



Bringing the World's Markets to You

Nine-tenths of the merchants in America are within a half-day's journey of our sample-rooms.

Nine-tenths of the merchants in America are within easy shopping distance of the silk-sifted winnowings of the world's market-places.

Nine-tenths of the merchants in America have a World's Merchandise Exposition at their doors.

The dream of national distribution has become a fact, Mr. Merchant. Will you allow yourself to reap the benefit?

Nine-tenths of the merchants in America are within a half-day's journey of our sample-rooms.

Come to market and be convinced.

BUTLER BROTHERS

Exclusive Wholesalers of General Merchandise

NEW YORK CHICAGO ST. LOUIS MINNEAPOLIS DALLAS

Sample Houses: Baltimore, Cincinnati, Kansas City, Milwaukee, Omaha, San Francisco, Seattle



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.

Experience has taught thousands that there

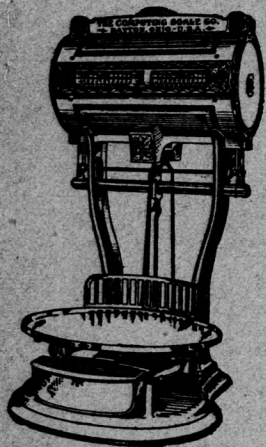
is no economy in cheap, inferior Y E A S T.

Use FLEISCHMANN'S—it is the

best—hence the cheapest

Give Us What is Lost

If it were possible to regain possession of wasted merchandise and recover the Mountain of Values annually lost through carelessness and inaccuracies, we would make this proposition to every merchant in the world:—"Give us what can be saved by changing the present day methods, and we'll equip every store on earth with the Moneyweight System, and have millions of dollars in gain after paying the cost of such an undertaking."



What you waste would make you rich if you would make up your mind to be the master of your store problems and change your methods from one of uncertainty to one of certainty. We have a system of

gaining full profits—and we teach this system which is used in connection with and built around our system of Computing Scales.

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



The coffee about which there never can
be a doubt. It's ALL RIGHT—always



Distributed at Wholesale by

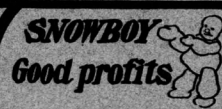
SYMONS BROS. & CO.
Saginaw, Mich.



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, NOVEMBER 8, 1911

Number 1468

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IMPLEMENT DEALERS.

Opening Session of Their Eighth Annual Convention.

The eighth annual convention of the Michigan Retail Implement & Vehicle Dealers' Association convened in Lansing at 2 o'clock, November 7, with a very satisfactory attendance. After opening prayer by Rev. Horace Cady Wilson and an address of welcome by Mayor John S. Bennett, which was responded to by Vice-President A. L. Gleason, in behalf of the dealers and Frank L. Day, in behalf of traveling men, Wm. Goodes read his annual address as follows:

This is the second time I have had the pleasure of addressing the Association as its President and, while I appreciate the honor conferred upon me, I question whether I would not be enjoying it more right now were I sitting there listening to some one else trying to make an address of welcome.

I am pleased to say that our Association is in a good healthy condition, with bright prospects for the future, if the members will assist the officers in securing new members and each member will consider himself a committee of one to get at least one new member to join us, and each can do that if he tries. One has but to review the past mercantile and social history of our Nation to understand the great influence held over our moral business and social existence by organization.

We are dependent creatures, unable to subsist alone, but in company with others in organization we are the most successful and happiest people on earth.

So long as all organizations are kept within due bounds, following the recommendations and resolutions so wisely set forth by our ancestors, and free democracy is upheld, our Association will be as permanent as the famous Plymouth Rock itself.

There is nothing more essential to the welfare of our organization at the present than the increase of our membership. While we have enjoyed a steady growth each year and have secured a good number of new members since our last convention and have at present over half of the live implement and vehicle dealers in the State, we still need more.

Our first cry when this Association was thought of was organization. Now we have the organization and have demonstrated the effectiveness of the same, but consistency is a virtue and, in order to enable us to materially benefit the conditions of all implement and vehicle dealers in this State, we must have their assistance. To that end we extend a most cordial invitation to any dealer present who has not joined our Association to do so now.

I wish to recommend for your consideration at this time the following changes in our constitution.

1. Article 5. That we shall combine the Treasurer's office with that of the Secretary; also that the office of General Agent, created a year ago, be discontinued and his duties performed by the

Secretary. The reason I give for this is, it saves time and expense and is more convenient. I further recommend that the Treasurer shall deposit the funds of the Association in some bank where he can make the best arrangements to receive interest and the interest therefrom shall belong to the Association and shall be part of the general fund.

2. That we change the date of our annual convention to November 19, 1912. My reason for this change is that it is the time of year that we should be looking after our collections. Another reason we derive largely our revenue from the sale of advertisements in our souvenir program. By the change of these dates it gives us more time to get advertisements, as we find that earlier in the fall a great many of the manufacturers are away, either taking their vacations or attending the different fairs, and to get good results it limits our time in getting up our program.

3. I would recommend that if a suitable location can be found that the Association should hold an exhibit at their annual convention and during the hours of the different sessions it shall be closed. By this means we would derive a revenue to assist in carrying on the work and build up the Association.

4. I would recommend that the President appoint two members from the Board of Directors as auditors to audit the Secretary's and Treasurer's books once each year the week before the annual convention.

Cost Accounting.

I am in full accord with it. I expect to derive great benefits from it in my own business. Horse sense was a happy selection for the title. It is the only kind of sense which reaches the ears of the public and gains its confidence and patronage.

If I could blaze a path for you, my brothers, in the implement and vehicle business to follow that would free you from bondage of cost and expense in business, you would forget Moses and what he accomplished for the Egyptians and revere my memory and forget his. Pharaoh was absolute in his rulings and so is Old King Expense Account. He so is afflicted with locust and other plagues, and modern methods have no suggestions that help us to fight our enemies along Moses' line of attack. He relied upon vision and a magic rod. We must rely upon our horse sense, cost accounting system and our own "horse sense" in applying it. Therefore, I recommend you all to join the class as kindergarten pupils, study your lesson thoroughly and attend regularly.

Local or County Association.

Every year we realize the necessity of local or county clubs. They are a valuable asset to our Association. They improve friendly relations with our neighboring dealers. They cut out petty jealousy and strife between you and create a good fellowship. Dealers learn to know each other by personal contact, not as we are painted by the misrepresentations of those who would profit by stirring up strife among us. We can be competitors without resorting to questionable tricks—things that we know are not right and which we would hesitate to do if we were on friendly terms with our competitors. I would urgently urge that we heartily endorse the organization of local clubs and urge our members to be more active in organizing them throughout every county in our State.

To the Press.

The members of dealer association should consider that the obligations of the trade press to protect them is second only to that of the wholesalers and these papers, without exception, state that they would not knowingly accept any objectionable advertising. The matter has been up for discussion of late without encouraging results.

The publishers of the trade papers insist, however, that the dealers, to be entirely consistent, should give them liberal instead of scanty support and that there should not be a single dealer in the United States who is not a paid subscriber to some implement trade paper. We must all admit that his position is well taken for they have been liberal in their efforts to advance the dealer's interest. Therefore, we urge that every dealer assist in the uplifting of the implement and vehicle business and bring it up to the high standard so much desired by subscribing for one or more live trade journals.

To Our Members.

I wish to urge all of you to feel that this is your convention and that you will be heard upon every question which comes up for our consideration here. Live subjects which interest and affect every dealer will be considered and every one present will be expected to take part in the proceedings and feel free to speak

upon all subjects that come up for consideration.

I also wish to thank the officers, members and traveling men for their loyal support during the last year.

Much is due to the members, manufacturers and business men, of Lansing, for their hearty support and valuable assistance given us in arranging for our convention. The liberal entertainment provided by them for the members will be appreciated by all.

In Conclusion.

I have, to the best of my ability, served you as President for the two past years and I wish to express to you my highest appreciation of the honor. As I return to the rank and file, my interest and enthusiasm in association work will be as great as ever, and I hope to see greater progress made in the future. I thank the official board and members of the different standing committees for their kindly forbearance and assistance. Their hearty co-operation have made the work a pleasure.

In choosing our President for the ensuing year, a person with more time at his disposal than has been given the present incumbent should be secured, so that the work of upbuilding can be greatly helped thereby. I am at your service for the success and promotion and the building up of the Association.

F. M. Witbeck then read his annual report, as follows:

In going back in our history one year and bringing you right up to the present time, is the duty that falls on me, as the successor of Brother W. L. C. Reid, in this, my first annual report of the Secretary's office, to carry your mind through this review. Let me say, if I fail to bring this report up to your expectations, it is because you had too good a man who preceded me, and my only excuse is that a true soldier will respond to his country's call, a true member will not shirk a responsibility. I am here at the call of your directors. I am here to do my duty as a member. In presenting this report to you it affords me pleasure because I have received such a hearty response and co-operation in picking up the reins of this office, as I did, and bringing so many of you together in this, our Eighth Annual Convention, and one that we can but hope will go down in history as the best ever, this is up to you, my brothers. Will you do it?

The completeness of this report is only made possible by the complete manner in which the archives of this office was turned over to me by Ex-Secretary, W. L. C. Reid.

During the year our directors have held three meetings—November 11th, at Jackson, January 13th, at Lansing and July 18th, at Jackson. The first being held immediately after the adjournment of our 1910 convention, at which meeting Mr. Reid was re-elected Secretary, on his sixth term, and your humble servant was raised from chairman of the membership committee to that of General Agent, whose duty it was to appoint county agents, assist them in organizing local clubs, and such other work as was necessary to bring results to this Association. Director D. M. McLaughlin was made chairman of our Complaint Committee, in place of our efficient former chairman, J. F. Follmer, who for business reasons was compelled to resign.

At the second meeting held in Lansing several matters came up through the Complaint Committee and Secretary Reid was instructed to notify all members regarding same, which was done. At this meeting it was voted to furnish a sample copy of Cost Accounting Pathfinder to all county agents, for use while covering their territory, the regular price of which is \$1.00, to remain the property of the Association, unless the county agent wished to purchase same at a special price of \$.50 each, this they were to show to the membership and take orders for, if any of our members wished to purchase same, at this price, the Association to pay the postage of 3c each, and this has been done, we hope with profit to those who made the investment, as it is a book that every member ought to familiarize himself with. At this meeting it was also moved that the Secretary write the manufacturers, offering to assist them in getting replies from our members when they do not reply, in regard to enquiries referred to them.

Allow me to state here that a motion of this kind may seem strange to some of you and would seemingly be unnecessary, but it is a fact that we are sorry to note that the implement dealer who does not reply to letters of this kind, is guilty of gross neglect, and there are far too many of them guilty, and is the one prime cause leading up to direct sales, in your territory, that some of you complain about, owing to the sharp competition be-

tween manufacturers and their extensive advertising campaigns, now carried on in the farm papers. At the third meeting held in Jackson, July 18th, called for the purpose of acting on the resignation of Mr. Reid, which had been sent to all members at the time, in a general letter from him, and it is not necessary to report same here, but will say that his resignation was accepted with regrets by every officer on the board. At this meeting it was necessary to appoint some one to take care of this work for the balance of the year, and no one else being available, your humble servant, holding the position of general agent, was installed in this office, combining the two in one, and with the understanding that we would open an office in Lansing, at once, and carry on the work from here.

Mr. Reid being elected to fill the place of General Agent, on the Board of Directors.

In taking this work at the time I did, feeling that it was my duty to take hold and do the best I could, and no one can appreciate the great responsibility that rested on Mr. Reid's shoulders during the nearly six years that he held this office, but those in close touch with the work, and in taking it at the time that the time when the program must be put under way, which involved alone the writing of nearly 4,000 letters, with arranging the program for this convention, along with increasing our membership, attending the two big fairs to sell space in our program, attending the National Federation, as one of the delegates, has kept us fairly busy the last three months. As some of the work of this office I have embodied in the General Agent's report, I will not repeat same here.

During the year there was thousands of letters sent out, all of importance to the dealers, and the fact that at our last convention you annexed the northern tier of counties in Indiana and Ohio, which involved extra work and since coming in to this office, I have compiled by correspondence and the tri-state manual, a complete list of dealers of the eleven counties numbering 299, all of which we have written a personal letter inviting them to come to our convention.

In working up the program and directory of regular dealers, you will note that the number of pages increase each year, and this is no exception to the rule. This has been done through the co-operation of Ex-Secretary Reid and your honorable President, Wm. Goodes, who has stood by you like a true blue to the last ditch, and as a result, we were able to dispose of \$2,250 worth of space in our program, which has been submitted to you, and by reading over its pages carefully, you will see what our incitory has been, and we submit results to you for your verdict, at this convention. As it was necessary to change our by-laws to make a directoryship for the General Agent, it will now be necessary to again change them back at this meeting to nine directors instead of ten, owing to consolidation of the office of Secretary and General Agent, and we therefore call your attention to same at this time, in this report. As the Treasurer will make a report of our finances, I will give those who may wonder what becomes of the money, the various amounts that have been expended during the past year and what it went for, as not long ago I met a dealer who had been a member at one time and I invited him to come back with us and asked him why he dropped out and his reply was this, I did not feel that I could afford to pay \$3.00 per year to pay a salary of \$1,500 per year to our Secretary, to write letters, and my answer was that not one dollar of his dues ever went to pay the salary of the Secretary but that he had to earn his own salary by selling space in our book, and that the dues of all our members did not pay our per capita tax of 40c each to the National Federation, 25c each to the Bulletin, that was voted to discontinue January 13th, last, the necessary postage, printing and stationery, etc., as well as the director's expenses to our board meetings at the federation. This is why I will give you an itemized expense for the year, that all may know how his money was spent.

Printing outside of program	\$109.95
Postage	186.12
Printing program 1910	484.21
Expense directors' meeting	113.38
Expense and salary General Agent,	
9 months	113.16
Expense County Agents	367.67
National Federation dues, bulletin,	
and delegates	345.48
Extra help on writing letters	215.62
Salary Secretary Reid and myself to	
October 19	770.00
Expense last convention	166.50
(Concluded next week)	

CHAOS BEYOND HOPE.

Distinguished Tax Expert Ridicules Corporation Excess Chimera.

However the preliminary report of the tax commission of enquiry as summarized in the public press may be regarded politically, it will be a disappointment to practical students and workers in the great field of taxation. It is no disparagement to the eminent men who comprise the commission to say that the time allotted to this gigantic work has been utterly insufficient for more than a superficial investigation and study of one of the greatest practical problems of civilization. It may be said that it has accomplished one thing. It has started something. It has directed the attention of men of affairs, "live wires," to the evils of an iniquitous existing system, the natural product of which is inequality and injustice. The commission has momentarily stirred and intensified chaos but has brought no order out of it. From the standpoint of sound principle the report will be regarded as theoretical, and inadequate. It recognizes the fact that "the backbone of the Michigan system of revenue is the general property tax" but continues the futile attempt to adapt the backbone of an infant to the load of a giant. Its weakness lies in rigid adherence to an inadequate system.

It recognizes the constitutional limitations which obstruct the development of a modern system of taxation, but does not even go to the extent of those limitations in the changes proposed. The remedies proposed follow the old inadequate property tax system rather than new and modern methods based upon correct principles of taxation. True, it recognizes the modern tendency to make earning power a basis of taxation of corporations, but it destroys its justice and efficiency by using that principle in conjunction with the old property tax rule of one "uniform" valuation and one "uniform" rate. The proposed remedy in that regard is based upon a mistaken conception of the true principle of taxation, based upon earning power. It proposes to use an elastic yardstick to measure values that are practically immeasurable, and a rigid one to measure rates of taxation upon all classes of property. It endeavors to combine principles that can justly be applied only through diversified methods of taxation to an old inadequate property tax method. It attempts to operate the principle of an income tax upon one class of property, with a mere property tax upon another. This is equivalent to putting a six-foot wheel on one end of an axle, and a one-foot wheel on the other. It is impossible in practice. Its whole aim seems to be to merely try to patch and prop an inadequate system rather than to undertake to build one, based upon sound principles of taxation. It clings to an old system upon which the supreme court of the United States long ago made the following comment: "That system which imposes the same tax upon every species of property, irrespective of its nature, condition or class, will be destructive of the principle of uni-

formity and equality in taxation, and of a just adaptation of property to its burdens." In trying to adapt that system to existing industrial conditions it would enhance the work of destruction.

Separation of State and Local Revenue.

In the matter of the fundamental principles of the separation of state and local revenues it inferentially discloses the lamentable weakness that characterized the action of the late constitutional convention, (which in many respects was most commendable) in being guided by a compromise guess at what the public, who have given no adequate consideration to this intricate and difficult subject, would ultimately approve rather than by sound basic principles of taxation.

separation of state and local revenues. The segregation of this immense revenue and its present improvident and wasteful distribution is indefensible from any sound business standpoint.

It will be a distinct disappointment that the commission in this matter did not go clean cut to the granite and boldly stand for the separation by amending the constitution so as to make available for state revenues the only adequate sources adapted to that purpose, and trust an intelligent people, upon due presentation and consideration of the subject to give this sound basic principle the stamp of their approval. Conjecture and apprehension concerning the popular will is likely to be fatal to a sound conclusion on a subject of this character. The very purpose of such an

aration of state and local revenues." It recognizes the difficulties of separation in Michigan, not encountered in other states, and shrinks from the man's task of overcoming these difficulties and seeks an easier and impractical way. It stops far short of bed rock in the easy assurance that "separation in Michigan therefore requires the use of other revenues capable of easy and rational separation from the local governments and of appropriation by the state for the purpose of state revenue." It requires something more positive and practical and heroic than this in foundation work nowadays.

The failure of the commission to clearly and positively explain the necessity of complete and permanent practical separation and recommend unqualifiedly the removal of all obstacles between the present surface and bed rock, and build a sound, permanent foundation, will cause the report to be received with slight favor by practical taxationists. Michigan will never have a sound system of taxation until this kind of foundation work is done, and some one charged with public responsibility must sooner or later direct the way. It is a matter of regret that the constitutional convention and the tax commission of enquiry should both come short of this great accomplishment.

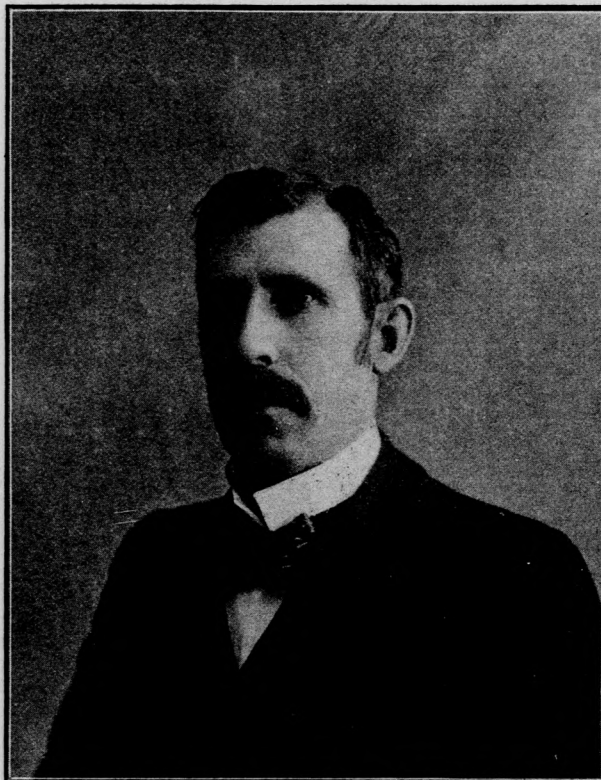
Tax Upon Corporate Privilege of Excess.

The commission in its proposal on this head seems to have failed to follow the great Frenchman's rule of taxation, viz., "to pluck the goose that does the least squawking."

There is nothing new or startling in the suggestion that some classes of business, corporate and individual, are inadequately taxed as compared with other classes of property. That is the inevitable result of the rigid property tax system existing in Michigan and which the commission seeks only to patch up. It results in inequality and injustice. Real property is assessed at from 25 to 100 per cent. of actual value and none escapes. Personal property tangible and intangible largely escapes entirely. The solution of the problem, however, can not be brought about by the theory that two injustices will make one justice.

The proposed tax upon corporate privilege impresses me as an attempt to give another name to something that would be notoriously inequitable and unjust, and probably unconstitutional. It seems to me that the proposition is not a tax upon corporate privilege, but in practice a tax upon income by the direct method of property valuation and "taxation at its source." In this it is, in my judgment, essentially unsound. If the purpose of the commission was to use the power of taxation, which is "the power to destroy," as a remedy against corporate power with a vengeance, the purpose would be accomplished in this proposition.

While, as we have said, many classes of property do not at present bear their share of the public burdens, the mathematical formulas resorted to by the commission to demonstrate the



George Clapperton

Such an attitude might be tolerated in a political convention, but can hardly be regarded with favor in a commission elected to investigate and advise the people upon a great scientific and economic subject.

The separation of state and local revenues is foundation work. It can be based upon nothing short of bed rock or built of anything but basic material if we would build a modern superstructure upon it. Building upon bed rock is the modern way. It is scientific and good common sense. When the rubbish of an unsound constitutional provision covers the bed rock it must be removed at any cost or effort before a good foundation can be started. We venture to say that no recognized authority on modern taxation would hesitate on the merits of the subject to declare the elimination of the application of our specific taxes to the primary school fund as essential to the successful

agency is to know, and from knowledge and experience to inform and advise the people what is needed and what should be done. If they knew the correct solution of the problem they would need no such agency. It is high time that men vested with the responsibility of advisory and representative positions, and charged with constructive work, should be possessed of confidence in the intelligence and common sense of the people rather than apprehension, of ignorance and prejudice.

The commission recognizes the importance of separation in a sound system. It says that its "accomplishment marks an epoch in taxation." In a rather perfunctory way it asserts that "in the judgment of this commission no comprehensive plan of taxation would be suited to the needs of the state nor meet the requirements of present day taxation, which did not provide, in part at least, for the sep-

extent of their delinquency can hardly be regarded very seriously. The so-called "capitalization of income" is an indirect method of arriving at a personal as distinct from a property tax. This method might be appropriately utilized in connection with a distinct class of property in the state upon the doctrine of diversity of taxation in connection with a distinct, fair and separate rate. The application of a property tax rate to an income tax upon persons, individual or corporate, is intolerable. If we could thus capitalize and assess the personal and property income of every individual and tax it all by one uniform rate, in lieu of the existing system, the proposition of the commission in this regard might be worthy of practical consideration. The commission takes the net earnings of corporations, which include all elements of personal and property earnings, the amount of which it assumes to be sixty millions of dollars, and capitalizes that income at 10 per cent., making \$600,000,000. It then makes a comparison of this valuation with the present valuation of farms and residence property. It is upon such deductions that the proposed changes of the report are based. But why not capitalize these earnings at 8 per cent. or 6 per cent.? Why not take two farms, one of which through efficient personal management produces an income of \$5,000, and capitalize that as the value of the farm, and another one of like character, but which under poor management yields an income of \$1,000, and capitalize that? Or, why not take the income of a laboring man, which is \$1,000, and capitalize that as a basis for taxation in conjunction with his house and lot? It is perfectly simple. All that is needed is a theorist with a supply of lead pencils, backed by the unreasoning exercise of the power to destroy.

