
In Michigan;
Office hours are the longest,
Competition the doggon'dest,
Business honor is the strongest
In Michigan.

Potato bugs are keenest
In Michigan;
Freight service is the meanest
In Michigan;
Railroad officials are the proudest,
Claim agents howl the loudest,
Other business is the grandest—
But the spud biz is the d—est
In Michigan.

Review of the Bean Market.

The bean market has been very unsettled the past week and almost entirely speculative, based on weather conditions. It is believed, however, that the beans sold for October shipment are well under cover, and many of the larger jobbers bought even more than they needed, and there is now an inclination to cut the price to the wholesale grocer, and beans are about 15c per bushel below the top price.

Farmers seem to be free sellers and are even threshing their beans before they are in proper condition. The Secretary of State, in his report of October 1, stated that 25 to 50 per cent. of the beans in Michigan have been damaged by the wet weather. This does not mean that the beans are entirely lost, but simply damaged, and there is always a demand for second grade stock, which, without question, will take the place of good beans.

New York reports buying interest comparatively light this week and some stock of old beans still remain unsold. Buyers are not inclined to take hold at present prices. There is a little buying of red kidney beans for export, and some demand for other varieties of colored beans.

The price of California lima beans has declined 15c in the last two weeks, and their crop was harvested under good weather conditions.

E. L. Wellman.

Butter, Eggs, Poultry, Beans and Potatoes at Buffalo.

Buffalo, Oct. 18—Creamery, 26@31c dairy, 20@22c; poor, all kinds, 15@20c.

Eggs—Fancy, fresh candled, 28@30c; choice, 25@27c; cold storage candled, 20@21c.

Live Poultry — Fowls, 11@13c; ducks, 13@15c; turkeys, 14@20c; springs, 11@13c.

Beans — Medium, \$2.50; marrow, \$2.60; pea, \$2.50; red kidney, \$3.25; white kidney, \$2.65.

Potatoes—New, 65@70c per bu.
Rea & Witzig.

Heber A. Knott was elected director of the Grand Rapids Savings Bank at the meeting of the Board this week to fill the vacancy on the directorate caused by the death of O. A. Ball. The by-laws were amended to provide for a second vice-president and Cashier Frank S. Coleman was elected to the office. William Alden Smith was elected to the Vice-Presidency last week, but he will be out of the city much of the time and to have a Vice-President easily accessible is often desirable. Mr. Knott, the new director, is one of the most active and best known of the city's young business men, a former President of the Grand Rapids Board of Trade and is a member of the wholesale millinery firm of Corl, Knott & Co. His election to the directorate will strengthen the bank and add to its already well-earned prestige.

Dudley E. Waters and family are expected to start from Germany for home this week, to arrive here about October 27. Mr. Waters happened to be in Antwerp when McGeorge Bundy was taken to the hospital for an immediate operation and he remained as Mr. Bundy's friend until the arrival of Philo C. Fuller and later of Mrs. Bundy and son.

C. Cranston, formerly engaged in trade at Flint, has taken the position of city salesman for the Cornwell Beef Co., at Sault Ste. Marie.

Mt. Pleasant—After spending six and one-half years in the employ of the Enterprise, Miss Josie Sheehan has resigned her position to accept the position as clerk in R. A. Dammann's store.

Corunna—Wm. Brooks has taken a position with the Corunna Hardware Company.

BUSINESS CHANCES.

ATTENTION MERCHANTS! SHIP YOUR PACKING STOCK TO US. WE PAY CASH AND THE HIGHEST PRICES ALL THE TIME. NATIONAL FOOD PRODUCTS CO., BRIGHTON, MICHIGAN.

Last Deal on Van Camp's Milk for the Year

THE cost of raw milk advances steadily from now until next spring. This advance is as sure as taxes. It can't be avoided so you will appreciate the importance of the proposition which follows:

We are going to give grocers one more chance to lay in a winter supply of Van Camp's Milk. This will positively be our last big deal of the Season. Order now, get your Van Camp's Milk delivered and billed in October and on every jobber's bill dated in October and sent to us, we will return the bill with the following cash rebate remittances:

\$ 1.00 cash rebate on each	5 cases
2.25 cash rebate on each	10 cases
6.25 cash rebate on each	25 cases
13.75 cash rebate on each	50 cases
30.00 cash rebate on each	100 cases

Good for October purchases only. Order from your jobber's salesman or send your order to your jobber by mail. This deal is open to all retailers through any jobber. Get your order in at once.

*Don't lose this opportunity
to make money*



THE VAN CAMP PACKING CO.
INDIANAPOLIS :: INDIANA



We're Growing Some

THE workmen are building two stories on the New Perfection Mills, adding 2,500 feet of floor space and storage capacity for 5,000 more bushels of the choicest Michigan Winter Wheat.

The New Perfection Mills started modestly enough, in a small way, but the first impression was a good one.

NEW PERFECTION

"The Faultless Flour"

Has been growing in favor ever since the first sack was milled.

New Perfection quality and the Western Michigan women who know real flour did it.

Careful, scientific milling and the best wheat grown were bound to win eventually. But the flavor of the bread that New Perfection flour makes, made it an assured winner from the start.

Thousands of the best grocers everywhere are now selling New Perfection and many thousands of good housekeepers are making better bread, cakes and pastry than they ever made before, with New Perfection.



Put New Perfection at the head of your list for the next order from your jobber.

Watson-Higgins Milling Co.

Grand Rapids, Michigan