An intelligent representative of the commission, in a recent conversation with the writer, made the statement that the taxes paid by the railroads in Michigan last year under the ad valorem system amounted to substantially 6 per cent. of the gross income, and about one-fourth of their net income, and that they had been as high as 35 per cent. of the net income, and stated that his was grossly in excess of the taxation of any other class of property. And yet the commission, while it proposes a method of taxing other corporate property, which in practical effect would be out of all proportion to other taxes, does not appear to be at all concerned about the excessive tax on public service corporations.

The following would be a concrete example of this method, as I understand it, compared with what the commission assumes to be the present method. A corporation owns tangible property, consisting of plant, equipment, and other personality of the actual value of \$100,000. That property is the physical body of the corporate person. That is assessed at actual value and taxed at the one "uniform" rate, assumed to be \$20 per thousand, making \$2,000 contribution to the public burden. That is the general property tax. Practically, however, there

is associated with this physical body many tangible elements which give it life, vitality and earning power, such as energy, initiative, ability, genius, personal force, and all the elements which constitute "management." These may be termed personal elements as distinguished from the physical. This organization enables the corporation to do a large and profitable business and to show net earnings amounting to \$50,000. The capital stock eventually represents all these tangible and intangible elements as a living, going business. This amount of earnings, \$50,000 being capitalized on a 10 per cent. basis produces an assessed valuation of \$500,000, from which is deducted the \$100,000 valuation of tangible property, and the balance, \$400,000 is taxed by the state at the same rate applied to tangible property, which we assume to be \$15 a thousand, and that amount, \$6,000, is the tax upon "corporate privilege," or "corporate excess," and with the local tax of \$3,000, makes a total contribution of \$9,000. It will be seen that this is not equivalent to a tax upon the assessed value of a farm or of a house and lot. It is rather equivalent to the assessed value of the farm and the house and lot together, with a like rate of taxation upon the assessed values of the incomes of their owners duly capitalized at 10 per cent. In other words, it is not the general property tax at all, but a tax upon persons and income.

No, as we have said, the principal of making earning power the basis of taxation of certain classes of property may be just and right, providing the rate is adapted to that method. But the use of a property tax rate with a personal or income assessment as a basis of valuation, is unsound, impractical and intolerable.

Now, assuming that certain classes of business, corporate or individual, are under-valued and do not bear a proportionate share of the public burdens, there may be two ways of correcting this condition. First, the method provided by the existing law for increased local assessment. In the case of corporations, the assessing officers are now empowered to base their valuation upon substantially all elements of value as a going business. If they are too low this year they may be made higher next year. This is a property tax valuation at a property tax rate. The other method would be one making earning power rather than mere property valuation a basis of taxation. This, however, to be just and equitable would necessitate a very different rate. In other words, it is a method distinct and separate from the property tax, so-called, within the doctrine of diversity of taxation. If, however, the property tax system is applied to the valuation of corporate property locally, and it be assumed that this does not impose a just share of public burdens, and it is thought best to increase contribution by an additional tax, which is personal in its nature, it should come under a very different rule than the "one uniform rate of taxation." For instance, the federal government imposes a general tax upon "corporate

privilege" based upon net income but at a small fixed rate.

No income tax was ever sought to be imposed on any other basis. Pennsylvania imposes a state tax upon "corporate excess" at the rate of 5 mills upon the dollar.

In some countries the general income tax obtains, but at a low rate. In some, income in excess of certain fixed amounts is added to assessed property valuation. An income tax where it is possible of application is conceded to be a just and equitable method; but capitalized income assessed and taxed at a general property tax rate is indefensible in any system.

The commission of enquiry has followed the old Massachusetts method in proposing the tax on corporate privilege or excess for the purpose of increasing the taxes of corporations and affording an adequate source of state revenue. I think it would be found, however, upon careful investigation that the evil of this method in Massachusetts was modified by administration, and that even then it constituted such an embargo upon industry that the corporate excess was finally limited to 20 per cent. of the tangible property, which is in effect an abandonment of the original method.

The report of the commission suggests that a special session might work out some of its recommendations. To my mind there is not enough sound results of a short time investigation and study in this report to command the attention of a special session, or any other session, of the legislature, and that under the searchlight of public scrutiny there would not be enough left of this report by the time the legislature was convened to wad a gun.

It may be said farther in this hasty comment that the commission seems to have failed to justify the declaration of the act under which it was appointed, viz., "that said commission of enquiry, and the performance of the powers and duties conferred on it by this act, are immediately necessary for the preservation of the public peace and safety."

George Clapperton.

Hardware Dealers Planning For Interesting Convention.

Marine City, Nov. 7.—A month ago our Association took up the matter of publishing a Bargain List, and it is most gratifying to the officers to notice the interest which the members have shown in this departure. We were able to get out a long list of real bargains and we believe that we will be able to both make and save our members a lot of money by publishing a list of this kind at regular intervals.

Our Exhibit Committee is now hard at work completing the details for our big convention and exhibit to be held on February 20-21-22 in the Furniture Exchange Building, Grand Rapids. Frank L. Danforth, 208 Murfay building, is Secretary of the Committee, and from the number of enquiries for space already received it looks as though all booths would be disposed of a long time before the dates set for the opening of the convention.

fore the dates set for the opening of the convention.

We were fortunate this year in getting a large hall so arranged that we can hold our meetings and our exhibits in the same building. The convention committees are as follows:

Exhibit—Karl S. Judson, chairman; Adrian DeWindt, Earl E. Behler, Richard Sluyter and Peter Hendricks.

Entertainment—Adrian DeWindt, chairman; J. J. VanderMeer, Bert Heth, E. E. Stonehouse, Otto Kutsche.

Our membership list continues to grow steadily, thanks to the efficient efforts of F. W. Davis, who has been soliciting membership and insurance during the past few weeks, and also as a result of the efforts of our associate members. We make it a point to give the traveling man who takes an application \$2 out of the \$4 which he collects from the member at the time he joins. In addition to this a first and second prize is offered to the associate members who take in the greatest and next greatest number of new members during the year.

O. J. Scott, Sec'y
Michigan Retail Hardware Ass'n.

News Matters in the Buckeye State.

Written for the Tradesman.
Columbus will vote on the question of issuing bonds for \$700,000 to pay the city's share of 35 per cent. of the cost of eliminating 13 grade crossings. The railroads pay 65 per cent., while heretofore they have assumed only half the cost.

The new plan of the National Biscuit Company to centralize its operations will greatly curtail the output of the plant in Columbus.

The Ohio Automobile Association wants better roads and will endeavor to secure a clause in the proposed new state constitution making provision for the issue of bonds "for the construction and maintenance of an inter-county system of roads throughout the state."

The Dayton Chamber of Commerce has resumed its monthly meetings.

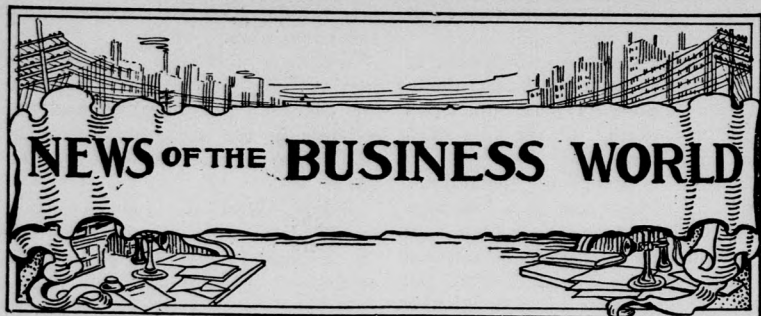
The annual meeting of the American Retail Druggists' Fire Insurance Co. will be held at the Sinton Hotel, Cincinnati, January 16-18.

The Association of American Agricultural Colleges and Experimental Stations and several associated societies will meet in Columbus during the week of November 13. It is expected there will be 1,000 delegates.

A special train, including a carload of hogs, has been covering that strip of the State between Toledo and Middleport, along the Hocking Valley road, under auspices of the extension department of the Agricultural College, Ohio State University. The school on wheels will be continued November 15 and 16 along the Wabash between Toledo and Antwerp.

Columbus has 25,000 colored people and of that number 10,000 are boys and young men between the ages of 12 and 35. A movement is under way to establish a colored Y. M. C. A. there and it is receiving the support of both white and black people.

Almond Griffen.



Movements of Merchants.

Flint—Kloeffler's Pharmacy is succeeded by the Walter Drug Co.

Bellevue—Elwood Bros. succeed R. D. Murray in the grocery business.

Riverside—DeWitt Hunt, recently of St. Johns, has opened a drug store here.

South Boardman—Mrs. Henry DeBoer has opened a millinery and bazaar store here.

Paw Paw—W. J. Warner, grocer and meat dealer, is building an addition to his store.

St. Johns—A. Bennett has removed his stock of harness from Maple Rapids to this place.

Grand Junction—Joseph Osmun has closed out his stock of meats and retired from business.

Laingsburg—C. A. Holder has sold his grocery stock to F. H. Stevens, who has taken possession.

Allegan—Fred A. Sawyer, Jr., has purchased the feed stock of Babcock & Ewer and will consolidate it with his own.

Wayland—F. A. Burlington has sold his meat stock to William Plant, who will continue the business at the same location.

Manistee—L. N. Roussin has sold his stock of meats to H. A. Sponnoble, who will continue the business at the same location.

Carson City—Alfred E. Gunther has leased a store room in the Thayer block and will open a furniture store Dec. 1.

Nashville—Mrs. R. J. Giddings is closing out her stock of millinery and women's furnishing goods and will retire from business.

Evart—W. J. Percival has purchased the bazaar stock of the Economy Store and will continue the business under the same style.

Owosso—The Greene Co., under the management of Arthur E. Greene, has opened a general store at 11 East Main street.

Battle Creek—Harry Seward, formerly of South Haven, has purchased the meat stock of L. C. Snearly and took immediate possession.

Hart—Post Bros., commission dealers, have erected a warehouse here with a capacity of 12,000 bushels of potatoes. Frank Smith will be the manager.

Plainwell—Frank Shinville has purchased an interest in the Morris meat market and the business will be continued under the style of Morris & Shinville.

Traverse City—Frank H. Mead has sold his drug stock to Carl Campbell and Roy Bower, who will continue the business under the style of Campbell & Bower.

Ionia—Ralph M. Cheney has purchased the interest of his father in the harness stock of D. O. Cheney & Son and will continue the business under his own name.

Saginaw—The Derry Lumber Co. has been incorporated with an authorized capital stock of \$15,000, all of which has been subscribed and \$5,000 paid in in cash.

Sandusky—L. B. Stone has sold his meat stock to John Wilson and Frank Manary, who have formed a copartnership and will continue the business at the same location.

Flat Rock—The State Savings Bank of Flat Rock has been incorporated with an authorized capital stock of \$20,000, all of which has been subscribed and paid in in cash.

Bath—Geo. Knapp has leased his meat market to Albert Schoals and Harry Dolton, who have formed a copartnership. Mr. Knapp will continue in the grocery business as before.

Grand Ledge—Spencer & Hall, shoe dealers, have dissolved partnership and the business will be continued by Williams M. Hall, who has taken over the interest of his partner.

Owosso—W. D. Whitehead, manager of the Haggart pharmacy, has purchased the stock and will continue the business at the same location under the style of W. D. Whitehead & Co.

Wayland—L. B. Mason, who conducted a jewelry store at Hopkins, has moved his stock here and consolidated it with the stock of the late Frank Coville, which Mr. Mason recently purchased.

Kalamazoo—Collins & McDonald, shoe dealers, have dissolved partnership, Guy McDonald taking over the interest of his partner and continuing the business under the style of Everybody's Shoe Store.

Ionia—H. A. Rich and Charles Lauster are appraising the stock of the late grocery firm of Haight & Jepson, which will be taken over by the Worden Grocer Co., of Grand Rapids, the mortgagees.

Mancelona—There is trouble at the Smith & Lake grocery store. The books are said to show a shortage of several hundred dollars and Adams, the manager, has been let out. The firm is closing out the stock and business.

Battle Creek—Articles of incorporation for the West End Mercantile Association, with a capitalization of \$5,000, have been drawn up and the selling of stock undertaken for a cooperative store among Sanitarium employes.

Petoskey—Herman Olson, who has conducted a grocery store on Charlevoix avenue for about three years, has sold out to his brother, Charles Olson. Herman has gone to Cadillac, where he will engage in similar business.

St. Clair—George J. Warren, recently of Port Huron, has purchased the general stock of the late John Jones and added a line of hardware and will continue the business at the same location under the style of Warren & Sons.

Port Huron—A. B. Carlisle has sold his confectionery stock and ice cream business to H. Winterstein and Dr. R. C. Keene, who have formed a copartnership and will continue the business under the style of the A. B. Carlisle Candy Co.

Grand Haven—Gerrit Ekkens has purchased the interest of his partner, Arie Van Toll, in the grocery stock of VanToll & Ekkens, and will continue the business under his own name. The retiring partner will devote his entire attention to the clothing business, being a partner with his brother in VanToll's Clothes Shop.

Rome—L. M. Seger, general dealer, has offered to compromise with his creditors at 50 cents on the dollar. His assets consist of stock and fixtures, said to amount to \$1,500, with liabilities of \$2,700, of which \$1,000 is to the trade and the balance owed for borrowed money, including a chattel mortgage of \$600.

Bad Axe—Cecil Nugent has sold his shoe store to Sam Hirshberg, of Pigeon. Mr. Hirshberg will take possession Jan. 1. Harry Nugent will have charge of the store until that time. James Nugent and sons, Cecil, Alger, Ela and Harry have purchased the Joseph Fremont interest in the James Nugent & Co. store. Cecil Nugent will take charge of the book work; Ela and Harry of the men's furnishings and Alger will act as assistant manager.

Detroit—John J. McLeod, Secretary of Standart Bros., Ltd., wholesale hardware dealers died recently of acute stomach trouble. Mr. McLeod had long been prominent in the commercial life of Detroit and took an active interest in civic affairs. He was a member of the Board of Commerce, the Commercial Club and the Detroit Credit Mens Association. While never active in politics, he was a strong partisan and always cast his ballot for the Republican party. He was a warm friend and an ardent admirer of the late Governor Pingree. He was also a member of the Methodist church, of Zion Lodge and the Masonic order.

Manufacturing Matters.

Evart—The Evart Creamery Co. is building an addition to its plant.

Detroit—The Detroit Magnets Co. has decreased its capital stock from \$100,000 to \$50,000.

Detroit—The Auto Brass Manufacturing Co. has changed its name to the Brass Products Co.

Lansing—The Hildreth Manufacturing Co., manufacturer of motors and pumps, has increased its capital stock from \$75,000 to \$112,500.

Dowagiac—The Dowagiac Manufacturing Co. has changed its name to the Dowagiac Drill Co.

Jackson—The capital stock of the Jackson Baking Co. has been increased from \$40,000 to \$50,000.

Dowagiac—The capital stock of the Dowagiac Drill Co. has been increased from \$50,000 to \$200,000.

Detroit—The capital stock of the Michigan Stamping Co. has been increased from \$10,000 to \$300,000.

Kalamazoo—The Baker-Hoekstra Co., candy manufacturer and wholesale grocer, has increased its capital stock from \$30,000 to \$50,000.

White Pigeon—The White Pigeon Dairy and Produce Co. has purchased and taken possession of the White Pigeon Creamery. L. W. Felker will be resident manager.

Hubbardston—The Hubbardston Creamery Co. has engaged in business with an authorized capital stock of \$7,500, all of which has been subscribed and paid in in property.

Bear Lake—E. V. O'Rourke has taken over the interest of his partner, Niels Anderson, in the Bear Lake Creamery, and will continue the business under the same style.

Detroit—A new company has been organized under the style of the Chevrolet Motor Co., with an authorized capital stock of \$100,000, all of which has been subscribed and \$10,000 paid in in cash.

Dollarville—The South Shore Cedar Co. has engaged in business with an authorized capitalization of \$25,000, of which \$17,000 has been subscribed, \$2,000 being paid in in cash and \$15,000 in property.

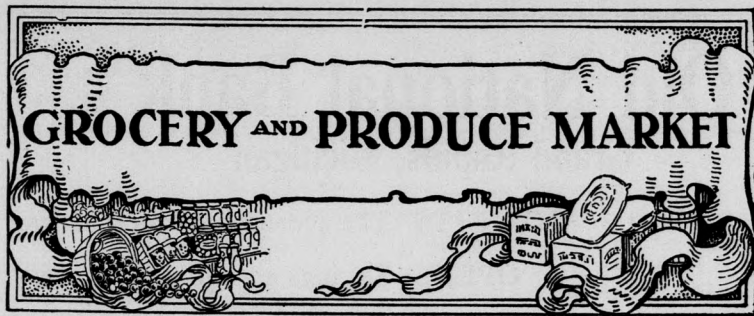
Detroit—The Armstrong Co. has been incorporated to manufacture and sell paints, oils, enamels and varnishes of all kinds, with an authorized capitalization of \$15,000, of which \$7,500 has been subscribed and paid in in cash.

Wyandotte—The John H. Voss Chemical Co. has engaged in business with an authorized capital stock of \$15,000 common and \$10,000 preferred, of which \$15,000 has been subscribed, \$2,500 being paid in in cash and \$12,500 in property.

Detroit—The Seidler Sales Co. has engaged in business to manufacture and sell automobile parts, sundries, specialties, purchasing and selling automobiles, with an authorized capital stock of \$1,000, all of which has been subscribed and paid in in cash.

Grand Ledge—John Stormzand, who resigned his position with the Crawford Chair Co. about four months ago, and C. H. Crawford, formerly of this city, have formed a partnership and will conduct a chair factory in Detroit, where the business will be located at 53 Howard street.

Detroit—The Detroit Bi-Car Co. has engaged in business to manufacture, sell and deal in motorcycles, motor vehicles and all other vehicles propelled by gasoline or steam power. The company has an authorized capital stock of \$10,000, of which \$5,000 has been subscribed, \$3,000 being paid in in cash and \$2,000 in property.



The Produce Market.

Apples — Wagner and Twenty Ounce Pippin fetch \$3.25 per bbl.; Pound Sweets, \$3 per bbl.; Snows and Jonathans, \$3.50 per bbl.; Baldwins, \$3 per bbl.; Spys, \$4@5 per bbl.; Russets and Greenings, \$2.75 per bbl.

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

Beets—50c per bu.

Butter—The market shows a very active consumptive demand, and all grades are firm at 1c advance over a week ago. The quality of the butter arriving is very good. The present price of butter is as high as the market has shown for a long time; in fact, sales have been made at the highest price in the record of the sellers. It seems unlikely that the market can go any higher in the near future. This applies to all grades, both solid packed and prints. Local dealers hold factory creamery at 33c for tubs and 33½@34c for prints. They pay 25c for No. 1 dairy and 18½c for packing stock.

Cabbage—\$2 per crate or 60c per bu.

Carrots—60c per bu.

Cauliflower—\$1.50 per doz.

Celery—18c per bunch.

Citron—75c per doz.

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

Cranberries — Early Blacks command \$2.70 per bu. or \$7.75 per bbl.; Late Howes, \$9.50 per bbl.

Eggs—The price of eggs shows one of the largest advances of the season and are to-day selling at 29c per dozen, which is within 1c of prices of a year ago. The receipts are not more than half the usual size for November. The demand for strictly fresh laid eggs has been heavy and unless storage stock is taken more freely prices will continue high for some time at least. Local dealers pay 26c, loss off del., for strictly fresh.

Grape Fruit — Florida commands \$5 per box of 54s or 64s.

Grapes—California Tokay, \$1.40 per box of 20 lbs. net; California Malaga, \$1.75 per crate of 20 lbs. net; Imported Malaga, \$3.50@5.25 per bbl., according to weight.

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—\$1 per bu. for home grown; \$2.50 per bu. for white pic-

klung stock; \$1.75 per crate for Spanish.

Oranges—Floridas, \$3.75 for 126s to 216s.

Pears—Keefers, 65c per bu.

Potatoes—Outside buyers are paying 60@65c. Local dealers obtain 75c in a small way.

Poultry—Local dealers pay 8c for broilers, springs and fowls; 5c for old roosters; 10c for ducks; 8c for geese; 13c for turkeys.

Quinces—\$2.50 per bu.

Radishes—25c per doz. for hot house.

Squash—1½c per lb. for Hubbard.

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

Turnips—50c per bu.

Veal—6@10½c, according to quality.

The Grocery Market.

Sugar—Raw has been sold at a decline of 66 points, due to the fact that receipts are now heavier than the supply. Refined sugar has been reduced 20 points by all refiners, and the situation is not strong. There has been very little activity in either refined or raw sugars during the week, both refiners and retailers buying supplies as their demand requires. The European crop is reported to be fully 25 per cent. short of the usual yield. Receipts of beet refined are gradually increasing and are expected to be of large proportion soon.

Tea—Reports from Consul West, of Kobe, Japan, state that prices have continually advanced since July and the demand for Japan teas has increased. The government authorities are earnestly co-operating with America in the interest of pure teas. The market continues to hold firm and the supplies are getting short. London reports the highest price paid for low grade Congous in years, the Russian demands being very large. India and Ceylon teas are reported 1c higher in the primary market. There is no change in the China green situation, the embargo against coloring matter being rigidly enforced.

Coffee—The Brazil market, under the attack of the bear interests, has broken about ¼c, but the undertone down there does not seem to have been materially weakened. The present coffee market is very largely speculative and the immediate future depends on what the speculators are able to do with it. It is reported that the trade is beginning to feel the effect of the general resentment over the high prices. Mild coffees are also weaker in sympathy with Brazils.

Mocha, however, is firmer by reason of scarcity. Java is unchanged.

Canned Fruits—There is a shortage in berries of most varieties and prices are much higher than a year ago. In California fruits most packers have failed to fill their contract within 25 to 30 per cent., and while prices opened higher than a year ago on most varieties they continue to show advances. The pack of Hawaiian pineapples is thought to be much too small to supply the increasing demand until another year.

Canned Vegetables — Tomatoes have advanced more than any other article in the vegetable line, and while a year ago the retailer was able to purchase a standard tomato to sell at 10c, prices are so high now that 12½@15c per can is the best he can expect to do. The market on corn is still low and the demand is increasing from the retail trade as green vegetable supplies are much smaller than a few weeks ago and prices are higher. The corn pack is reported to be fully as large as usual, and as it has been rushed on the market at one time the market is probably weaker than it will be later in the season. Wisconsin pea packers announced their prices for 1912 a week or ten days ago, which are fully 15@20c per dozen higher than the prices of 1911.

Dried Fruits—Apricots are high and dull. Raisins show no change from last week, ruling steady at the last decline. Currants are fairly active at unchanged prices. Dates, figs and citron are unchanged and fairly active. Prunes show no change from last week, although holders are not together, some refusing to meet the lower prices on small sizes which certain of their competitors made a week ago. Peaches are strong on the coast, but very dull in secondary markets.

Cheese—Steady and unchanged and stocks of all grades are only moderate. The consumptive demand is about normal for the season. Storage cheese is reported in light supply, and cheese is firmly held at ruling prices.

Provisions—All cuts of smoked meats are steady and unchanged. Both pure and compound lard are also steady and practically unchanged, with a fair consumptive demand. Barrel pork, canned meats and dried beef are all unchanged and in seasonable demand.

Fish—Cod, hake and haddock are unchanged and rather quiet, although steady to firm. Salmon is unchanged, the market being strong on the high ruling basis. Sardines, both domestic and imported, are unchanged and dull. Mackerel is firm and high, and some grades of both Norways and Irish show slight advances. It has developed that the catch of Norways is little more than half last year's catch, and that the Irish catch is also very short. This will make a firm market throughout the season.

"Steps unto heaven" are all in a horizontal direction, if you start right and keep going so.

Potato Market Jumps Ten Cents in One Week.

Continuous rains throughout Michigan and Wisconsin, together with a decided shortage in the supply of cars in this State, caused a quick, sharp advance in the potato market and prices to-day are easily 10c per bushel higher than they were a week ago.

There is an uncertainty prevailing throughout the country as to what potatoes will do. It is our opinion that present prices are too high, especially for this time of the shipping season, and we believe that there will be a reaction very soon and that we are apt to have quite a drop in values. We think it good policy to sell anything that may be loaded or loading at best prices that can be obtained, for if we do have a break, it will probably be a big one.

There were several lots of foreign potatoes in New York the last few days which sold at \$2@2.25 per 125 pound bags, and we understand that there were a good many cables sent out in the last week or ten days advising shipment. This probably means that there will be a big lot of foreigners come to this country during December and January.

Should this prove true, it will hurt prices very seriously on domestic stock. In previous years foreign potatoes have been shipped as far west as St. Louis.

While the movement in potatoes so far this season has been extremely heavy, we can not see that there is any apparent shortage in the crop, either in Maine, New York or Michigan.

Had this advance come six months later, there might be some reason for it, but just at this time we think it is the worst possible thing which could have happened, as there is no question but what it will encourage free shipments of foreign stock and, when once started, they generally keep coming right along through the season.

We believe this market to be purely speculative and that present prices are entirely unwarranted. With the advent of colder weather the cost of shipping will be materially increased and the hazard will be greater.

A. G. Kohnhorst.

Frank L. Jackson has embarked in the general merchandise business at Hawkins, under the style of the Farmers' General Store. The Lemon & Wheeler Company furnished the grocery stock and Paul Steketee & Sons the dry goods.

Miss Alene Morrice, recently of Harbor Springs, has opened a shorthand and typewriter school in the Murray building, where she will teach the Boyd syllabic system.

Detroit—Andrew Pabis, shoe dealer at 2426 West Jefferson avenue, has filed a chattel mortgage for \$1,500 in favor of Jacobs & Friedman, payable on demand.

Isaac H. Appel, grocer at 573 Leonard street, has discharged the chattel mortgage given to the Worden Grocer Co. April 1, 1908.



Quotations on Local Stocks and Bonds.

	Bid	Asked
Alabastine Company		190
Am. Box Board Co., Com.	23	
Am. Box Board Co., Pfd.	90	
Am. Gas & Elec. Co., Com.	60	64
Am. Gas & Elec. Co., Pfd.	42½	44
Am. Light & Trac. Co., Com.	293½	294
Am. Light & Trac. Co., Pfd.	106	108
Cities Service Co., Com.	74	76
Cities Service Co., Pfd.	79	80
Citizens Telephone Company	93½	95
Commercial Savings Bank	175	180
Com'th Pr. Ry. & Lt. Co., Com.	59½	60
Com'th Pr. Ry. & Lt. Co., Pfd.	89	90
Dennis Bros. Salt & Lbr. Co.	88	91
Denver Gas & Elec. Co., bonds	93	95
Flint Gas Co., 5% bonds	96¼	97½
Fourth National Bank	185	190
Furniture City Brewing Co.	85	91
Globe Knitting Works, Com.	125	130
Globe Knitting Works, Pfd.	100	101
Grand Rapids Brewing Co.	210	225
Grand Rapids Gas Lt. Co., b'ds	100	101
Grand Rapids Ry. Co., bonds	100	101
Grand Rapids Nat'l City Bank	163	164
Holland-St. Louis Sugar, Com.	13	13½
Kent State Bank	250	251
Grand Rapids Savings Bank	175	
Lincoln Gas & Elec. Co.	28	30
Macey Company	95	97
Michigan Pacific Lumber	10¼	12
Mich. State Tele. Co., Pfd.	97¼	99
Michigan Sugar Co., Com.	106	107½
National Grocer Co., Pfd.	80	82
Old National Bank	193	200
Pacific Gas & Elec. Co., Com.	67	68
Pacific Gas & Elec. Co., Pfd.	88	90
Peoples Savings Bank	220	
Saginaw City Gas, bonds		98½
United Light & Ry. Co., Com.	52	55½
United Lt. & Ry. Co., 1st Pfd.	78	80
United Lt. & Ry. Co., 2nd Pfd.	67	70

November 6, 1911.

Public service corporation securities have been in good demand during the past week. Very little Commonwealth common has been coming out and prices have advanced to 59¼@60. There have been a number of local buying orders for Am. Light & Trac. common. Warrants were quoted on November 1, at 290@292 while to-day's prices are 293@294½. Last quarter the majority of local holders sold their fractional shares, where as with this payment most of the trading has been on the buying side. Statements just published by the more prominent companies for the year ending October 1, 1911, show net earnings on the common stocks as follows:

Am. Lt. & Trac. Co., 28.92%.
Commonwealth Pr. Ry. & Lt. Co., 5.57%.
Cities Service Co., 7.48%.
United Lt. & Rys. Co., 7.44%.
There have been a few offerings of Citz. Telephone stock and the market is firm at 94@95.

Comparative Values of Local Bank Stocks.

For several months there has been a strong demand for local bank stocks. Every bond and stock house has buying orders and these orders cover the entire bank list quite impartially. When a block of stock comes out, no matter of what bank, it finds such a quick sale as to closely resemble a grab. This condition has brought a marked appreciation in the market values of the bank stocks and these values are now at levels far above all previous records, and the tendency seems still upward. The buying for the most part seems to have been for investment, but in one instance there may be a suspicion that it is to strengthen an interest that is already strong to a point that will insure control.

The usual method of reckoning bank stock values is on a basis of the surplus and undivided profits, with, perhaps, a few points added for good will or prospects. Another method is on a basis of earnings or

earning capacity and possible appreciation in value. Taking either method, it is difficult to understand how some of the present market values have been reached; why some should be so high and others so low. As a matter of current interest the present bank stock quotations and the book values as shown by the Sept. 1 statements are given, as follows:

Bank	Quotation	Book value
Old National	198	182
G. R. Nat'l City	163	163½
Fourth National	185	177
G. R. Savings	170	144
Kent State	250	162
Peoples	220	219
Commercial	175	130

It is not easy to understand, on a basis of book value, why the Grand Rapids National City and Peoples should be so low, while others show a market premium above book value of 25 to 50 per cent. One thing that may be against a high quotation on Grand Rapids National City is that its statements do not show what a good thing it really is. On the face of the returns its face value is only about 138½, but when the capital surplus and undivided profits of the City Trust and Savings are added, as they should be, there is a jump in the book value of 163½. Another factor has been the uncertainty, more or less vague, as to the relative earning capacity of a bank in a city of this size capitalized at a million dollars. The four statements issued by the bank since the consolidation have been very reassuring on this point and intimations have been dropped that the next statement will effectually dispel all doubts as to what the bank can do. In the last two or three weeks the stock has advanced several points and there have been no indications that this advance has been other than natural, based strictly on the merits of the proposition. Peoples stock at 220 is very low, whether the book value, the earning capacity or the prospects be taken as the basis. One reason for the low quotation may be that the stock is held so closely the uselessness of bidding it up is recognized. The bank last year earned a larger per cent. on its capital than any other bank in town and, what may be more to the point, conditions point to the cutting of a big melon before long. The Peoples was organized in 1890 for the customary thirty year period. The original charter has only nine years more to run, and then, if not before, will come the sugaring off. A dividend of 100 per cent. could be declared

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

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 Bldg., Detroit
GEO. B. CALDWELL, Manager Bond Department.

Fourth National Bank

Savings Deposits

3

Per Cent
Interest Paid
on
Savings
Deposits

Compounded
Semi-Annually

**Capital
Stock**

\$300,000

**United
States
Depository**

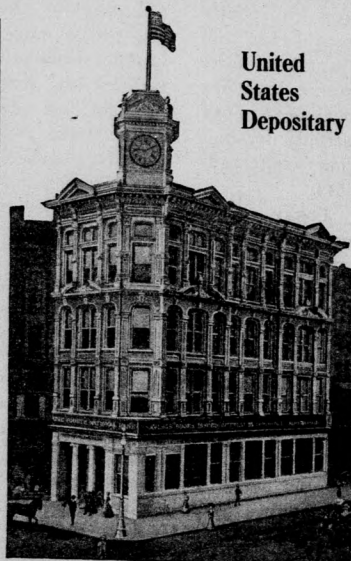
**Commercial
Deposits**

3½

Per Cent
Interest Paid
on
Certificates of
Deposit
Left
One Year

**Surplus
and Undivided
Profits**

\$242,000



now and still leave a substantial surplus on the new capitalization.

The earnings of a bank can be estimated with a fair degree of accuracy by adding the dividends paid and the increase in the undivided profits. Using this method the earnings of the banks the past year, on a basis of percentage to the capital, were:

	Per cent.
Old National	14 and taxes
Fourth National	12
G. R. Savings	13½
Kent State	20 and taxes
Peoples	25
Commercial	16½

The earnings of the Grand Rapids National City are not given in this showing, because the bank in its present form has not yet completed its first full year. On a basis of eight months, however, the showing for the year will be better than 12 per cent.

In this showing of book values and earnings nothing has been said of the Michigan Trust Company, and the reason for this omission is that the Trust Company is in a class by itself. The company is capitalized at \$200,000, and with surplus and undivided profits of \$459,769.60, has a book value of about 330, but it is doubtful if a bid of 660 would bring out a share of the stock. It added \$99,174 to undivided profits and surplus last year, paid \$18,000 in regular and \$10,000 in a special dividend, indicating total earnings of \$127,174 for the year, or over 63 per cent. on the capital. The company was organized in 1889 and sometime in the next eight years a fine melon cutting is due.

The deposits in a bank contribute materially to its earning capacity and this is a point that is often taken into consideration in determining bank stock values. It is not mere volume that counts, however, but it is the relation of deposits to the capitalization. On this basis the standings of the different banks, per \$100 capital, are as follows:

Old National	\$ 763
Fourth National	1,105
G. R. Savings	1,457
Kent State	1,300
Peoples	1,973
Commercial	1,055

On the face of the returns the Grand Rapids National City has \$645, but, including the City Trust and Savings, its average is \$773. All the banks have had very satisfactory increases in deposits the past year, with a total increase of approximately \$1,500,000 for the city, and this is true in spite of the four months tie-up of the city's chief industry. From present indications there will be a much better showing the coming year, and it is likely all the banks will share in the growth.

The recently organized Institute of Banking, made up of the younger men in the banks who wish to improve themselves by study and discussion, is now fairly started, holding weekly meetings that are prov-

ing to be as interesting as could be desired. A regular programme of topics has been arranged and the purpose is to secure speakers from time to time for talks or addresses which will supplement the general course. The Detroit Institute is planning to draw freely on the University of Michigan for lectures on economics and finance, but this source of information and instruction is not so easily available for this city, and it is likely that more dependence will be placed on local talent. Perhaps this is just as well. There is a certain glamour about a college professor and almost instinctively we bow in respect to college learning, but it must be confessed that the average college professor knows a lot of things that are not so. He has the theories all right, but is usually short in their application. He knows what ought to be, but it is the "what is" that the banker encounters and wants to know about it. By drawing upon local talent the Grand Rapids Institute will get information of the useful, everyday variety and with it will receive theories that are based on actual experience. And let it be said right here that Grand Rapids has local talent that will stack up with the best that the University can produce. There is an old saying that familiarity breeds contempt. Contempt is not exactly the word to use in this case, but, nevertheless, meeting our local talent daily and knowing it intimately, we do not more than half appreciate how good it really is, and the college professor or the man from a distance is given precedence and the greater honor. With all its pretensions the University could not send to Grand Rapids a professor who could discuss banking law more intelligently than James R. Wylie, who not only knows what is in the books but has had years of practical experience in the application of what he has learned. In the matter of negotiable instruments and currency Clay H. Hollister is an authority recognized by the American Bankers' Association. For banking methods, system, exactness and thorough detail Wm. H. Anderson is a master. When it comes to character and right living where can a better man be found than Charles W. Garfield? Could any college professor beat Henry Idema in the discussion of credits? L. Z. Caukin, E. D. Conger, Robert D. Graham and Frank Welton each is an authority in some branch of banking, not a theoretical authority, but mingling theory with experience and practice. If the Institute year should close with a "quiz," L. H. Withey could conduct it more efficiently and thoroughly than the whole University faculty. If the Institute could have an occasional speaker from outside it would be desirable because of the greater interest the outsider awakens, but for all practical purposes Grand Rapids is able to take care of itself in the matter of banking talent. The only trouble is the home talent is too well known to be appreciated.

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

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

GRAND RAPIDS SAVINGS BANK
Only bank on North side of Monroe street.

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. COVODE - - - - 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

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Investment Securities

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WE WILL

BUY---SELL---QUOTE

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

C. H. Corrigan & Company

343 Michigan Trust Building Grand Rapids, Michigan
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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
		<u>\$2,234,439 99</u>		<u>\$2,234,439 99</u>
Savings Department Reserve 18 %			Commercial Department Reserve 27 %	

**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



DEVOTED TO THE BEST INTERESTS
OF BUSINESS MEN.

Published Weekly by
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Grand Rapids, Mich.

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E. A. STOWE, Editor.

November 8, 1911

FUNERALS NEEDED.

This town needs a few first-class funerals.

Such a remark will apply to almost every town in Michigan and to almost every town in other states. It is a cold blooded remark, but it is true, if properly applied.

Every town should have its funerals, not of individual citizens, but of old feuds, ancient grudges, long standing spites and envies and jealousies and hard feelings. And what a grand, beautiful, gorgeous, spectacular funeral or series of funerals some towns could have if everybody brought in his private collection for the obsequies. Such funerals could be conducted on a regardless of expense scale and be worth the money.

Why should not every town have its feud funeral, and when is a better time for it than now, when the evenings are grown long and there is demand for entertainment and time to do things?

The best and surest funeral for community animosities is in organization. Develop the get together spirit and old grudges go under ground. Through organization men become acquainted and out of acquaintance comes friendship and co-operation, and the general welfare precedence over selfish interests. It may take time and patience and diplomacy to bring some men into line, but in no direction can effort be better expended. The private citizen and the community in general will be benefited if all join the organization and harmony movement, but if all will not join, then let a few start it and wait and work and pray for the others, and if this be done sincerely and earnestly it will be but a matter of time when they, too, will be boosted instead of knocking.

Now is the time to arrange the funerals, and the assurance can be given that those who bring in their grievances for burial will be the happier and better and the more prosperous for it.

THE APPLE SHOW.

Michigan's first apple show, which opened in the Coliseum Tuesday, is a handsome success, and its promoters, the Evening Press and the Western Michigan Development Bureau, are deserving of much credit for their enterprise. The statement has been so many times made that everybody

must know that Michigan is a great fruit state, but it takes a show of this kind with its visible and tangible evidences to bring a realization of the fact to the popular mind. The Show will prove a splendid advertisement for the State and its resources, but even more important than an advertisement will be its educational value to the fruit growers themselves. In these modern days of many pests fruit growing is not a lazy man's job; it is not work the careless nor the shiftless should undertake. The trees, instead of being left to take care of themselves, must be sprayed and pruned and cultivated and then sprayed some more, and, when this is done, success will come to the grower, and success means dollars. The Show this week will demonstrate to fruit growers the value of modern methods and, more than this, it will teach how to apply these methods, and it will be strange indeed if many a grower does not go home with better ideals and higher ambitions. No longer will he be satisfied with the scrubby, scaly, wormy fruit from the neglected orchard, but will go home with a determination to do as well as he was shown that others can do. This will mean better fruit in Michigan and more of it, and greater success on the farm and more enjoyment in life for those who cultivate the soil. The Show will certainly attract settlers to Michigan, but, after all, its great value will be its educational value for those who are already here in teaching them how to make use of the opportunities which are within their reach. Michigan has the fruit soil and it has the fruit climate. All that is needed is modern methods, and the Show is a great demonstration of what modern methods will do.

To obtain to the fullest degree that success which is measured by the dollar method in packing is almost as important as method in growing, and in packing Michigan is behind the times. In this State the bushel basket and the barrel are still the packages used, the same packages that were used by our fathers and grandfathers, and into these packages the fruit is dumped just as it comes from the tree, without grading, inspection or sorting, except, perhaps, of the most cursory description. The Western growers have found a better way. They grade carefully, inspect thoroughly and then pack in a way to be most pleasing to the eye. Michigan fruit has color and size equal to that of the West and in flavor beats the world, but the Westerners get the price, and it is the Western package that makes the difference. In Michigan every grower picks and packs as he pleases; in the West the growers in districts have associations and through them they pack and market their crops, and every package that the associations send out carries with it a label and a guarantee. Michigan growers must do the same; they must co-operate in establishing standards and then in maintaining those standards, and, when this is done, it will then be Michigan fruit that will bring the price. The Show

this week will do much to teach Michigan growers the best methods of packing, and, if it brought no other result, the Show would be worth all it has cost.

The Show is proving such a success that its repetition next year on a still larger and better scale should be assured. It should, in fact, be made an annual function with competitive features to awaken a wider interest.

SOLUTION OF PARCELS POST.

Why do not those who are so earnestly asking for the establishment of the parcels post and those who are just as earnestly opposing it join hands in a campaign for a revision of the express rates to a reasonable basis? Those who favor the parcels post do so because they want quick delivery of small packages at a minimum cost. Those who oppose it do so on two grounds—one that it would create a tremendous deficit in the revenues of the Government which would have to be made up by other forms of taxation, and the other that delivery below cost by the Government would give the city merchant with his great volume of business a surpassing advantage over the small town dealer who must add the freight to the cost of doing business. A revision of the express rates would represent a compromise and both sides could well afford to co-operate in bringing it about, and both would be benefited by such compromise. Reasonable express rates would insure delivery of small parcels at fair cost, the Government revenues would not be impaired and the small town merchants would not have reason to complain of a governmental policy detrimental to his interests.

The express service in the transportation of parcels or freight is nothing more than the parlor car service of the passenger department. It is a service which the railroads themselves ought to render, and which they would render but for the fact that having it done by an outside corporation affords opportunity to extract a few more dollars from the public. It is right that an extra charge should be made for express service, but the charges made are out of all proportion to the service given. In the passenger department a 50 cent charge may be made for the parlor car in a journey that calls for a ticket that costs \$5, and it is worth the money and nobody complains. But suppose the passenger paying \$5 for his ticket had to pay \$25 for his parlor car seat—what a wailing there would be in the land and how few would be the parlor car passengers. Yet that is exactly what is being done in the matter of express charges. The express charges are four to six times greater than the regular freight charges, and this is not only out of all proportion to the value of the service rendered, but is outrageous. So far above the actual cost of the service are the charges that even after a liberal division with the railroads of the proceeds the express companies are able to pay capitalization that is practically all water.

The express companies are under the jurisdiction of the Interstate Commerce and of the State Railroad commissions as common carriers and an organized campaign for reasonable charges would certainly bring results. In such a campaign both sides to the parcels post controversy could well unite for something which would benefit everybody.

WORSE THAN USELESS.

If there is anything that can be worse than bad, it is the service now being given their subscribers by the two great mercantile agencies operating in Michigan. The service is so positively misleading that it is little less than ridiculous. Hundreds of names are carried in the agency books of men who have been out of business for years, and men who have been in business for years are not rated or even listed by the agencies. In other words, the agencies are taking money from their subscribers and not giving them an equivalent. Many of the reports they are sending out are not only misleading but slovenly and incorrect to that extent that they are absolutely unworthy of any confidence. The reason for this is the evident attempt, on the part of the agencies, to see how much they can squeeze out of their subscribers and to what extent they can reduce expenses so as to maintain or increase the enormous dividends both agencies have paid to their stockholders for several years. It is very generally conceded—and has even been admitted—that the agencies are in a combination and legal authorities insist that the combination is a conspiracy contrary to the Sherman law and that the officers and managers of both agencies can be proceeded against. Unless something is done very soon to improve the service, those who require assistance of this kind will be compelled to act independently. They will hesitate to do this, however, because it is very generally believed that any subscriber who quits a mercantile agency gets the worst of it; that his credit is scrutinized and questioned and that he is lied about and false reports put in circulation concerning him. R. G. Dun & Co.'s late manager insisted that several Grand Rapids houses, which are conceded to be financially sound, were on the verge of liquidation, and only when he was threatened with personal injury and criminal prosecution did he cease circulating the malicious reports he publicly promulgated concerning them.

The whole matter can be summed up in two words—incompetence and avarice. There was a time when the agency business was conducted by experienced employees, but now when a new manager comes in he frequently discharges all the old employees and supplants them with ignorant, half-baked children from private schools and commercial colleges. The result is that the service is demoralized, the reports are a laughing stock, the ratings are without value; and the agency, instead of being an assistance to the subscriber, becomes an annoyance and a curse.

ONLY REMEDY IN SIGHT.

The increasing costs of living at the present time, whatever the philosophic moon gazers may say, are largely caused by the decrease in the food supply. Everybody who has to buy bread and meat and vegetables in the market knows that the increased cost of those articles is the chief factor in the increased cost of living.

No scientific theorizing is needed to account for the facts stated. They are known to be due to the reduced production of wheat, corn, beef cattle, hogs and sheep in proportion to the great and steady growth of the country's population. The country population deserts the farms and moves to the towns, while the foreign emigrants who swarm to our shores to the number of a million annually stop in the cities.

The farming districts are suffering for laborers, while hundreds of thousands of men are idle or have no steady employment in the cities. Heretofore the United States has exported great quantities of breadstuffs and meats to foreign countries. To-day, however, the surplus of foodstuffs has declined at such a rate that if it were not for our cotton, petroleum and timber we would have no products with which to pay our debts abroad and would be forced to ship gold.

The unwillingness of the laboring classes to live in the farming districts is due more than anything to the dull and lonely life. The wages are not large, but they are steady, and food and shelter are sure, but there is no excitement, no lighted city, no place where the people can congregate at night and realize the influence and sympathy felt in a crowd of human beings. Man is a gregarious animal and he seeks the society of his fellows.

Thus it is that the laboring classes desert the farms for the city, where, in all probability, they are doomed to disappointment, low wages or no wages, and as for the crowd, the individual who has nothing gets more kicks than halfpence. The bright lights and amusements and excitements of the city are dull enough to those who have no money with which to enjoy them, but, nevertheless, the drift of population to the cities goes on all the same, for human creatures live to no small extent on hope.

Of course, the country people who have money are able to enjoy the attractions of the city, and they do so. Moreover, they are wearied with the trials and vexations of having no dependable supply of labor. When the time comes to put in the crop it must be done. If it needs attention while growing the demand is urgent, and when the crop is to be harvested there is no appeal. It must be gathered and housed or it is lost.

Under such circumstances the farmer gets all the help he can from machinery, and then he submits to such loss as the lack of laborers imposes on him.

A noted Michigan authority on this subject recently wrote:

"There is nothing to indicate that

many Michiganders have left the farm because of a failure to make money. Abundant crops have been garnered. Still the census shows that many have left the farm—left it despite the 'lure of the land' and the 'call of the country,' of which many have spoken and written so eloquently. Ask the average man of family who has left the farm why he did so, and the substance of his reply is almost sure to be that it was because of the scarcity of help. Question him more closely and the probability is that he will have something to say about the 'women folks' and how hard it was to keep help in the house. When you have these replies you are on bedrock. You are at the root of the matter.

"There is no use talking religion to a starving man, for what he wants is soup, not salvation. Nor is it worth while wasting words telling a worn-out country woman, without help in the house, of an organization for the promotion of culture. Her need is not so much for a club as for a cook. Given the cook, she will no doubt look more favorably upon culture, for literature has ever drawn an inspiration from the land.

"With the exception of the boys and girls, who may have been attracted to the city by social or business prospects or who have seen their parents 'wearing their lives out at work,' as it seemed to them, most people who leave the farms and go to town do so not so much from choice as from what seems to them at least a necessity. They may wish for better schools, churches and roads; but, not for these things alone, important as they are, do large numbers of farmers sell their old homes, leave tried and true friends and neighbors and go to town. Most of them go only when they have made up their minds that they must."

There is from time to time a lot of pretty talk about the attractions of the country, and some have started the cry, "Back to the farm!" But nobody is going and the prices of food continue to soar because the supplies are not keeping pace with the demand.

It is foolish not to look forward to the day when the situation will be serious indeed, and if there is any remedy in sight it must be one of two. Either divide the lands into small farms, to be owned by the men who work them, or else put the lands in the hands of great syndicates and allow them to import ten millions or more of Chinamen to work them.

The Socialist idea of placing the entire business of agricultural production in the hands of the Government will fail, because unless the laboring classes are enslaved they will not go back to the farms. They will work in towns and cities, they will work in mills and factories, but if they are to remain free they will not go back to the farms as laborers.

But let a man with a family acquire a small farm which is his property. He becomes a landed proprietor, a lord of the land. He will work it and take some pride in it. He will

not need a gang of laborers, but with the members of his own family he will cultivate his ground and grow crops. With small farms of ten to twenty acres neighbors will live in sight of each other. Their settlements will be villages like the agricultural villages of Europe. Thus the people escape the loneliness of country life. At night they get together and have their social diversions.

Small farms are the relief, the only practical relief from the decreasing food supplies caused by the desertion by laborers of the big farms of the country. This is the only remedy in sight for the decreasing food supply.

OUR GREATEST ASSET.

This city has a splendid asset in the Kent Scientific Museum, and it is an asset that is not much more than half appreciated. The Museum was founded years ago by a few earnest workers in the cause of science and it has come to the city at but a small fraction of its actual cost in time, effort and money expended. It is rich in natural history, containing the De-Camp and Carrier collections of shells, the Gunn collection of birds, the Fox collection of sponges and corals and a great wealth of other material, minerals, Indian relics, curious things from many lands, ceramics, weapons, specimens of pioneer art and handicraft. In the Museum are many specimens of which there are no duplicates and which, if lost or destroyed, could not be replaced. This Museum is known to the scientific world, for students come from long distances to study its collections. It is a place of rare interest for visitors in town. It is invaluable in connection with the city schools. It is instructive and entertaining for our own people. And the city shows its lack of appreciation of its value by its failure to make adequate provision for its support. The Museum building, the old Clay residence, is ill suited for the purpose to which it is put, both in room and arrangement, and it is not fire proof. The financial support given it is too meager to make it possible to properly care for what we already have, to say nothing of adding to the collection. The squeeze penny policy of the municipality toward the Museum minimizes its value as an asset; a little more liberality would bring rich returns.

The first great need of the Museum is a proper building. A better site could not be desired than the one already possessed, with its wide frontages on two streets and its easy accessibility. The ideal solution of the building problem would be its erection as a gift to the city, just as the Ryerson library was built, but, in the absence of a benefactor, the city can better afford to build than not do so. The building should be large enough for the long desired art gallery, as well as for the Museum, and with such a building Grand Rapids would more than ever be the art and scientific center of Western Michigan, as well as its business capital. With an adequate building

there is no reason why Grand Rapids should not have specimens from the Roosevelt hunt in Africa and our own hunters—Kelsey, Barnhart, Davidson, White, Waddell and others—would take pleasure in sending in specimens. The Museum would be infinitely enriched by donations if only the assurance could be given that gifts would be properly cared for and permanently preserved. In addition to the gifts, there would be many loans if safety from fire could be guaranteed by a construction of steel and cement. But even with an adequate building there should be liberality in the support of an institution which would be one of the city's chief prides. There should be money enough to maintain it as it should be maintained, and there should be money for the purchase of new material when it can not be procured by gift. Valuable collections are being constantly offered, some of them of rare interest, and often these can be purchased at a small part of their actual value and there should be money to use for this purpose.

New York is proud of its Metropolitan Museum, Chicago boasts of its Field's Museum, the Smithsonian is one of the glories of Washington. The Kent Scientific will not rank with these great museums, but it contains many specimens which these great museums would like to have and Grand Rapids has reason to take pride in what it has. Other cities find their museums and art galleries valuable as centers of attraction for scientists, students and visitors from out of town; there is no reason why it should not be the same here if only a more liberal and enlightened policy were pursued.

This city has been spending much money for new parks and for the improvement of parks, and this is commendable. But should not some money also be spent in behalf of science and art? The parks at best are available for only half the year; a museum and art gallery would be open to visitors every day in the year. In the parks the people get recreation and amusement, in the museum and art gallery they would receive instruction and entertainment, and is not one as important as the other?

This city has its park problem fairly well solved and the great problem should be a combined Museum and Art Gallery. The problem should be approached, not in a makeshift spirit, but in a way that will make the institution a real and permanent benefit to the people, a center of scientific and art interest, a place that people will come far to visit and see.

Still cling to your ideals. They should be a power to you, leading to great aspirations and achievements. In good time they should bring to you that reality in which, at last, you will find your heart's desire.

A public whipping on the bare back would do more good to lots of criminals than any amount of imprisonment.



News and Gossip of Interest to Business Men.

Saginaw River Traffic.

With the channel deepening work undertaken by the Federal Government in Saginaw Bay and River come early and corresponding announcements of navigation service for the season of 1912. The Erd interests are among the first to get in the field and announce that about May 1 they will put two boats in commission to run between Saginaw and Bay City, the operating company being incorporated as the Saginaw & Bay City Navigation Co., with a capital of \$25,000. Both boats will have two decks and ample cabin accommodation. In dimensions they will be 65 feet long with 15 feet beam, and the power will be supplied for each by two 50 h. p. Erd motors, operating twin screws. On the run the boats will stop along the river for the convenience of fishing and camping parties, and each boat will have a passenger capacity of 300.

In addition to the Erd fleet the steamer, R. B. Hayes, is also to be operated out of Saginaw next season and is now in port for the winter, Captain E. J. Donaghue and Chief Engineer E. H. Braund being here to attend to the overhauling.

Otto Geiger, a young business man of Saginaw, who is fond of the marine life and has had considerable experience as an amateur, recently put his experiences to good use and took the Federal examination for master's papers, which were given him. He has purchased a 60 foot cruiser and will run the craft as a pleasure and passenger boat between Saginaw, Bay City and the summer resort known as Point Lookout.

In the meantime orders for smaller craft to ply on the river are being placed every day, so that the 1912 season promises to be a very lively one. The Board of Trade is also interesting itself in the navigation facilities as an aid to improving the freight service for business men.

Interesting Suit Started.

A Saginaw attorney announces his intention to institute proceedings to restrain the city from its contemplated charter revision and election, which the Common Council fixed for Tuesday, Nov. 7. The bill of complaint will allege that such an election would be illegal and that the city of Saginaw has no authority under the constitution and home rule act to so revise its charter. The attorney claims to represent property

interests of \$300,000, but keeps their names under cover. As the bill will allege that the new home rule act does not apply to existing cities, the result of the proceedings becomes of interest to all Michigan.

Business Notes.

Cooney & Smith, makers of upholstered furniture, are planning a \$10,000 addition to their already extensive premises on South Washington avenue, adjacent to the auditorium. An addition, 30x120 feet, is to be made to the plant, the new building to be at the rear of the present structure and to be three stories high. This is one of the few Saginaw manufacturing plants located in the down town business district.

The E. W. Collins store, at Fostoria, was burglarized Wednesday night, and overcoats, sweaters, women's scarfs and some socks were stolen, the marauder evidently having a taste for seasonably warm goods.

Robbers of all kinds are taking it out of the country storekeeper these frosty days of November. On Saturday two men stole a mare, colt and top buggy from Flint, and on their drive away stopped at Otisville long enough to force an entrance to the village store and equip themselves with comfortable sweaters from the stock.

Col. W. S. Butterfield, of Battle Creek, is figuring upon a new theater for Saginaw. He at present controls the Academy, Jeffers and Bijou theaters in this city.

At a meeting of the Saginaw Board of Trade Committee on Interurban Connection with the Thumb District a good deal of valuable information was submitted, and the Committee decided to go into the matter systematically, and to have a report on the entire route in the near future.

Collections at the Saginaw customs office for October totaled \$5,000.

Strobel Bros., 612 Gratiot street, grocers of many years' standing, have added shoes and furnishings to their business, taking an adjoining store for the new lines.

The Berst Manufacturing Co. has completed a fine new office building as an addition to its Maple street plant, finished in Southern pine, with hardwood floors.

E. W. Kahn, for years with the C. J. Netting Co., of Detroit, has located in Saginaw and opened a business establishment as a tile expert.

The Huron Shore Gravel Co., owning extensive deposits at Green-

bush, Alcona county, has been incorporated with the following officers: President and General Manager, C. W. Luce; Vice-President, A. R. Merrick; Secretary and Treasurer, A. H. Fish. H. R. Mason and other Saginaw business men are interested in the company.

Ernest Feige, of the Feige Desk Co., is now in Europe on his annual business tour and has already visited England, Belgium, Germany and France.

The Erd Motor Co., Saginaw, has appointed Carl Clemenston, Malmo, Sweden, its sole agent for Denmark, Norway and Sweden.

Little & Johnson, Belding, are open to receive catalogues from wholesalers in hardware, roofing, house furnishings, etc., they having bought out the Oakley & Fahrion business, at Albion.

Saginaw breweries appear to have enjoyed a good year, the Banner, Schemm, J. Raquet and National concerns all making large and important additions to their plants.

J. W. Brady.

Got Back.

Passenger—I tell you, I'm a self-made man. I—

Conductor—Not so loud. Don't let everybody know your troubles.

Nowhere To Go.

He had been reading in his newspaper about the adulteration of almost every article of food stuffs, when he came to a sudden resolve and said to his friend:

"By the jumping jingo, but those men ought to be sent to state prison! Think of copper sulphates to make canned peas look green!"

"Well?" was asked.

"They don't get none of their poisons down me!"

"I'll go to the country and take board with a farmer and live on pumpkin pies."

"It's to laugh," said the other with a grin.

"What about?"

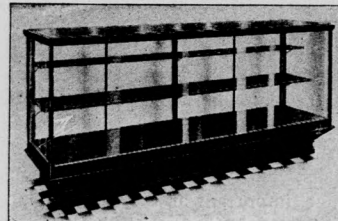
"Why, the farmer rubs his pumpkins with creosote to preserve them; and creosote will kill a dog inside of two weeks! You are going to stay right here and eat and die with the rest of us!"

The spirit of enthusiasm is contagious. Try it in your store.

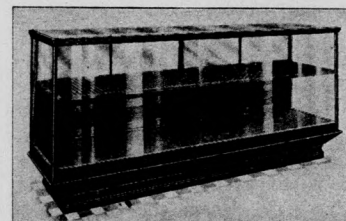
Symons Brothers & Company

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.

FACTS ABOUT FLORIDA.

No Better State Than Michigan For Poor Man.

Tarpon Springs, Florida, Nov. 4—Perhaps I should have headed this article with the word "Victims," as that is the name I have sometimes heard applied to those credulous people who, with limited means and no good trade, seek warmer latitudes in the hope of finding a paradise. A few years ago I met a man on a street in this town, and from the "cut of his jib" I sized him up for some sort of a minister. I afterward decided that he was from Kansas. He halted me with the question:

"How long have you been here?"

"Five years."

"How do you like the country?"

"Very well."

"What makes you walk so slow?"

"Grippe."

"Why, I thought that people came here to get well, not to get sick."

"Now, look here," said I, "I have traveled nearly all over the United States and I never have found the place where people did not get sick and die."

This article is not addressed to people who have an income, or with means of their own on which they may reasonably depend in the future, for they can do as they like, and if they meet with losses, it is their own affair. I am simply writing from my own experience to caution poor men to go slow.

A day or two ago I saw a sort of newspaper which extolled, in the

highest terms, a tract of country with which I am perfectly familiar, and any one reading it up North would think it a most delightful region, where all sorts of crops grew spontaneously and ripened to perfection.

This surprised me somewhat, as I had not a very high opinion of that part of the country, but that paper will doubtless be read and re-read, and will bring more or less settlers to locate on that sand. Some of them will be disappointed, for they will look for what they can not find. The other fellows will have their money and they will have gained more experience.

On one point, I wish to be clearly understood: Some of the land circulars will tell you that you can buy a piece of land—five or ten acres—and after a short time, put money in the bank after hiring all necessary work done. This does not accord with my experience. After many years spent in California, Florida and elsewhere in our warmer states, I have never seen a case of this kind and, further, I can find no one else who has. As to land, it is easily bought if you have the money, but after you have the ground comes the work and the care and the supervision.

In fact, in my opinion, land, except for purposes of speculation, is of little use in this region. The orange trees are of very slow growth, and in order to raise other crops you must, unless on exceptionally good land, employ fertilizers in order to get a fair crop.

Such men as I know who have made money in farming have done so after years of labor, and anyone who thinks the farmer does not work in Florida or California is very much mistaken.

The "truck farmers" who bring us their produce to sell often rise at 2 or 3 o'clock in the morning and drive several miles to sell their goods from door to door.

In the paper I referred to there is one picture of a certain house. I know it well enough—and the owner built it himself—almost with no help outside of his family. It was long years before he could do this, but meanwhile he had a good trade, and but for this he might never have succeeded with his farm.

It isn't "all beer and skittles" down here. There is a good winter climate, but the summers are hot and trying. I have seen it hotter in California, but the climate is drier. The water here is always warm—sometimes thoroughly impregnated with salt or other minerals. It is sometimes hard to get. There is no native sod here, but I have heard that clover can be raised. The trees are not especially attractive and, despite the name of the State, there are in June at least ten flowers in Northern Michigan to one you will see in Florida.

Having written thus far, I submitted the manuscript to my wife, who said that it was all true, but that I had made things appear rather "blue"—that we were not uncomfortable. I

replied that if the article made things look blue, it was because we had nothing to sell and no motive for misrepresenting facts. The fact is, both California and Florida have a good winter climate, and when you have said that, you have said the most that there is to say in their favor. Of course, both have their good points, but there is no Paradise in the world, so far as I can judge. An old friend, now dead, was lauding Ecuador one day as very near perfection, when I asked him why he didn't stay there. He replied that the government was too unstable.

I might write much more, but will close here with the hope that some of our poorer winter visitors may, at least, have money enough to get back with, if they do not like Florida.

In my opinion there is no better State for a poor man than Michigan.

F. H. Thurston.

The Doctor's Advice.

An old lady notorious for her parsimony one day met the famous Dr. Lindemann in the street. As soon as she caught sight of him she determined to make the most of the opportunity, and exclaimed: "How fortunate that we have met, doctor! I have been suffering a good deal from weakness lately, and every time I walk out I feel tired directly in my limbs. What would you advise me to take?"

"A cab, madam," replied the doctor, and quickly disappeared.

Another Advance in Coffee

—Says a press dispatch under date of October 19th.

A stirring circular recently issued to the coffee trade, shows a decrease of consumption of coffee in two years of, in round figures, 200,000,000 pounds.

The above news items are interesting.

Do you realize, Mr. Grocer, that your profits on

POSTUM

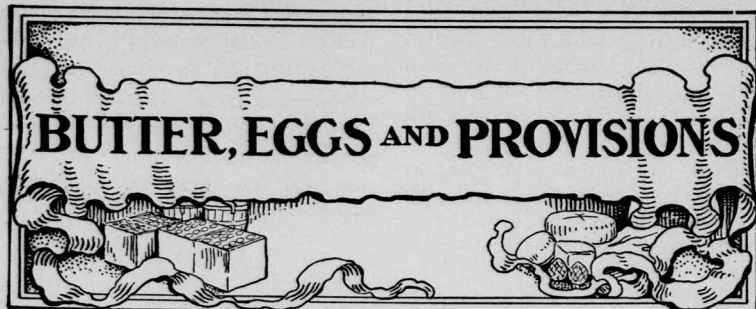
are equal, if not more, than on coffee, and they are sure! There's no fluctuation.

Some Americans seem to prefer a healthful, home-made breakfast drink in place of coffee which chemists class among the drugs and not among the foods.

"There's a Reason"

Attractive, easy-to-put-in Postum Window Displays help sales! Sent free by prepaid express upon request. Write for it!

Postum Cereal Company, Limited, Battle Creek, Michigan



Special Features of the Grocery and Produce Trade.

Special Correspondence.

New York, Nov. 4—Spot coffees move to some extent, but this movement is of the smallest quantities, as buyers seem to think the top notch has been reached and that there will soon be a "sickening thud." However they may come out six months from now they are taking no chances. Rio sevens are quoted at 15½¢@15¾¢. In store and afloat there are 2,144,128 bags, against 2,700,832 bags at the same time one year ago. Milds show no appreciable change and are firmly held.

Teas are quiet, but there is a steady feeling, and the future is viewed with great confidence by holders. With imports probably much less than last year the chances for an advance would seem to be good. Sales for the week simply cover current requirements.

The sugar trade is at a standstill. The public seems to be using the smallest possible amount and buyers are taking mighty light supplies. The general range for granulated is 6.50c, less 2 per cent.

Rice is not in overabundant supply, but the demand is moderate and there is no scarcity whatever. Prices asked by millers appear to be beyond the ideas of buyers and the opinion seems to prevail that a drop may come at any time. Prime to choice, 4¾¢@5c.

Not a particle of change is to be noted in the spice trade. Stocks are large enough, but not excessive. The demand is not as active as it was hoped would be the case and quotations are exactly as before.

Molasses is moving, but with molasses-like slowness. There is no change in rates, nor is there any difference in syrups.

Standard 3s, tomatoes, can be obtained at 95c, with the goods put up in Virginia. Maryland packers generally ask 97½¢@1 and are pretty firmly sustaining this rate. The supply of corn is ample and the market is slow. Peas are in very moderate supply, especially for the top grades. Other goods are unchanged and the market is generally quiet.

Butter is steady, but with the demand not as active as last year. The high rate of creamery specials may retard business as the figure is 33¢@33½¢; extras, 32¢@32½¢; firsts, 29¢@30½¢; factory, 20¢@21½¢.

Cheese is firm and slightly higher. Full cream, 15c.

Eggs are going higher and, with a supply pretty short, the top is not yet in sight. It seems pretty early

in the year for 50c eggs, but even 55c is the quotation for fancy large white nearby stock. But the great bulk works out at about half this figure.

The Quality of Cold Storage Food.

In Chicago recently a banquet was given for which the menu was prepared from food which had been in cold storage for many months. The object of the banquet was to prove that food, even although stored for a long time, is both healthful and palatable. It only proved that some food may be palatable and harmless after such storage. No one has ever denied that, when properly handled and surrounded by the necessary conditions, food can be kept in cold storage in a fairly acceptable condition for comparatively long periods of time. If this Banquet Committee could not have found some acceptable food from among the millions of dollars' worth of ancient materials in the various warehouses, the cold storage of food products as a business would have been terminated long ago on account of financial failure. Cold storage is a good thing. It has been used, in a crude way, in country cellars and spring houses for generations, says the Journal of the American Medical Association. Its modern development has added immensely to the possibilities of our things, it is frightfully abused. In order to get good results, one must have good material to store, and must be able to prevent harmful changes during storage. The condemnation by governmental authorities of millions of pounds of cold storage food shows the defects of the actual system in at least one respect. It is only by the constant vigilance of health officials that greater and more dangerous abuses are prevented. The fact that the banqueters found the food palatable and survived is beside the point. If a banquet such as this had been made an adjunct to a campaign for preventing the abuse of cold storage methods, for limiting them to their legitimate field and for perfecting the methods of handling food products, more would have been accomplished by the cold storage people in overcoming the prejudice of the public and in popularizing cold storage goods.

The pies that mother bakes sometimes make us dream that we are falling off the barn roof or being run over by a drove of wild horses. Let our motto be fewer pies and happier dreams.

Milk-Borne Epidemic of Typhoid Fever.

The danger of transmission of typhoid fever through dirty milk is shown in a recent epidemic in Worcester, Mass., reported in a recent number of the Journal of the American Medical Association, by Dr. E. B. Bigelow, of the local Board of Health. Dr. Bigelow shows that in the last twenty-five years, an average of 106 cases of typhoid fever has been reported yearly to the Board of Health of Worcester, a city with a population of 145,000 at present. This is, roughly, an average of one case a thousand of population a year for this period. In 1910, there were 295 reported cases, more than one case to each five hundred of population, and nearly three times the average. Of these, 213 cases with ten deaths were traced to one milk route, an employee of which was found to be the source of the infection. Dr. Bigelow recommends that all persons engaged in handling or selling milk should be carefully examined in order to prevent such epidemics occurring through typhoid carriers.

Don't stand too much on your dignity—you might slip and fall.

POP CORN

We are in the market for old or new crop shelled or on the ear. If any to offer please write us.

Alfred J. Brown Seed Co. Grand Rapids



Trade Mark Registered

This Butter Chosen by Millions

BLUE VALLEY BUTTER

"Churned fresh every day"

The predominating difference between Blue Valley and ordinary butter lies in its flavor. This is most delicate and appetizing, and produced by our own special curing process. It cannot be duplicated. Furthermore Blue Valley is marked by a uniformity of quality that insures your trade getting the same quality the year around.

Write for complete information today

It costs nothing to be "Shown"

ACT—ACT AT ONCE!!

Blue Valley Creamery Co.
Grand Rapids, Mich.

Largest exclusive manufacturers of pure Creamery butter in the World

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.

H. B. Stanz Co.

WHOLESALE DEALERS & IMPORTERS OF ALL KINDS OF

CHEESE

We have the output of 30 factories.

Brick, Limburger in 1 lb. Bricks, Block Swiss

Write for prices.

Milwaukee, Wis.

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.

Figure with us on your winter stock of fruits and vegetables. Now is the time to buy.

The Vinkemulder Company
Grand Rapids, Mich.

THE TRIP TO TOWN.

Encourage the Farmer To Visit Town Regularly.

Again and again it has been pointed out that the growing tendency toward catalogue house buying, so far as the farmer is concerned, is directly traceable to the fact that he is growing away from the habit of driving to town once or twice a week, particularly on Saturdays, visiting the local stores and keeping on friendly terms with the merchants. In other words, the success of the mail order houses depends largely on their ability to create a feeling of antagonism between the small merchant and his customer.

A Key To Conditions.

The Saturday trip to town is one of the foundation stones of merchandising in the country. Take a Saturday afternoon photograph of the main street in any small or moderate sized town, and if it shows a shortage of hitching room and a fair mixture of automobiles it is safe to say that community is supporting its local institutions and is prosperous.

To encourage the farmer to come to town regularly some communities have instituted regular series of Saturday fairs. Instead of having one big celebration during the season they have some event scheduled for each Saturday during the summer and fall, advertise broadcast throughout the surrounding territory and put on their special sales and special displays to catch the Saturday crowds.

Newspapers Will Help.

In any concerted effort of this kind the local press is always willing to do its part by advertising the events in proportion to the manner in which the town merchants advertise their goods. The churches also can help make such affairs interesting and at the same time can promote their own religious interests. The man who attends a social affair given by the church Saturday evening is apt to remember that church when Sunday morning comes.

Judicious combination of sports and other lighter entertainment features with something of an educational character will make the farmer's Saturday trip to town a permanent and keenly anticipated feature of his summer weeks. And everything that serves to center his interest in the town will pay dividends to its merchants.

The Large City's Example.

Take the case of any large city—the only difference is one of size: During the summer of 1911 Chicago had an aviation meet. A large amount of money was raised by Chicago business men to insure its success. The deficit was met by the guarantees of local merchants and ran into large figures. But business men who were prepared for the crowds that came reaped a harvest during that particular week. Take another Illinois city, Springfield: Everyone who has attended the State Fair there knows that the merchants of Springfield do more business in one week during the Fair than they do in double the time at

other seasons, and that they are fully alive to its importance as a business maker. Such stimulants to local business are as available to the town of 1,000 as to the city of 1,000,000, if that town's merchants are alive to their opportunities and broadminded enough to co-operate in the work.

Good Roads the First Step.

But, getting back to the main text, the road to town is the first consideration. If the farmer is making money he is apt to put some of it into good horses or an automobile, providing the roads are in such shape that he can realize on that kind of investment. But bad roads are the farmer's curse. If he knows that he must travel four or five miles of muck a foot deep to get to town he will stay at home and let the R. F. D. carrier take his order for clothing, groceries or lumber. And it is worth while to bear in mind the fact that if certain political allies of the catalogue houses have their way the R. F. D. carrier soon will be delivering the mail order merchandise as well.

Parcels Post and the Farmer.

The parcels post, if it materializes, will bring the farmer one step nearer the big city and in the same measure will make it necessary for the small merchant to adopt more aggressive tactics. Good roads and resultant free communication between the farm and town will do more to offset this influence than any other one thing.

Of course the benefits of good roads can be enjoyed only by towns whose merchants are progressive, selling good merchandise at reasonable prices. But, given that first requisite, nothing else will help the local merchant keep his farmer customer in line so much as frequent personal contact. Here is where the Saturday trip to town counts in dollars and cents in the dealer's cash drawer.

Preventive Measures.

The good roads story that follows is an example of the sort of work that is being done in many sections where business men are awakening to the fact that the road problem is theirs as much as it is the farmers'.

American business men are learning that "hard times" can be overcome if the right curative measures are employed, and—what is more important—that locally, at least, business stagnation can be prevented by judicious stimulation of trade. This lesson is rapidly being assimilated by the country's retail merchants and they are coming to appreciate more fully the bearing on their business of such questions as this of good roads. When they finally arrive at some means of co-operative action on such problems, and put that co-operation into effect, the country will no longer suffer from many present causes of unrest.

Every Merchant's Problem.

Every merchant should study this good roads question until he grasps it fully and until he sees that it is his problem. Only in this way can such matters be handled so as to conserve the interests of the entire

community. And it is worth while here to repeat what has been said many times before in this department, that in the aggregate the merchants of any town are only as progressive as the most backward of their number. They must work together to assure results and such work can be conducted successfully only through one medium, the local organization. It may be known as a commercial association or as a business men's club or by any of a dozen names. But such an organization, whatever it may be called, can do things that its members, working with might and main as individuals, could never accomplish.

Money For Crop-Moving.

This is the poorest season to borrow money because the price is highest. A tabular statement of the average interest rate of prime commercial loans at New York for each week in the year over a period of nineteen years shows that the borrower in the latter part of September and the early part of October pays fully 1 per cent. more than the borrower in February, May or June. The New York interest rate in this respect is a fair index to that for the country at large. As bank loans in the United States amount to some fifteen billion dollars, the higher rate on autumn loans represents a considerable tax.

The reason for the higher autumn rate is, of course, that money is then required to move the crops. The Eastern banks, in September and October, ship out nearly two and a half times as much currency as they receive. Chicago and St. Louis also are then shipping currency into the country at a brisk rate. Reserves fall; interest rates advance.

The money, having moved the crops, speedily comes back, however. In January and February the Eastern banks receive nearly two and a half times as much currency as they

ship. Reserves rise; interest rates fall.

From time to time other causes conspire with this seasonal dislocation to produce an acutely distressing situation, as happened in October, 1907. There is no sound reason for shunting a considerable part of the country's ready cash back and forth between the reserve centers and the harvest fields, while there are a number of sound reasons against it.

Will Congress, by any lucky chance, have a little spare time this winter for the consideration of banking and currency?—Saturday Evening Post.

November is proverbially a month of clouds, but that need not hinder plenty of sunshine in the home.

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.

Wanted—Butter, Eggs, Veal, Poultry Nuts and Honey

F. E. Stroup, Grand Rapids, Mich.

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

Hart Brand Canned Goods

Packed by

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

Michigan People Want Michigan Products

Hammond Dairy Feed

"The World's Most Famous Milk Producer"

LIVE DEALERS WRITE

WYKES & CO. Grand Rapids, Mich.

Michigan Sales Agents

WANTED—Shellbark Hickorynuts and Walnuts

Top Market Prices Paid

Both Phones 1870

M. O. BAKER & CO.

TOLEDO, OHIO

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.

MORE GOOD THAN HARM.

Mr. Follmer Believes in the New Religious Movement.

Grand Rapids, Nov. 6—I wish in your next issue of the Tradesman you could see your way clear to contradict the impression that your editorial, More Harm Than Good, will make on the average reader of your journal, and as I can give you my reason a little better in a letter than I can in a conversation, the following are the arguments that occur to my mind for such a request:

It matters not what the cause in which they engage, if five energetic, earnest men were to come to Grand Rapids and talk morning, noon and night for one week, some of them at some time during that period in their earnestness would say something that might hurt some particular individual or cause.

Is that any reason why discredit should be thrown on their general work, because one of them might have said something about the Mission that you did not approve?

Is it fair to say that the Mission does more good than high salaried exponent of this new movement?

Men of ability are entitled to a good salary. By stating this fact in the way you stated it, carries with it the general impression that the man who is attempting to do some good in the name of religion should not be paid for it.

Because I do not feel myself responsible for religious teachings or moral righteousness, I can not escape my responsibility in the matter, and I am very sure, knowing you as I do, that you want to do what good you can in this world, and were you to read the article above mentioned you would feel just as hurt as a great number of your readers.

Take other lines of activity: You know for a number of years how some of the business men of the community gave up their time and attention in attempting to get new industries to come here. No one who has not been on one of those committees know what a lot of hard work a number of business men put in during the year looking up this thing and that thing which is brought to their attention, and because they were not able to land every industry that came along, some people—who do not realize the work put in—say the Board of Trade never does any good, and that statement by certain men would influence public opinion more than all the hard work that particular committee had put in the whole year.

Take another line of work: The Board of Trade thought it would be a good thing to have Prof. Zueblin come here and give us a week's talk about civic beauty. Now, although this was expensive and might be hard to trace results, yet a great many men received a broader view and in their humble way became interested in beautifying the city along different lines. Now, how unfair it would be for somebody not interested in civic beauty to say, "It is a

waste of money to bring a high priced man here to talk about how other cities are becoming beautiful. We can get along without him. Our own park superintendent is doing more in a week than such a man will do in a year."

Take another branch of the Board of Trade work: The Convention Committee give liberally of their time and money trying to make this a convention city. Now, individually, I might not feel like contributing to such a cause, but how unfair it would be for me to say publicly, "Why spend this money for conventions when the same money, put into a potato patch, would do the poor people a great deal more good?" There is no use going any deeper into this line of argument, because you, as a persistent worker along all branches, have been just as mad as the writer has many times when doing work for

religious life by helping with his money to start some movement to have every man realize his laxness and doing the good he can, should he not be commended, rather than criticised?

As to the work here: One of the things that is most often brought up relative to churches is, if they had a lot more business sense they would be better off. This movement has worked along business lines. Six months before it was undertaken general committees were appointed in each district to get the work before the churches and a month or two before they were to come, here still larger committees were named and these committees, in turn, tried to interest the churches. Now, some of the churches, some of the ministers and some of the laymen might as individuals wonder whether such a movement would warrant the time

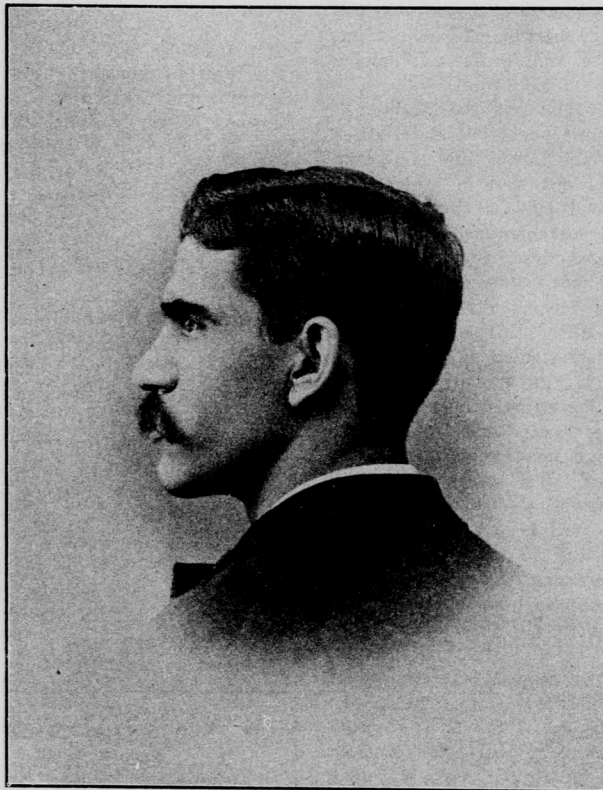
to do anything along public lines. In addition to this, many of the men gave their services and Monday night I attended a meeting of some twenty men members in our own church. The meeting was not to attempt to evangelize the world, but to see whether we, as individual units of the church, were not willing to do as individuals more religious work than we had been doing. You know and I know—and it is a sad commentary—that churches are made up of men like I am, who have their names on the church roll and yet, so far as actual personal service is concerned, do very little work. If this movement did no other work than to have the men who are already enrolled as church members in this city assume more responsibility, the meetings have not been in vain; and you realize, as you must, the hard work which confronts the present day minister and some of the hard working members of the church who do hundreds of things for the general good that no one ever knows of that it hurts to have the work they attempt to do criticised, especially by men who believe along the same lines that most of them do.

We see notices around in the different offices:

"If you can not pull, push," or, "If you can not boost, don't knock."

I know that you agree with both these sentiments and would take first place rather than the latter.

C. C. Follmer.



C. C. Follmer

the general good to have it publicly criticised.

Now as to the movement itself: If the characters in Bible history were in business to-day and were successful, some one would find something to criticise in their methods, and while the big men of our country to-day are not angels, I think the good they attempt should be commended rather than discredited.

When Mr. Carnegie gives a library, it seems to me that we should appreciate his loosening up his purse strings and congratulate him, rather than make unkind remarks about the way he made his money.

When Rockefeller gives money to colleges, it seems to me one of the surest ways to shut off every man of wealth attempting to make any use of his money he has by making a public donation is to throw brickbats at him every time he does.

If Mr. Morgan can mellow his own

and energy put into it, but as the general aim was all along the line of attempting to enthuse men along lines of giving more of their time and attention to good works, most of them entered heartily into the movement. If you would have time to talk to Dr. Bishop or Dr. Thomas, you would be astonished at the time and energy and money they put into the movement, not because they expected to revolutionize the world, but because they were willing to do everything they know to attempt to enthuse people along religious activity. I know a number of the churches and individual members have given much of their time at a personal sacrifice to their business interests. In our church our people contributed to the necessary expense that goes with meetings of this kind and it matters not whether they are religious or political or what they are in these days, it takes money

[Why turn the knocking quotation on the editor of the Tradesman, who has been a booster all his life and has given of his time and means to the betterment of humanity and the community in which he lives, and not equally apply it to the imported oracles who found fault with everything in Grand Rapids, beginning with the food they ate and the beds they slept in and the rooms they occupied and the very atmosphere they breathed? They had nothing but condemnation for Grand Rapids. Her men were not living up to their opportunities. Her churchmen were not doing their duty. Her manufacturers were scoundrels. Her employers of labor generally were oppressors of the poor. So far as the Tradesman's information goes, the gang had not one single good word to say for Grand Rapids. Everything was bad. Their stomachs were sour and their minds were distorted and their vision was narrow from the time they struck town until the time they left. The Tradesman has no use for a bigot and precious little use for a man who sets himself up as a religious teacher unless he conducts himself as Jesus would have done under similar circumstances. With due regard to Mr. Follmer, whom the Tradesman regards as a lifelong friend, the editor still insists that the propaganda of misrepresentation and falsehood which was promulgated from the pulpits of this city during the visit of the imported preachers will result in more harm than good—and time will demonstrate the truth of this conclusion.]

LOCAL LACONICS.

Side Lights on Business Life of the City.

Written for the Tradesman.

The closing out, removal, slaughter and other sales among the local clothiers have spread until practically all of them are in it. It is great for the buying public, especially that part of it which does its Christmas shopping early, but the effect it will have on the holiday trade remains to be seen. One of the Monroe street clothiers with some sense of humor calls its demonstration an "Epidemic Sale," and this describes what has been going on with much precision.

The furniture manufacturers have their plans well under way for the new season which will open in January. They could not bring out many new patterns in July, owing to the strike, and they will compensate the trade in January by showing more new pieces than ever before for a January sale. The new patterns will be in the well established and recognized periods, but there may be some path breaking toward new fields. A large showing of new patterns will be part of the city's contributions toward making Grand Rapids especially attractive to buyers.

Three additional stories are being added to the five story building occupied by the Elston Packing and Storage Co., which suggest that Grand Rapids is becoming metropolitan. It is only in cities that storage is needed to any extent. In small towns an empty barn or an unused attic serves every purpose, but cities demand something better and bigger. In cities families shift from house-keeping to boarding, they go elsewhere for occupation or come here for work and storage is their refuge until they get settled. Domestic infelicity is responsible for many of the demands for storage space, household goods being put away when the families break up, and often when they are brought out again it is to be sold at auction for the storage charges.

Next year is a campaign year and on the part of the Republicans in Michigan the campaigning has already begun, which may indicate some degree of nervousness as to results. The early start takes the form of the political "banquet," which means a minimum of fried chicken and a great flow of oratory. The Republican programme calls for a "banquet" in every county in the State, and these functions will be so arranged that dates will not conflict. This is to enable a few star speakers and the aspiring candidates to make the entire circuit. The advantage of the banquet plan of campaigning is that the expenses will be borne by the people themselves instead of being assessed against the State Central Committee. The dollar a plate usually charged those who attend will cover the cost and leave something additional for use next spring

when money will be needed. The first of these Republican functions was given last week at Greenville and the others will come on as rapidly as they can be arranged.

The Board of Trade has sold its building on Pearl street, which cost \$55,000 six years ago and upon which \$11,000 was expended for improvements, to Charles F. Young for \$50,000. The Board still owes \$56,000 on the building and, in effect, Mr. Young assumes \$50,000 of the outstanding bonds and takes the building, provided the Board will pay off the six bonds next falling due. The deal has gone through—all except the payment of the excess debt above the purchase price—and there is no use criticising it, especially as those now most active in the Board's affairs seem happy to be relieved of the burden, but it might be suggested that an organization of business men is not the best possible body to handle a real estate proposition, not even in a neighborhood where all the other buildings around it are successful.

The plan for the proposed reorganization of the Grand Rapids Board of Trade has been approved by the directors and will be submitted to the members of the Board for ratification at a general meeting to be held Dec. 6. The plan provides for a change of name to the Association of Commerce. The management is in the hands of a board of directors made up of president, two vice-presidents and twelve directors, all elected, and the chairman of the standing committees, appointed by the president and confirmed by the elected directors, making a body of about thirty members. Three classes of membership are provided, regular at \$10 a year, sustaining at \$25 a year and subscribing at above \$25. The plan seems an excellent one and in operation ought to work well. The change in the directorate from forty elective and as many life as survive ten elections to the active body, will eliminate the dead wood which is certain to accumulate in an organization of this kind. When a director becomes inactive or loses his interest his disappearance from the board becomes almost automatic and a live member will take his place. The membership plan is also good. Everybody can come in under the regular list. Those who can afford it can become sustainers, and the subscribing list will provide for various associations that should be affiliated with the board and some of the large corporations. The membership plan ought at least to add materially to the revenues of the Association and more money available means more and better work. In this reorganization one fact should not be lost sight of, however. This fact is that it is not the plan of organization that counts—it is the men back of the plan and their spirit. The biggest and best built locomotive in the world is no better for practical purposes than so much junk without

steam. And it is steam Grand Rapids needs in its civic organizations to make them go forward and do things that count. We need co-operation and enthusiasm and public spirit, and if we have these the particular form of organization is not so important. One of the good features in the reorganization plan is that the man who is willing to work will be given recognition, and a little recognition often makes a big difference in a man's interest.

It has been said that corporations are soulless and some truth is given this saying by a recent incident in this city. Clark S. Rogers began working for the New York Central lines forty years ago as a news agent on the old Lake Shore. He became passenger brakeman, then conductor and as a recognition of his good service he was made local agent in this city. Later he was transferred to Detroit. Last summer he came back to Grand Rapids as district passenger agent. Last week his long and faithful services to the company, covering forty years, the best years in his life, were terminated. A younger man takes his place and without explanation or apology Mr. Rogers is dropped out of the service, to begin life over again as best he can. The proceeding was cold blooded and soulless. That is the corporation of it.

When You Are Sure To Win.

Evansville, Ind., Nov. 7—"Be sure you are right, and then don't make a fuss about it," is the best advice any one can give another, and, as usual, I found the above in the Michigan Tradesman. If we could only learn to listen to ourselves when we read such strong words, we would be right more times than we are, but too many of us simply think we are right and then make so much fuss about it that the noise proves that we have become crossed with other "live wires" and get "burned out" before we know it.

It is a mighty good thing to know you are right before you go ahead, but too many of us start off before we have learned the whole lesson and that is where we "fall down."

Things which are right, in Nature and everything else, are very silent and the movements can not be seen

nor heard, but creation is going on just the same.

In business, as well as in other things, those who know they are right keep still and "saw wood to beat the band" and those who simply think they are right are making more noise than a lot of "kids" out of a ball ground.

About the only fuss any business man ought to make is in words which create a noise around his store in the way of crowds coming and going. If we are silent enough within ourselves we will be able to catch words which will create a big business for us, but too many of us run out on the street, in the saloon or somewhere else and blow about what a wonderful scheme we have and when the public thinks the matter over it makes up its mind that we have made a fuss and were all wrong. So, "Be sure you are right and don't make a fuss about it," and you will win nine times out of ten.

Edward Miller, Jr.

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PRACTICAL STOREKEEPING.

Matters of Vital Concern To the Merchant.

Paper One—The Man.

Written for the Tradesman.

A great man, a great business, a great anything—is never an accident. Back of the great character, the great industry, commercial enterprise, or whatever else it may be that has attained evident success—there is a reason or explanation.

Just because this world of ours is not a lawless, haphazard universe, we have learned to look back of the visible effect to the less conspicuous—but none the less actual—cause.

If it is true that a very large percent of the men who go into business for themselves fail, while only a fractional part of them make good, there are substantial reasons for it.

Shopkeeping is amenable to law.

There are certain laws, principles and methods that underlie and determine all successful retailing operations.

If anybody were at pains to study these laws, principles and methods very carefully and thoroughly—verifying each one of them by actual tests under a wide variety of circumstances, so as to winnow out the non-essential, retaining only the universal and indispensable—he would be doing a piece of scientific work—just as much so as pursuing some one of the natural sciences.

If, after mastering these laws, principles and methods for his own benefit, he were to sit down and commit them to writing for the guidance of others, his work would constitute a treatise on the science of retailing.

Such a work would necessarily contain a lot of matter that would be of equal interest and profit to many different kinds of merchants; for it is evident that the large body of these laws, principles and methods are common to all successful retailing enterprises.

Discerning writers are now phrasing this as the age of scientific merchandising—by which they mean that merchants generally are now beginning to see that success is merely a matter of complying with the known conditions thereof.

Consequently rule-of-thumb methods are taboo. Instead of guess work there is intelligent prevision and direction. A desired result is first visualized, then sought. Moreover, it is sought along intelligent lines.

This little work does not lay claim to being a scientific exposition of the whole subject of shopkeeping, but the writer does hope to gather up and set forth, in the course of this discussion, some matters of general interest and practical value to merchants.

In order to begin at the beginning he intends to begin with the man back of the business.

In order to be successful the shopkeeper must think in terms of success. "As a man thinketh, so is he."

The most important thing about the business is the man back of the

business. Upon him everything else depends. The business will be just as large or small as the man—and not otherwise. As the man grows, so grows the business. If the man is "a dead one," the business will stick fast and never budge an inch.

It is the privilege of every man to create an environment big enough to fit his own requirements. This brings us fact to face with a very popular fallacy; namely, the all too prevalent idea that we could do ever so much better if conditions were different. If we could just slip up on environment in harmony with our ideas of what merchandising environments ought to be, we fancy we could revolutionize things in our particular little neck of the woods.

This is a vitiating conceit. The pernicious thing about it is that it makes many a good fellow lie down when he ought to be up hustling for business. It somehow seems to promote that feelin'-sorry-for-ourselves impression.

Now I don't know any place where they carry a full line of plain and fancy environments, fit-to-measure and guaranteed wear-proof, do you? Environments don't come that way. You don't buy 'em at all; you find them. Some of them doubtless are worse than others, but none of them are just what we'd like to have them.

Therefore it's up to us to make them different.

When you buy a pair of new shoes and run your hand over the smooth, hard bottom, you'll find that the surface is regular. There are no depressions corresponding to the ball of the foot and the fleshy part of the toes and the outer edge of the transverse arch of the foot. After you have worn those shoes for four or five months run your hand over the bottom of the shoe and see what has happened. You'll perhaps be surprised to note the depth and position of certain depressions that the foot has made in the sole of the shoe. The surface of the bottom on the inside of the shoe is no longer regular. The ball of the foot, the toes and the outer part of the transverse arch have made an environment suited to their needs.

It is the easiest thing in the world—and just about the drollest—to sit down and fancy what a prodigious swath we would cut if things were precisely according to our liking—in other words, if we had things our way. How often do we hear young people saying that they have not had a chance—don't somehow seem to be able to get a fair and square opportunity. They fancy they are handicapped and all that sort of thing.

Ideas like that are negative and inhibitory. They retard progress, squelch ambition and stultify the mind.

The productive mind must be masterful.

The merchant can not afford to spend time moping over inauspicious environments.

Conditions may be ever so adverse, but it is up to the shopkeeper to overcome, subdue and master.

In order to do this he must have a dominant, aggressive and masterful mood.

Spunk, grit, metal, ginger, determination, aggressiveness, fighting proclivities—these are some of the words and phrases that we use to express important qualities that every man must possess in order to be successful in any given line.

In company with a merchant I visited an eleemosynary institution some months ago. Although my merchant friend was almost 75 years of age, he was still in business—and doing, all things considered, about the best business he had ever done during his forty-five years' experience.

"See that old gentleman over there," he said, indicating a husky fellow of perhaps 65. "He used to be a prominent pork packer. At one time he was rated at a million and a half."

"Notice that tall man over there?" pointing out a broad-shouldered man of 60—"used to be a prosperous retail furniture dealer." And thus he went on, pointing out more than half a dozen men in that old men's home who used to be wealthy, prosperous and conspicuous men in the business life of our city. And it was pitifully evident that they were down and out. But the remarkable thing to my mind was the fact that all of these old fellows who had given up the struggle were actually younger than my merchant-friend. Moreover, they all appeared to be physically fit, while he was a cripple—had a game leg, and had had since he was a young man—always hobbled about with his stick, one leg being at least an inch and a half shorter than the other. In addition to that he was terribly afflicted at times with asthma. But he was game to the core of his being. No giving up for him. His spirit was essentially virile. He was a born fighter—and he fought to the very end. Although my old merchant-friend has died within the month, he reported every morning at the store until a week or two prior to his demise. He was the head of a big business—and he continued to be a clear, vigorous, productive "head" right up to the last.

Chas. L. Garrison.

There is no room in life for a record of one's failures, humiliations should never be encouraged, although the lessons they have proffered make the warp and woof of the fine garment of high character.

Many there are who are loafing at the village grocery store when Opportunity is knocking at their door.

Inculcating Carelessness.

Recently the Court of General Sessions at Toronto, Canada, found an autoist guilty of criminal carelessness, with a penalty of imprisonment for life. The autoist had run into a crowd of people, injuring a half dozen or so. He pleaded that the brake on his car refused to work, but witnesses testified that he was intoxicated.

Life imprisonment seems a rather severe penalty for the offense, but after all it is just. If he criminally imperiled the life and limbs of other people, he should take the consequences of his carelessness, even if, as in the present instance, no fatalities occurred. That none did was due entirely to good fortune and not at all to him.

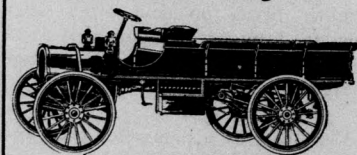
There is this that can be said about English justice, in England or in any of her dependencies, it is prompt and severe. Sometimes it seems to be too severe from our point of view. But our point of view is notoriously lax in such matters. We excuse or condone offenses in this country that are followed by severe penalties in most other countries on the globe. The result is that as a nation we have a disregard for life and limb that is shameful. Particularly has this disregard for the safety of others been manifested by automobile drivers, and it would be a good thing perhaps if a few penalties could be imposed here.

The example of the court in Toronto might be followed in this country, and there are many people who would think it right to do so.

He was an ambitious youth, the simple life was not for him. He was determined to go upon the stage. His persistence won the day. He now drives the stage between Upham's Corners and Newton Center.

The practical joker has few friends and he doesn't deserve any.

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ASK US HOW

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

UNEARNED INCREMENT.

Man Is Fined For Enriching His Neighbor.

Our present unscientific method of taxation is as unjust to the capitalist as to the wage worker.

It is quite as much of an injustice to the man who has as to the man who has not.

For instance, when a man puts up a building costing more than the value of the land that it occupies he is at once performing a social service.

Under the present system he is taxed more on the building than on the land.

This is simply penalizing trift.

Yes, and his act of putting up that building adds to the value of all the adjoining land without the owners of it contributing one iota in money or effort.

As an illustration of this: Several years ago a man went up on Broad street in Columbus, Ohio, which is one of the streets surrounding the state house square, and purchased a lot for \$40,000, on which he proceeded to erect a sixteen story building of small ground area at a cost of more than \$350,000.

At the time he purchased this particular lot he had the opportunity of purchasing any one of several along the way at about the price that he paid. After the building was completed and tenanted he undertook to purchase the adjoining lot to protect his structure from fire, to preserve the light and with a view of duplicating his structure in the distant future.

He learned to his surprise that the adjoining lot which a few months previous had been offered for \$40,000 could not be purchased for \$80,000. He found also that every foot of property on that street had doubled and in many cases trebled in value.

It was all due to his improvement.

He was taxed for this improvement while the taxes of all the adjoining property remained the same as before his improvement.

In other words, he had not only doubled the value of all the property along the way without the owners contributing one iota in money or effort, but he was practically fined for his act by the state.

The mere act of putting up that sixteen story building added many times its cost to the land adjoining it along that street.

About fifty years ago one Lewis Dibble, a cook on a lake boat, purchased a lot on Euclid avenue, in Cleveland, Ohio, for \$300.

To-day his heirs are receiving \$30,000 a year in rental from this land on the original investment of \$300.

Twenty-five or thirty years ago they improved the property at about the cost of one year's income to-day.

It is true that this is foresight, but foresight is not production or taxes.

The present income on this property indicates that it is worth more than a million dollars, which means that every man who works in any

productive pursuit has made this value not only in principal, but interest each year.

If every property owner along Euclid avenue in Cleveland had acted as Lewis Dibble did and had not improved his property, property would still be worth \$300 a lot along that street.

Fifty years ago John Corlett purchased two lots on Prospect avenue in Cleveland and built two houses on these lots from trees felled from a grove in the neighborhood.

These houses are standing to-day, surrounded on three sides by three twelve story buildings, and the old man lives in one of them.

The other day a banker went to him with an offer of \$4,000 a front foot for the property.

The old man refused the offer, but told the banker that he had originally paid \$18 a front foot.

Now, if everyone along Prospect avenue had done what John Corlett did, property would still be worth \$18 a foot on that street.

When any of us goes along the streets of these cities and sees shacks and superannuated buildings along the principal streets of a business district we know that the holders of title are waiting for their neighbors to do just what this man in Columbus did, and what the men did who improved around the property of Lewis Dibble and John Corlett in Cleveland—making it valuable without contributing to it either in money or effort.

In other words, it is simply getting something for nothing.

In professional gambling rooms where poker is played they have a slot in the center of the table large enough to admit a chip. This is for the "rake-off," or what you pay for the privilege of playing in the room.

Usually the tax against the participants in the game is about 10 per cent. of the amount of the stakes.

Last winter four lake captains in Port Huron, Michigan, played all winter in a professional poker room—the original four continued their play all winter without admitting an outsider.

When they took their boats out in the spring not one of the four had a cent.

Where had all their money gone?

It had gone down the hole in the center of the table.

The room-keeper had it—winnings and all.

Now, under the present system of taxation, the land values, particularly in the congested districts of cities, are like the hole in the center of the tables in a poker room.

All the earnings of the farmer, the manufacturer, the merchant and the transporting agents, and all the people who are employed by them, will finally disappear just like the money of the lake captains—in the hole in the center of the table—it will congeal into land value.

It is only a question of time.

The remedy is a gradual reduction of taxes on improvements and a gradual increase of taxes on lands until

all taxes are upon lands and none are upon any improvements which are the results of man's effort.

In this way the holders of lands will be forced to build upon them or sell to those who will improve them.

By forced improvements, high rents and congestion will be eliminated, together with all the social and physical diseases that are now the result of congestion, for those who produce, either with their heads or their hands, will get all they earn and those who do not produce will get nothing.

The capitalist will get an equitable return providing he invests in productive enterprises; for he will not add to the unearned wealth of his neighbor.

He will not be fined for enriching his neighbor. David Gibson.

Some One Gained.

He was one of the last to go home from his summer outing, and Smith met him on the street to pump his arm and ask:

"How much did you gain, old fellow?"

"H'm. Have not figured it out yet."

"Twenty pounds?"

"Hardly."

"Not quite, eh? Shall we say fifteen?"

"N-o-o."

"Ought to have made it fifteen. Must be ten, anyhow."

"I don't think it's ten."

"Bless my soul, but you know best. Let's see? Gone three weeks, and you

must certainly have gained five pounds."

"I doubt it."

"Hear the man! He doubts that he gained five pounds! Shall we call it four?"

"I don't think I gained a single ounce," said the homecomer, as he scratched his ear.

"Ho-ho. Not an ounce! Just think of it! But, say, someone must have gained. Yes, some one must."

"I think some one did. The railroad gained \$12 for my fare, the farmer \$25 for my board, a teamster \$2 for taking me to and from the station, the cook the same for tips, the doctor \$8 for paying four visits, the druggist \$2 for curing me of poison ivy and the farmer's hired man—"

"But where did he come in?"

"Why, he won \$30 off me at poker! Yes, I think there was a gain somewhere!"

Tom and Jerry.

Two youngsters, a boy and a girl, were passing a saloon and in the window read the attractive placard:

"Tom and Jerry inside, 10 cents."

They speculated as to what it meant, the little girl being chiefly interested. Her escort, puffing with pride at the superior knowledge of the male, concluded his observations thus:

"That means that they're inside and you can see them for 10 cents.

And they passed on, content in the solution of the puzzling inscription

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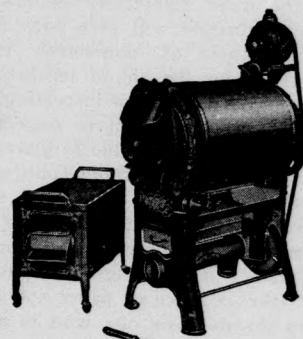
Concerning the Roaster:

The A. J. Deer Company.

Hornell, N. Y.

San Francisco, 7-26-1911.

Gentlemen—Enclosed please find check to apply on roaster. In regard to the machine, we wish to say that we are perfectly satisfied and proud of having it in our large show window. It does all a machine could do, so we can conscientiously recommend it to anyone wanting an A No. 1 machine. It's very easy to operate and turns out a perfect, nice even roast coffee and peanuts both alike. We'll gladly sign our name and confirm any statement you may wish to send out in behalf of your machine. Yours truly, (Signed) MISSION TEA COMPANY.



No. 5 Royal Roaster

Theo. S. Pederson.

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.

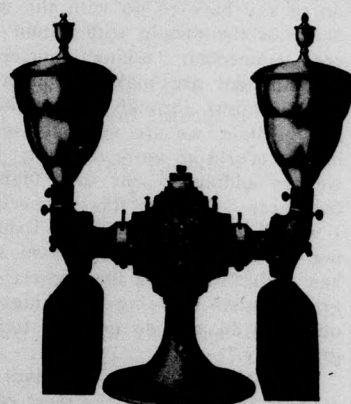
We might say that we have only used your mill about sixty days, but we are thus far so well pleased with the mill that we would not want to part with the same at DOUBLE THE COST, if it were not possible to get another, and knowing that there are a great many other makes on the market and some selling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

Very truly,

(Signed) BARKER & ADAMS.

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TEN TALKS

To Bank Clerks By a Practical Banker.

Fifth Talk—Habit.

We start out in life with certain germs of character that come to us as an endowment and are shown in our tendencies, and because we have a belief that they are inherited, if we have a pernicious habit, we are very liable to lay the blame to our progenitors. However, I have little sympathy with anyone who will admit, in taking this view, that he lacks will power to overcome any tendency that may have come to him as a matter of heredity.

Habits grow upon us before we are aware of it and often times as a matter of imitation. We become acquainted with some person and like him very much and very soon we catch ourselves in actions and manners of speech following his methods. I recall at one time we had a teacher in our school who was beloved of all the children. He had a slight impediment in his speech and in the course of the term we found most of the children in conversation unwittingly forming the habit of hesitating a little in our methods of communication.

Among all the habits that are of great value to us I place observation very close to the head. Once acquired, in the habit of seeing things quickly and accurately, we have an attribute which in any walk of life will be of untold value to us. We are largely educated by observation. The one who can use his senses the most completely in absorbing information will very soon have an equipment of wonderful value even without the aid of teachers or schools. A method of increasing the facility in observation is sometimes used in games. A table is placed in the center of the room, putting a number of articles on it, and each person passes by the table into another room and observes the number and names of the things on the table, and takes a piece of paper and puts them down. The one who is most correct in seeing the things and recording them takes the prize.

The habit of seeing the funny side of life and acquiring a sense of humor is of inestimable value to us in smoothing out the wrinkles during our sojourn in this world. Many a hard life has been rendered bearable through the habit of seeing the humorous side of things. I have no sympathy with grunTERS and growlers that make life miserable for themselves and for everybody who comes in contact with them, and as we size up the individuals of our acquaintance we find quite a proportion of them have acquired the habit of finding fault and fretting. If this fault finding and fretting habit did not affect others it would be more bearable, but it carries discomfort to one's friends and neighbors and gives him a reputation quite undesirable. Then there will be naggers made so by habit. It is a mean, contemptible kind of an existence when one is constantly saying

things to irritate his fellows. This habit comes into families often times and expresses itself between members of the family, making life unpleasant and disagreeable all for nothing.

It is well to acquire the habit of finding something to do. You know there is only occasionally one who, wherever he may be, can turn his hand so as to be useful to his fellow men. Exigencies are arriving continually in which one, if he has the right spirit and deftness, can be exceedingly useful; and how comfortable it is to have such a person about us whom we can always trust to say the agreeable and do the agreeable things, and who never stands around waiting for something to turn up that he can do.

It is of great value to acquire the reading habit. That is, to use one's odds and ends of time by picking up something valuable in the way of literature and enjoying it. "We are a part of all we have met," and this applies not only to our personal relationships but to our relationship with good literature.

The habit of breathing properly is one of the most health giving methods we can pursue. Very few of us live up to our possibilities in this matter of breathing properly. Take long breaths in the open air, filling the lungs thoroughly. This is particularly useful to those who are confined a portion of the day in close rooms. The importance of utilizing every opportunity in the open air so as to purify the lungs and thus purify the body often saves from the dreaded germs of tuberculosis.

The habit of spending and the habit of giving are two attributes of character easily acquired. You know some people, if they have a dime in their pocket, can not spend it quick enough upon something that will satisfy the senses in some way. This is a selfish habit and ought to be guarded against, while the habit of giving not only of our substance but of ourselves for good things, is one that adds materially to our own satisfaction in life and makes us a good fellow and a useful citizen. The acquirement of selfish ways of living, thinking of everything that comes along as having to do with our own personal happiness in life, is an unfortunate one. If we acquire the habit of thinking how many things we do or say have to do with the well being of the people with whom we are connected, asking ourselves whether we are making happiness or discomfort through our methods and attitude, we are not only making the world go more smoothly, but we are adding to our own highest happiness. And in this connection I would deplore the habit of indulging ourselves too much; some one has said: "Virtue of the highest degree consists in doing the things we ought to do, and do not like to do, graciously."

The habit of using expletives in conversation is one of the most common and unfortunate and distasteful ones that can be acquired by any of

us. A friend of our family was very much concerned with regard to people who swear and use impure language. He was thrown with a companion who was constantly swearing, and on a railroad train, because they were companionable men, they entered into conversation in a pleasant way, but the oaths which constantly dropped from the mouth of one of them was a source of great irritation to the other, so that every time the one uttered the oath the other in the next sentence of the conversation said: "Butter and eggs and a pound of cheese." During the twenty miles of conversation the expression came in a great many times following the leadership of the man who swore. As the man of expletives left the train he said: "Mr. Smith, I am glad to have met you, I like you very much, but I would like to ask you one question: What in hell do you mean by: 'Butter and eggs and a pound of cheese?'" "Oh, it is only a habit of mine." "When did you acquire that habit?" "To-day." "Why did you acquire it to-day?" "Because I noticed that in every sentence or two you uttered an oath, and it occurred to me that you used it too much, and so I thought of this expression, and every time you swore I tucked in this sentence." The man smiled in a sickly way and left the train. They did not meet each other for years, but when they did, with a smile the man of the profuse oaths said: "Butter and eggs and a pound of cheese." I have not taken the name of God in vain since the day we met each other before, and I thank you for teaching me the lesson." There is no more useless habit that people drop into than the profuse use of expletives. It never strengthens conversation, but detracts from its value.

Among personal habits which with me rank as unfortunate are the use of liquor and tobacco. I am not "finicky" about these things and never am caught saying that no gentleman will use liquor and tobacco. I am not a prohibitionist in the

sense of making it a political question. I certainly believe that we are all better off not to indulge in the use of liquor and I think that in the use of tobacco men become careless with regard to the feelings of others. I have just as warm friends and good neighbors who use tobacco as I have that abstain from it, and still as I go over the list of men with whom I am intimate I can not help but feel that the habit of smoking or chewing does put up a little barrier that friendship has to overcome. I certainly am very frank to say to you that I think it is at least a matter of indelicacy to use tobacco in the company of either men or women without knowing whether it is distasteful to those with whom we are associated. I think it is exceedingly unfortunate for any man to smoke a pipe on the street. I can not help but feel that it is not only unfortunate but a discredit to men when they are so addicted to the use of tobacco that under any unusual pressure they resort to it as a solace. Now do not misinterpret me; I am not criticising any of you who use tobacco. I only give my opinion, but if you use tobacco as an after dinner accompaniment isn't that enough instead of using it so constantly as to make yourself and a cigar or a pipe inseparable. I notice that those who smoke cigars pretty constantly get in the habits of carelessness with regard to the ashes of the cigar. Careless with regard to where they scratch their matches. Careless as to where they throw their cigar stubs, and I can not help but absorb a notion that this carelessness gets to be a habit that follows one along and touches in a great many other lines of conduct. Will you allow me to propound a few questions to you? I mean you that use tobacco. First. Why do you smoke? Second. Did your father smoke? Third. Have you ever felt any particular effects from smoking? Fourth. Would you advise your son to smoke? Fifth. Would you advise him not to smoke? Sixth.



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Would you object to your sister or your wife smoking, if so, why? Seventh. Could you stop smoking if you wanted to?

The other night I took dinner with a dozen business men for the purpose of considering a most important enterprise. After the meal cigars were passed and three men smoked. Very soon the room was clouded with tobacco smoke, but none of the nine non-smokers were as discourteous as to suggest that this atmosphere was unbearable, but at last one of the smokers said: "Isn't this air getting pretty thick?" Then several were ready to open the windows. Here, three men, because of a habit, made nine others uncomfortable and, worst of all, the senses of the smokers had become so dulled to the ordinary amenities of life as to lead them to absolutely ignore the comfort of their companions.

Coming home from Detroit the other night Judge Willis Perkins and another friend were in the smoking room of the sleeper. The berths were all made up and there was no other place to go, so I sat with them. We were having a good time when I became pale from breathing the tobacco smoke, and the Judge said: "You are not well," and I simply said: "I shall have to retire, even if I do enjoy this interchange of thought, for the smoke makes me sick." Then the Judge said emphatically: "What did I acquire this useless habit for? It does me no good and is often a bar to friendships I most desire."

Just one word more and that is in connection with the use of tools for the work we have in hand. I think it is a very unfortunate condition when one falls into the habit of using dull tools. This applies not only to a dull brain that is made so from some excess or the use of a dull axe, a saw or a knife, a poor pen, a stubby pencil or any other thing that is a permanent accompaniment of our business; but if our business is worth prosecuting it should demand of us tools that are in prime condition to accomplish the best work. Blessed is the man with habits that are good, that are not a menace to society nor an unpleasant accompaniment of every day friendships. Blessed is the man who, in the development of his character, is always thoughtful of how his ways may affect somebody else. Blessed is the man who in his family or business relationships is always thoughtful of how his methods affect the happiness and well being of those with whom he is associated.

Charles W. Garfield.

Wouldn't See Any Difference.

A street urchin went into a grocer's shop and asked for a quarter of a pound of tea.

"Black or green?" the grocer enquired.

"It doesn't matter, mister; it's for a woman who's blind."

Sometimes we feel sorry for men who get so little, and then again we wonder why they get anything at all.

Alertness Backed By Action.

It was Julius Caesar who once proclaimed, "I came, I saw, I conquered." Caesar was a leader—but a leader plainly enough because he had the rare faculty of accomplishment. He, like all of us, could see opportunities, the realization of which meant both position and honor for himself and the glorification, as well as the advancement, of his country which he loved so well.

But Caesar not only saw opportunities. He embraced them, projectile-like, with his powers of initiative, resourcefulness and action. In a word, Caesar did things. He got there.

And that ability of his to win even when confronted by distressing difficulties and seemingly insurmountable obstacles is why he is recognized in the eyes of the world as the greatest leader of the particular age in which he lived.

Just so it is now. It would seem perfectly fair to liken the achievements of our great commercial captains of to-day to this man Caesar. For the basic principles underlying the success of our leaders in the present age and of Caesar's rise to power and greatness back in the days when Rome flourished, are the same. Principles and natural laws never change, even although conditions, social, political and commercial do continually shape themselves differently as humanity makes progression.

And so it is that the men engaged to-day in molding, shaping and guiding business enterprises, whether large or small it does not matter, are at "the head" because of results they have been able to and are able to produce.

Results! No matter how obtained, so long as the methods employed are legitimate; and no matter why arrived at; it is results that commercial organizations all over the world to-day are demanding. And there is this about it: The men who can, in any way, achieve results from the es-

tablishments whom they serve, are automatically gravitated to high positions with corresponding budgets of reward.

But you ask: Why is it that some men wiggle out of the crowd, break away from ordinary walks, and rise rapidly to high and responsible positions?

I'll tell you why, and in a few words: To begin with, such men have confidence in themselves. They believe in their own abilities. They place value upon themselves, so that when they are struck with the idea that they can do something they immediately set about doing it. They firmly believe they can do it, and steps are taken toward its accomplishment although the undertaking may appear difficult.

They have, putting it plainly, the backbone and the nerve to take a chance. So already they have pulled themselves out and have made a start which, admittedly, is half the battle for success. That kind of men invariably are egotistical enough, although usually not in an offensive manner, to think that they are just smart enough to do what any other man can do. And they are assuredly right in that belief. There is nothing wonderful about a man you know. The one great difference between men is the difference in ability to make things come to pass. But ability can be cultivated and developed to a surprising degree of perfection. If you think you can do a thing, you can do it; on the other hand, if you think you can not do a thing you are already defeated.

Again, these types of men project themselves with mighty force into their plans. They are alert. They listen and think a great deal more than they talk; they keep their eyes open, but they do not merely look—they actually see; they work; they study; they contrast; they compare; they analyze both things and men. When opportunities come in their direction they are recognized as opportunities and are grasped firmly by

them. Action is then suited to their ends. Consequently they move along rapidly toward the goal of victory. And finally success has been achieved and they wonder how it all happened so soon.

Chauncey Taylor.

Good Gracious.

When he entered the street car there was not a passenger who did not feel that he would have something to say. He had the look of a man with something important on his mind, and there was suspense as he settled himself and got ready to say to the man opposite:

"Sir, Admiral Togo, of the Japanese Navy, has been touring this country."

"Yes."

"He was permitted to go everywhere."

"Yes."

"He saw and he made notes."

"He did."

"He was taken to the New York Navy Yard."

"I remember."

"But that wasn't all, sir. No, sir, that wasn't all."

"Wasn't it?"

"Not by a long shot, sir. Admiral Togo was permitted to run out nights without being followed!"

"You don't tell me!"

"But I do, sir, and without doubt, sir—without the slightest doubt—"

"He made photographs?"

"That's it, sir—that's it, and one of them was of the spire of the Methodist church, and in case of a war with Japan one of their men-of-war will come here and knock that spire galley west at the first shot. Yes, sir—galley west—galley west!"

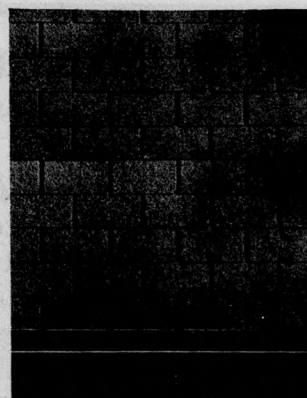
For a minute no one spoke. Then everybody called out: "Good gracious!" in chorus, and the alarmist took a chew of fine-cut and settled back and went to sleep.

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HIS HALLOWE'EN FROLIC.

Showing How Advantage Is Taken of Every "Slant."

Written for the Tradesman.

If a man has a "slant" for hounds—that is, if back in his brain somewhere there is a wrinkle where hounds held sway—there are always plenty of people to encourage him in his fancies, make themselves "good fellows," and work him for something of value, using hounds as letters of introduction. These are the words of Experience, and not the thoughts of Solomon or Elbert Hubbard, either of whom would have stated the proposition in a much nicer way.

Anyway, whatever a man's hobby is, there are people who will claim to be one with him in it and work him for the long green, as they put it on Clark street, Chicago, south of Van Buren. There was once a man who had an abiding affection for Duroc Jerseys, and a stranger who also had an affection for Durocs talked with him concerning his hobby until he had an endorsed note discounted at the bank.

It may be well to state here that Duroc Jerseys are large red hogs, with square bodies and legs about three inches long. They are said to grow a pound of fifteen cent pork every time they grunt, and, moreover, to swell the hog census roll at the rate of twenty to one every year. The home of the Duroc is in Indiana, where every farmer has an automobile with double duplex spark plugs. Wherever you see red hogs in an Indiana pasture, you'll find an automobile in the barn.

There is a grocer down in Marion, Indiana, who is known to love the sports of the field. He stuffs his trousers in his boots and goes over to the Big Woods which are on one of the roads to Jalapa, and returns with materials for a rabbit stew every time he gets a day off. The salesman who "make" Marion arrange for a day off there before leaving the home of the firm. Every man who has things to sell to the grocer is chummy on the hunting proposition—until his order is secured.

Every fad of the human brain is "workable." If a clerk has a sense of humor, there are plenty to laugh at his alleged jokes and end by asking for credit. Sometimes it is the clerk who gets the jolt in the jeans because of this, and sometimes it is the employer. Sometimes it is both, even although the employer has about as much sense of humor as a hen has teeth.

There is Stanley, the best known dry goods merchant in seven counties. He does not know a joke from a three-bagger, and is just as likely to laugh at one of the skimmed and petrified jokelets in the ten-cents-a-word column steered by the editor of the "Success" magazine as at a really, truly pleasantry brought into the world by Mark Twain. Yet Stanley got into trouble because of a joke—a Halloween joke promoted

and put on its feet by Dodd, the chief clerk and associate buyer.

Dodd was noted throughout the countryside for his sense of humor. He was the real thing in the cutup line, without a rival and with a cinch on the applause whenever he communicated his thoughts to the public. His jokes were not all verbal, for it was sorry work keeping up his reputation with the turn of a sentence. His long suit was in drawing chairs from people about to sit down, and the cream of fun for him was to load a fellow being's pockets or shoes up with mud.

And Dodd had another slant—one not quite so hard on the store, but one which finally landed him good and hard. He fell in love with every pretty girl he saw, and flirted outrageously from behind the counter. Of course this brought a good many nice girls to the store, and of course they spent their money, for Dodd wasn't bad looking, and it was hinted that he had money in bank.

These two slants brought Dodd to grief—the slant for a joke and this disease of femininitis which so many young clerks have. Some day there may be a virus which will immune one from femininitis until the threatened youth has a house and lot paid for and a bushel of potatoes in the cellar, but the chances are that the young man will go right on marrying while broke and spending borrowed cash on bridal trips to some neat little town just across the county line.

One day along about the first of October, while Dodd stood at the front of the store, Clara entered. Clara was new to the town, and was a ripe peach. Dodd thought she would always look just as she looked that first day, with the dimples in her red cheeks and the sparkle in her blue eyes, and the brown hair shining in the sun, and the fluffy-fluffy white things which made her look as if you couldn't keep your hands off her, and so he wanted her. He hadn't any photograph of her as she would look in the kitchen a couple of years after she had him snared.

So he smiled at Clara, and bowed to her when he met her on the street, and often had business at the hotel where she was living, waiting in a quiet country town, as she said, for her guardian to finish counting up how much money she had and hand it over to her. In three days Dodd could think of nothing but Clara. He even forgot to joke. The girl used to come to the store and buy things just to give Dodd a chance to smile at her.

So, when he asked her to marry him, after a swift courtship of two whole weeks, and when she asked him if he would always, always love her, he didn't explain to her that love was a mental condition over which he could have no control in the years to come, but said that he certainly would always consider her his lovey-dovey, and they went together to choose the ring. It was a diamond ring at that, for Clara was

next to her job when articles of value were under consideration.

This important point settled, Dodd began to regain his senses, so that the joke slant came before his vision, and he began the consideration of Halloween pranks. The girl was safely his own, and the eternal triangle was not in view. The eternal triangle, you know, consists of two men and a woman, or two women and a man. In this case there was only one man, so Dodd went back to his jokes, even suggesting to Clara that they join hands in putting up a hot stunt for the people of the town on the night of the last day of October. This was what Clara had been longing for, and so she encouraged Dodd in his foolishness, and they had a large time figuring on the trouble they could make their dear friends.

They organized a party to visit the brook and look into the rippling waves of the same by the light of a half moon. If a man comes out of the nowhere, when you stand over the silvery tinkle of the stream, and looks over your shoulder with steadfast, longing eyes why, that is the man you are going to marry. They also promoted a party to the high-up garret of the store building, which was so obsolete and out of use that there was only a ladder by which to get into it. You had to go through the store, and up a pair of stairs to the Moose Lodge room, and then up the ladder.

This little stunt was to be carried off a quarter of an hour after midnight. When you climb a ladder ending at a trap door, you know, and lift up the trap door, with a candle in your left hand, and say eeny-meeny-miny-mo, and look into the garret, you will see the person you are to marry looking down at you from a murky cloud with pink edges—that is, if you don't fall down

the ladder backwards and break your neck.

There was a fast train left this town at 12:30, and the station was right back of the store. Dodd afterward thought of this when he remembered that Clara decided the hour for the attic excursion with a time-table in her slender hand. But this is anti-climatic, and is withdrawn.

So the party of six got into the store and passed through the Moose Lodge room and came to the ladder. Then Si Smith and Daisy Green and Elmer Perry and Gertrude Cole tried the eeny-meeny-miny-mo stunt and it didn't work, and Clara laughed and shook the ladder so they were obliged to go up into the attic, which was dusty and no place for girls with white dresses which would have to be washed before they could go out in society again.

When the others were in the attic, Clara and Dodd conceived the humor of going back to the store and leaving them there for a few hours, so they removed the ladder, under a chorus of protests from the girls, and went back, leaving the others in the dirty attic in the dark. This was a joke which could be told for years. Indeed, it was the brightest idea that had ever come to this man's town.

When the two got down to the store Clara lost her diamond engagement ring somewhere on the floor, and it took them a minute or so to find it, and then the girl insisted on having Dodd put it in the safe, where it would be secure during the mad pranks which had been planned for the night. Now, Dodd had been ordered never to open the safe at night, especially in the presence of another, and on this night there were two thousand dollars in the cash drawer inside, so he hesitated.

"Hurry!" cried Clara. "Lock the ring up in the safe and we'll go up



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in the Moose Lodge room and make noises like grizzly bears and ghosts for the edification of the people in the attic."

Reluctantly Dodd opened the safe, and Clara insisted that the ring be put in the cash drawer where the yellow backs were, and Dodd unlocked that, too. Then, or at about that instant, he received a swipe on the head which put him to sleep in front of the safe. He was so sound asleep that he did not see the tall, dark man come out from behind a counter and strip the cash box, taking ring and all. Nor did he see Clara hug the tall, dark man and speed with him toward the railroad station.

When the first clerk came in the morning he discovered Dodd in front of the safe, looking as if he had been out with the muckers the night before. He also heard the marooned boys and girls shouting into the Moose Lodge room through the trap door. When Dodd got out of the hospital he drew his savings out of the bank and gave them to Stanley in part payment of the loss, and swore off on jokes and femininitis.

But people will be worked on their slants until the end of time.

Alfred B. Tozer.

Shop Fat Will Be Lower.

The Department of Agriculture at Washington has recently given an order that there must be a complete separation, in making collections of fat, of the edible from the non-edible. This means the employment of two wagons to a route, instead of one, as now, with consequently greatly increased expense in making the trips. The new regulation imposes a great hardship which would fall mainly upon the butcher.

The packers, however, are endeavoring to have the order modified in the interest of all concerned in the trade, and with this object in view a delegation recently visited Washington.

The hardship which the new order would impose was presented in strong arguments to Dr. Farrington, Assistant Chief of the Bureau of Animal Industry, and it is hoped that a satisfactory agreement will be reached.

The present method of making the collections of fat, as stated, is to employ one wagon to a route. Oak barrels, with air-tight covers, are used for the edible suet alone. There is also a partition in the wagon between the edible and the non-edible. Every sanitary safeguard would seem to be already taken in this matter.

The fat melters, it follows, will have to pay less for shop fat if the Department of Agriculture does not change its ruling. For the past year the butchers have been receiving 2½ cents a pound for shop fat and 4½ cents for kidney suet. This enabled them to trim their meats carefully and sell at a relatively low price. If the melters are obliged to put their price for fat at much less, the butchers will have to get more for meat.

Nobody Wastes Time To Hate a Nobody.

Men of decision all meet with derision. Cromwell's is still a name of opprobrium; Disraeli was despised by millions; even Lincoln was reviled by his antagonists. Weaklings neither wear nor weave the "crown of thorns." Captains of Progress are path-makers. Their mission is improvement—consequently they threaten the security of reactionaries. They must alter—therefore they dare not falter.

Innovation necessarily menaces the welfare of men who are profiting by conservatism. Originality destroys the prestige of leaders whose judgment has hitherto been regarded as final. Patriotism assails the welfare of the self-seeker. Can't you see how absolutely impossible it is to be clear-visioned and upright and uncompromising and true to the highest dictates of duty, citizenship and conscience, without arousing a hubbub from every man who detects his fall in your rise? Nobody wastes the time to hate a nobody.

A certain degree of unpopularity is the barometer which presages success.

To be hungry for admiration is the surest way to starve for it. You can't expect a man to like you for demonstrating that he is your inferior. And the more prominence you acquire, the more calumny you will inspire. Decisive people do not easily relinquish their own convictions. Those who occupy the Thrones of the Mighty are perpetually under arms—prepared to defend their advantages and to thwart (by fair means or foul) their projects and their propagnada from rivalry.

It is not in human nature to willingly surrender prestige. The only way that you can win universal favor is to do nothing to dissatisfy anyone, and thus far in the annals of mythology, or legend, or romance, or history, only complete nonentities have accomplished that feat. You can not fulfill an unusual ambition and not meet with opposition. We all love ourselves first. We bestow admiration grudgingly. We all prefer to believe in our own superiority. Therefore, we will not acclaim you our better until you overwhelm us. And the stronger we are, the longer we will be in making way for you.

Thus, your unpopularity will keep pace with your advancement. It will gather force as you show strength. Domination does not inspire affection.

In proportion to your daring must be your enduring. Your enemies will increase with your eminence. Envy gnaws upon the largest bones. As a tree spreads, it shuts the sun out from more and more saplings. As a man spreads, he cuts off the opportunities of more and more of his fellows. You have not found the road to real success until you find enmity in your course. If there is a clear track ahead of you, you have simply wandered to a thing or a place that isn't worth while. Make your choice

—decide to stay in the background or stand ready to be the target of malice.

A thick skin is as great a handicap as a thick head. The bear afraid of bee-stings never gets the honey.

Herbert Kaufman.

To Know Is To Have Power.

A man is on the road to power when he knows that he does not know all that is to be known of a certain proposition. That man who swells out his chest and says, "I am Alpha and Omega, I know," knows little and is swiftly traveling the road to the point where what he knows will count for little. No man can know everything, but it is given every man to know more than any man has yet known.

There are only a few really great men in each generation, but that is because there are only a few who apply themselves so greatly that they grow strong in knowledge and power. The man who knows dominates; he leads men. Every leader has been one who knew more than his followers, and showed them he knew more than they. A muscle grows strong by being strained. A mind grows strong by being used. Mankind grew from protoplasm, growing stronger with each step. Consider for a moment the progress of the genus homo.

Life first expressed itself in slimy, sticky organisms. Then came the change to the fish form, then to the reptile. In succession, life as we know it, was expressed in the forms of birds, mammals and then man. You and I, or our forbears, and they are living in us, lived the life of savage men, trod the silent depths of the forest, tracked the wild beast and fought with tooth and claw for existence.

We have learned some things in the course of the centuries, but what we know is as a sand on the shore of the sea, to what we can know and what we shall some day know. Now to apply this to selling things, to the work of distributing. The man who knows his ground will dominate those who know less than he. In approaching the prospect, his knowledge of his proposition will gain him the respect of the man he wants to impress. The

man who knows he knows will lead the buyer. The man who is not sure will be led, if the buyer knows more than he. And the man who thinks he knows, but does not recognize his limitations, will make a fool of himself.

For years men have asked for a plan whereby they might be certain of success in salesmanship. There is no set form. No man can teach another the rules that will apply to every case. A man learns to write by writing. A man learns to talk by talking. A man grows strong by exercise. Then how else but by selling, is a man to learn salesmanship?

It is possible to teach a man the rudiments. For instance, it is not polite to approach a buyer when one is frowsy, dusty and tired. The tyro in the selling game knows that he is at his best when he is spick and span and fresh. There are no mysteries to those who want to know, who will apply themselves diligently to the things not set down in books. Everything is possible to the man who keeps always in the mind the progress he and others have made, who steps from one piece of knowledge to another, who is never content.

He should always remember that the man who knows that he does not know is the one who will know the soonest.

Milton Bejach.

Which Was He?

"My good man," said the kind old lady to the ex-convict who had called begging, "what were you in for?"

"Robbing the guests in a hotel, mum."

"Ah! Were you the proprietor or the head waiter?"

Cause and Effect.

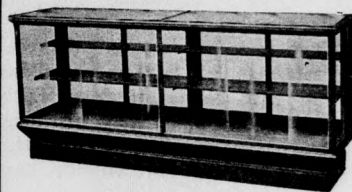
"You've been making speeches all through the corn belt," said the political manager; "do you notice any result?"

"Yes," answered the spellbinder; "my voice has become quite husky."

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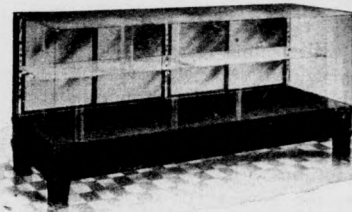
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Grand Rapids Show Case Co.
Grand Rapids
Places you under no obligations to buy



No Good Reasons For Christmas Rush Buying.

Written for the Tradesman.

"And so," said the traveling salesman, "the wind blew and the top of the slender tree waved back and forth, making long shadows on the surface of the field, and—"

The dry goods merchant looked at the salesman for a moment and stayed the hand which was reaching into a half-open drawer for a gun. The salesman seemed sane enough!

The salesman turned away from the desk and looked toward the door to conceal the smile on his expressive face. It was well known along his route that he sometimes resorted to unusual tactics in order to make a sale. The dry goods man had often heard of his eccentricities, but had never encouraged one of them before.

"What seems to be the matter?" he asked, wondering how Dick would complete the interrupted sentence.

"And so the shadow of the tree moved back and forth over the surface of the field until it wore the corn away, and also wore a hole in the ground, so the farmer was obliged to plow around it, and—"

"Fair to average!" grinned the dry goods man. "You've got a shadow wearing a hole in the ground! Now go on and make a deep, dark cavern of the the hole!"

"You don't appear to believe that a shadow will wear a hole in the ground!" said the salesman.

"A shadow," replied the dry goods man, gravely, "is without substance. You may handle a special brand of shadows that excavate in fields, but it is a new one on me, just the same."

"All right," replied the salesman, "we will admit, for the sake of argument, that the shadow does not scrape a hole in the ground, that it sweeps over the field solely for the fun of the thing. In other words, it is motion without result. It presents the appearance of active business without ever getting anywhere. What?"

"About that," said the merchant.

"Well," continued the salesman, "when I came into your store this morning and looked through the various departments I thought of the shadow in the field."

"That isn't very complimentary," growled the dry goods man.

"Of course not," laughed the salesman, "but I've got to give out the thought that is surging in me brain. What?"

"Go as far as you like," observed

the dry goods man, wondering if Dick expected to receive an order after a swat like that.

"What I saw in the store this morning," began the salesman, "gave me an idea, and I tried to express it by the shadow illustration."

The dry goods man was becoming interested.

"Out with it!" he said. "I know it is something I've been doing that I ought not to have done, or something I've not been doing that I should have done. Slam away if you think it profitable."

"This," resumed the salesman, "hurts me more than it does you, but not in the same place, as little Buster Brown used to say. You may even rear up on your hind legs and refuse to give me an order, but, all the same, I've got to tell you why your store made me think of the shadow in the field. Shall I?"

"Go twice as far as you like," replied the dry goods man.

"Well," Dick continued, "you had a lot of attractive advertising in the newspapers last night and this morning, and the store was well filled with customers when I came in at an early hour."

"That is what I paid out my good money for," said the merchant, "to bring buyers to my place of business."

"I did not say buyers," corrected Dick. "I said customers."

"Well?" was the quick rejoinder.

"A customer is not always a buyer," said the salesman. "A customer is a person who frequents a store to buy goods, of course, but he is often a customer when he is not a buyer. Catch the point?"

"Do you mean to say that the people in the store this morning were not buying?" demanded the dry goods man.

"They were not buying," answered the salesman. "They were walking around with copies of your 'Early Christmas Shopping' advertisement, asking questions of badly rattled clerks and going out without buying."

"In other words," the dry goods man said, with a smile, "they were shadows, motion without result to the cashier, presenting the appearance of active business without ever getting anywhere?"

The salesman sat back in his chair and laughed.

"You're bright this morning," he said.

"Well, what's the answer?" asked the merchant. "You've got something up your sleeve."

"I think," the salesman went on,

"that I can tell you why the people who came here this morning were like the shadows in the field, moving back and forth without producing result. A shadow may flicker gracefully over the grass for a thousand years, and yet produce no effect worth mentioning. You may advertise in a way to bring people here every day in the year, but if the stock is so handled that they do not leave their good money behind them they are nothing but shadows—worse, for they muss up the goods and take up the attention of the clerks."

"That is true enough," said the dry goods man, as he instructed the office boy to bring in the cashier. "Go on."

"You are a liberal advertiser," said Dick, "and when you ask the advertising manager of the morning newspaper, or the evening newspaper, for that matter, to set one of the reporters at work on 'Early Christmas Shopping' stuff he is glad to do it. The reporter writes his articles and they are played up with job type in a shunt keyline. Then you put your advertising in, calling attention to the Christmas goods you have in stock and advising patrons to buy their Christmas truck early and so avoid the rush. What about it?"

"You have stated it correctly," replied the merchant. "I usually work up a little interest in Christmas shopping before putting in the advertising. The newspapers are glad to do it."

"Of course; that is business," said Dick, "but did you prepare the stock and the clerks for the early Christmas rush you advised?"

"Why, I have the goods," was the reply, "and the clerks are supposed to know how to sell them. If I find out that they do not I'll fire every last one of them."

"Well," the salesman continued, "I heard ladies asking for goods which you advertised but which were not in stock—not one, but a number of them. And I saw your clerks pulling

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.

Another Great Bargain Purchase

AT AN OPPORTUNE TIME

We have secured the entire stock of the FOX RIVER GLOVE CO., Green Bay, Wis., bankrupt manufacturers and jobbers, consisting of the following:

Canvas and Leather Gloves and Mittens, Overalls, Jackets, Work-shirts, Flannel Overshirts, Sweater Coats, Hosiery, Underwear, Etc., which we now offer

At Bargain Prices

An unusual opportunity to secure **LEADERS** in staple and seasonable merchandise for your **SPECIAL SALES**. Write at once and our "**BARGAIN BULLETIN**" will be sent to you **FREE**, which will post you on what we have to offer. "We ship goods on approval." We employ no traveling salesmen.

Eisinger, Dessauer & Co.

Wholesale Dry Goods

114 to 124 South Market St., Chicago

(When writing please mention Michigan Tradesman)

It is a Notable Fact

That during the months of November and December there is a big demand for Plain Linens used for Christmas fancy work. We have a new clean stock on hand of

**Butcher's Linen Pillowcase Linen
Waisting Linen Art Linen
Handkerchief Linen
Fancy Huck Toweling**

These were put up especially for use in small pieces, which makes it possible for you to put in a line of these Linens at a very small cost.

Grand Rapids Dry Goods Co.

Exclusively Wholesale

:::

Grand Rapids, Mich

out articles which have been in the store for a year and offering them as Christmas goods."

"It is a fact that some of my goods did not arrive," said the dry goods man, with a faint smile.

"It seems to me that you should have had them in stock before advertising them," said the salesman. "When a show advertises an act that is not on the programme, the boys throw over-ripe eggs at the actors. You've got to have the goods you ask people to look at, don't you see, or your early Christmas shopping scheme will go glimmering."

"There were enough other goods to look at," said the merchant.

"Yes, but they were old goods, understand," replied Dick. "Now, do you suppose for a moment that your patrons will come in here and buy goods for Christmas which they know have been handled over and rejected by their neighbors for a year? Not on your life, my friend. When you advertise Christmas goods early, you've got to have the goods early. There is no other way. And if you advertise what you haven't, why it will take a long time to make your patrons believe you have them when they are actually in stock, and you say so in your advertising."

"And so I am investing in shadows when I bring people here just now," laughed the dry goods man. "Is that it? The buyers come, but go away without leaving any impression on the cashier? They present a motion picture, but never get anywhere?"

"Exactly!" said the salesman. "Year after year merchants have been urging their patrons to buy Christmas goods early and so avoid the rush, and year after year they have put off the buying of real Christmas novelties until later in the season—until all that would be offered by the manufacturers was in sight. The result has been motion pictures which paid no bills. How much did you take in this morning?" he continued, turning to the cashier, now standing inside the private office. "I don't mean the exact figures, but generally. Was the cash roll large enough for the crowd?"

"No," was the reply.

"And all this," interposed the merchant, with a smile, "means that I've got to look through your stock of samples and order a couple of carloads of Christmas things right now—before the first of December?"

"No, it does not mean exactly that," was the salesman's reply, "but it does mean that you've got to supply the goods or quit advertising them. You may plant trees to wave shadows without getting any crops from them, and you may advertise and draw people to your store without getting any cash from them. A crowd that does not find what it wants in a store is just a shadow, and leave nothing more behind than the shadow I began talking about a little while ago. Get your goods, man!"

"I thought you were planning some kind of a trick when you began talking about the trees in the fields,"

laughed the dry goods man. "Well, you've brought the point out, all right, and now you may bring out your samples. We'll see if we can not put some substance into the next crowd of shadows that fills the store."

Get the Christmas goods before you ask your customers to buy early and avoid the rush. Don't try to sell them old goods when they come. Remember that a crowd that does not open its pocketbook is as barren as a tree-shadow sweeping over a field. It is only a bit of motion. It produces no prosperity. Alfred B. Tozer.

Harvest Month For Milliners.

The millinery trade in the past six weeks has enjoyed unusual business in white hats, light hats and ready to wear goods. A word of caution might be timely, lest we yield to our inclination to rest on our arms when there is large opportunity for further activity. A great deal of the goods sold thus far have been of the "pick up" and "tide over" sort, and there is everywhere an intention to buy additional headwear as soon as the newer goods come in. Beginning with November the milliners should prepare for trade in fur and heavier goods, and will find the markets bringing out shapes in beaver and other materials and a wealth of new trimmings and ornaments. Thus far flowers have been kept almost off the market by the vogue of feathers, but from this time on large and small flowers in fur and in velvet and in ribbon may be looked for in the newest shades. November ought to be a splendid harvest month.

Do you realize how many people look to the women of the millinery departments for style authority? Do you know that the erroneous impression is growing wider that the untrimmed hat is "good form?" Possibly those who have their money invested in millinery stocks have intended to give no assistance to this idea, but in a way have countenanced it by permitting the women of this or other departments of the store to wear such hats. It is simply a peculiar little fad which has no reason in fashion, but which has increased and which will at the end of the season leave its mark on the invoices of the departments which have failed to sell the beautiful trimmings the season is producing.

Origin of the Rocking Chair.

In the old New England days straight back chairs were used, as is well known. Some people tilted back and forth on the front and back legs. This led to accidents. Then runners were added which were flat on the bottom and curved up from the back. Then the entire runner was curved. Rockers are called American chairs in Europe. They are liked when people get accustomed to them. Some are exported from this country, but not many. European manufacturers do not make them. Roll top desks and swivel chairs are exported to Europe to a greater extent than any other kinds of furniture.

Why the Sun "Changes" in Size.

Ask ten people how large the sun looks to them when it is in mid-heaven, and you will get ten different opinions of its size, which range from a silver dollar to a cart wheel. The varied opinions are due to the fact that there is nothing with which to compare it when looked at by itself. Before any accurate estimate of its size can be made, we must have some known object with which to compare it.

Thus, when the sun is on the horizon and appears to be close to houses, trees and hills, it looks large. To some people it seems as large as a house or tree. Moreover, there are more persons who will agree that it appears to be a certain fixed size under this condition than will agree when it is viewed at the zenith. The diversity of opinion in the latter case results from the inability of the eye to "size up" an isolated object.

This has been proved by Prof. E. C. Landis, by projecting a narrow beam of light on a perfectly black, nonreflecting screen so placed that the observer could see nothing but the beam of light and had no way of judging his distance from the screen. The observations of several persons under these conditions revealed the fact that there was no certainty about the length of the beam, the apparent length being estimated all the way from a few inches to several feet.

This being the case when the sun is in midheaven, how can its size be reduced to some uniform standard?

The most logical answer is found by representing it as a circle located at a fixed distance from the eye.

The average reader holds the printed page about one foot from his eyes when reading. At this distance he can estimate fairly closely the size of the type or an illustration. In fact, a dozen good judges of dimensions can tell the size of an illustration, that does not exceed a few inches, within a small fraction of an inch. These same men, if asked to draw a circle on the sheet that would just cover the sun's disc if held between them and the sun at a distance of one foot from the eye, would produce a series of circles of magni-

tudes ranging from a 25 cent piece to a saucer.

The real size of the circle should be only three-sixteenths of an inch in diameter.

He Must Go.

"I see that Governor Dix, of New York State, is going to remove the mayor of one of the boroughs," remarked the man with the thoughtful chin.

"Is that so?" was the reply.

"Hard knocks, eh?"

"I should say so. It will surely end his political career."

"It must. Yes, sir; he'll be a dead duck after this."

"There must have been grave charges?"

"Very grave."

"Almost as bad as murder?"

"Well, the politicians seem to think so."

"Just what were they? I haven't seen a newspaper in several days."

"Why, he's held the place for two years and hasn't appointed a grafter to office nor stolen the borough itself!"

"Say, man, but he must go—of course he must! What on earth could he have been thinking of!"

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 VIKING GRADUATED VIKING SYSTEM
EST. 1884 MADE IN U.S.A. CLASSY CLOTHING

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

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



other good staple items at prices that will interest you.

PAUL STEKETEE & SONS

Wholesale Dry Goods

:::

Grand Rapids, Mich.

Now is the Time

To fill in your lines for holiday trade. We show larger lines than ever before. Dolls, Toys, Hankerchiefs, Mufflers, Neckwear, Perfumes, Jewelry, Suspenders, Fancy Shirts, Aprons, Umbrellas and many

THE LADDER OF SUCCESS.

It Can Be Scaled By the Careful Clerk.

The things that mean success are: Ambition, honesty, enthusiasm, determination, a good personal appearance and a thorough knowledge of your business.

All of the above things are possible, and if you perfect yourself in these, you are bound to be a "success."

Most of us are taught to be honest by our good mothers, so I am going to assume that we are all honest.

It is said that no person was ever born lazy, and I believe this is true. If you doubt this watch any baby, and see if it shows anything but life. So you see we learn the habit of being lazy. To reach the top of the success ladder we must get out of the lazy habit. Hitch the ambition habit to yourself if you expect to be a winner.

What others have done you can do—there is nothing impossible under the sun.

You know what it is to be determined; you were determined to get the girl you made your wife; you were determined to have this, that or the other, and you got it. Why? Because you made up your mind to it. You determined to get it. That is why. Get your eye on the top of the ladder, and be determined to reach it, and you will.

It is often said that clothes do not make the man, and this is true, but a neat personal appearance gives you more weight with the world, and while a man should not be judged by the clothes he wears, he often is. Anyway it's your stock in trade, so look well to your personal appearance.

Your employer's business depends largely on the appearance of his store. If your idea is to keep the stock in "ship-shape" your boss will not overlook this point in you, and all other things being equal, you will get up a round on the ladder. It is very necessary that everything in and around the store be kept in a most sanitary condition, and a merchant can have no better advertisement. The day is coming—in fact, it is at hand—when the Government is going to demand that the store or shop be kept in a perfect sanitary condition.

The man who never does more than he is paid for, will never be paid for more than he does.

Every clerk is or should be a salesman, and in fact he must be if he would reach even part way up the ladder. I many times have had a clerk say to me, "We couldn't sell this or that," and I say to him, "You could but you won't, and there is a whole lot of things you could do but you won't." This kind of a clerk you will find growing old in the harness, and he will be always at the bottom of the ladder. He is the fellow that does as little as he can for his wages. He is the fellow that watches the clock. He is the fellow that is satisfied with his job, all he hopes is for it to hold out. Give

me the clerk with the spark to him. He is the fellow who some day will be signing the checks.

Everything comes to the man who goes after things some other fellow is waiting for.

Nothing pays better to all of us than being courteous. Take the clerk who is courteous to his customers at all times, and I will show you a "comer," and an "is'er." A pleasant word costs nothing, and it may mean a whole lot to you. Remember bread cast upon the waters returns after many days. I have called on merchants who would turn you down in a way that would make you feel better than lots of merchants would make you feel by giving you an order. These kind of mer-

general idea of everything in the grocery store. Now, the better knowledge the groceryman has of his wares the better he will know how to buy, and the more money he will make. The better knowledge the clerk has of the different lines the better he will know how to talk them to his customers, thus the more sales he will make, and the more he will be worth to his employer. To acquire this expert knowledge you must take one thing at a time, and thoroughly digest it, and so on. If you follow out this line it will not be long before you will become an "authority," and when you have reached this point the climb to the top of the ladder of success will be in sight.



Fred R. Collar and Son

chants are the kind that have the right kind of clerks about them. You can feel they are there the minute you enter the store.

No matter how badly the other fellow does his work, do yours right.

In taking up the last point—a thorough knowledge of your business—I wish to call your attention to the fact that to make any progress at all one must have a thorough knowledge of one's business. Make yourself perfect. To-day is the day of the "specialist." A man takes up a special line and follows it up until he has become perfection in his line, although the more you know about things in general the better you become in your specialty. It is not possible for all to be specialists. Some must have a general idea, like the doctor who follows up general practice, and like the groceryman who has to know, or rather have a

The many different articles in the grocery store are as a rule under cover, that is—you are advised of the cost and selling price, but what do you know of its real quality, its real efficiency, its real value? You must know all of these points or you are not what you should be as a clerk and salesman. Right here I wish to say that you boys behind the counter are commonly called clerks, which in many cases is what you really are. May I ask what you are? I believe the pay envelope would contain a larger amount of cash Saturday night if you can change your style from clerk to salesman. You can do this, it is up to you. Start in now to perfect yourself. Know yourself and your line, and when you do this your pay envelope will take care of itself. You can dictate the terms.

The value of your services depends upon how valuable you make them.

Business First.

That takes in a lot—and it takes out a lot. Business first every hour of the working day. Talk business, act business, be business. Few men can mix up outside attractions with business and make the business pay. The principle applies to you. Talk the play the night before. Talk the game out the night before. But when you get on the job in the morning, forget everything but the job. In other words, business first. Be ashamed to be absent. Whenever you feel a certain pride in being late on account of the "night before," you are going back.

Speak the Truth.

There is money in it. There is success in it. The liar does not last. The truth builds. It makes come-again customer. Describe faithfully, but attractively what you are selling. For instance, in selling some peaches, it won't do to say they are in heavy pure sugar syrup. They are not. Far better to tell about the syrup being light of body and most agreeable to sup. You can describe a second-class thing so that it becomes really good. Some of your best compound preserves are good and truly wholesome, but if you commence to shoot off about "compound" you chill the buyer. Present the truth attractively.

Here Is Something Personal.

When the store door was locked Saturday night, and you knew it was a poor day, how did you feel? Did you feel a bit put-out, or did you sling on your coat and go home as happy as though the day was a hummer? Now, these are searching, practical questions. But their honest answer tells your attitude toward the boss. If you were in the put-out class of fellows, you are safe. If you were in the indifferent class you are a doubtful proposition. Because, no man can do honest, faithful work unless his heart and soul and feet and hands are in that work for all they are worth. Never mind the pay. For the love of goodness, do not work for the pay you are getting. Work for twice what you are getting. If it's ten dollars, fit yourself for the twenty-dollar man. How in the world are you ever going to command twenty dollars a week when you are only giving ten dollars' worth of service? Don't you see the point?

Fellow With the Overalls.

Look out for him. Maybe he has a \$5 bill to spend in less time than it took you to sell her ladyship a bottle of 10 cent stuffed olives. Treat him like a millionaire. Maybe there are seven of them at home to feed. That is your man. Nail him. And be good to the woman who brings a big basket, and has the money in her hand to fill it up. It is nice to wait upon refined people and give them strict attention. But he is the big valuable business fellow that can give the poor man and

the poor woman equal attention, and don't forget it.

Women Like Consideration.

Often a woman will land at the counter with several bundles. Don't wait until she asks you to wrap them together for her. Suggest doing it yourself. It shows a nice, courteous consideration. Don't let a woman struggle with a basket of goods if the trolley stops at your corner. If the young one is crying ask the mother if you may give it a chocolate drop. Fish out a chair where you see an indication of weariness or old age. Little things these are, to be sure, but big friendship-binding factors. Many a corner is turned until the customer gets to the store where "that accommodating clerk" works. Put these little things into practice. It takes no special talent; no extra labor. The reward is big.

Doesn't Pay To Stand Still.

That is, figuratively speaking. A business can't do it and remain a big investment a great while. A young man can't if he intends getting the best out of himself. A beaten path is easier to trudge along than making a near cut through the woods. Keep thinking. That's what that brain was placed in your head for. Try to figure out a better way to handle the delivery or a more convenient arrangement for placing your shelf or counter stock. Is the cash register in as handy a place as it might be? If the cashier's desk were moved a few feet, would it save steps and time and annoyance? Look over the stock for improvements and suggest these things to the head. The boss has more on his mind than you think.

Cut Out Personal Talk.

Never be guilty of letting a customer hear you discuss a fight or game, a show, or anything personal or foreign to the business, when you are back of the counter. It is the worst of taste. Some of you may be guilty. Occasionally we give offense without knowing it. This is for you. Whenever it pinches size yourself up. The object in writing these articles is to make better grocery clerks. Just as surely as you are reading this you'll become better clerks, better business men, better men altogether, by following up and carrying out the suggestions it contains.

Keep a Clean Counter.

Don't leave a sheet of paper on the counter. Put the remaining bags back in the rack. After showing the sample bottle place it back on the shelf. The same with cereals and canned goods. Yet you should have a neat counter display always and you should change it often. In connection with this let me impress upon you the importance of keeping your scales clean and adjusting them every morning. The scoop of the scale should invariably shine. You can keep it this way by five minutes' rubbing every morning. The effect of the shining scale on the buyer is good.

Giving Samples.

Do you know that there is an art

in disposing of samples. Never throw them into the order box. Handing one to a customer along with a word or two about the goods is better. It suggests importance. It associates more directly the store with the goods. The impression is good. Handing the thing out is more of a complimentary affair. The fact that it has to be carried home and in a measure taken care of along with your apparent consideration gives it weight. Make the most of samples. They cost you nothing.

Concerning Children.

Pay attention to the little ones—they are great advertisers. Their table talk is good. Kindness begets kindness. Yes, they'll cut you if you think they are not worth noticing much. Treat her like a little lady. She'll talk it, don't you worry. Her mamma's coming around to-morrow. Wrap up her change—she's no silent salesman, furthermore "the daughter is mother to the woman."

Be Bigger Than Your Job.

Be bigger than your job! Then you can make the job as big as you are and draw an increased salary. If your job is bigger than you are, you are bound to be swamped. Some young men labor under the idea that they are not being paid enough, and under that false opinion lie down and decide not to work so hard. Their job is bigger than they are. You no doubt have wondered why this fellow has risen from obscurity to the higher positions in so short a time. He was bigger than his job. He puts his whole soul into his work. He tries to do more and better work than anybody else who ever before held the job. He is not afraid to do more than he thinks his salary requires. He who tries to measure his own orbit and fixes the amount of work he thinks his salary

is worth never succeeds. The fellow who gets up and does things, and does not think of salary and time, but of his job, is the one who makes a success of life.

Find an opening that has in prospect a reasonable success, and then, adapting yourself to the circumstances that surround your labors, bend everything to achieving success. And you will soon be up where the climbing is easier.

You have worked in the store with clerks who have the habit of being sick. A little headache, a touch of something, puts them out of commission and they have to go home. It gets to be a habit. They think they are sick, and pretty soon are able to persuade themselves that they are really in bad shape. It is an unwholesome habit. Just keep busy enjoying life, taking big full breaths of fresh air and tackling the work of the day with an optimistic energy, and you will feel so good that even a doctor can not make you believe you are sick, unless something really has gone wrong. The sick habit? Don't get it. It does not pay.

Do not be afraid that your efforts will not be appreciated. If you are one of the class who have to be patted on the back every time you get once around the track before you can make the trip again you will never win the race. Work well done, done the best you know how, does you so much good that you can afford to let the other fellow suffer by lack of not having seen a good thing.

The man who makes a success in life is the one who develops individuality in work and plans, who assumes his responsibility cheerfully and hews to the line in cutting out things that way. The man who is

afraid of responsibility, who stays inside the old lines set by some one else, who only does what he is told to do, becomes an automaton, a mechanism. In the contrast between individuality and mechanism where do you stand?

The ideal job is the one that you work at so hard that you like it. Put your heart in anything and do your best to fill the place and you are pretty sure to like the job.

The good salesman is not always the one that runs up the largest sales record at the end of the day's business. In fact, very frequently the record of his day's business is not shown by the figures of his sales book. But every dollar's worth of goods that he does sell is placed with satisfied customers who will again be seen in the store. A satisfied customer is better than a large sale made.

Do you realize what it would mean if you could make one friend for your store each day for one year? A little personal work among the people who come in will go a long way towards accomplishing that desired end. It is a short cut to an increase in the pay envelope.

Good salesmanship is the art of finding out what a customer wants and then using a knowledge of merchandising to thoroughly satisfy that want. Some clerks are only slot machines. They know absolutely nothing about the goods they hand out. Use your dome-power and study your goods. Know what is best for your customer and why.

"He's a Good Salesman."

That's a good reputation to have. Many a customer that balks and puts off and shops around will talk about you as a "good salesman." She admires your interest and your ability—and she'll give you a chance to

**IT WILL BE YOUR BEST CUSTOMERS,
or some slow dealer's
best ones, that call for**

HAND SAPOLIO

**Always supply it and you
will keep their good will.**

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.

sell her. A good salesman, you must remember, is highly respected by a customer. Why? Because first of all he knows the goods. He knows what puffed berries are like. He tells the difference between Oregon and California prunes. He tells the mixed tea drinker what she may expect when she switches off on Ceylon. He knows whom to sell imported oil to and whom to sell domestic oil to. He does not say, "Shall I send you renovated butter or creamery butter?" He knows. "He's a good salesman." Be one.

Get Acquainted With the Cook.

If your store handles the first-class trade, my advice is, get acquainted with the cook. She is the power behind madam's dollars. I do not mean, "Standing in with her." I mean getting her confidence. When you do, her favorite soap, her pet baking powder, her only flavoring extracts will all be up to you. You send your favorite. Nothing really deceptive about this. It is only a matter of education and profit. Of course, you understand that the goods must be "up and up." But don't hurry about it. Give her what she orders until confidence is established or you spoil the game.

Are You a Parrot Talker?

A parrot talker rattles off to a customer sixteen things in just sixteen seconds. Might just as well save his breath and the woman's nerves. Only in this case the nerves are of more consequence. If you are guilty, admit it—to yourself. Thank this article for calling your attention to it. Turn right around to-morrow morning and give yourself a little exhibition of sensible salesmanship.

Two Things That Count.

First—Know the goods.

Second — Put intelligent energy back of the sales.

Herein lies the secret of selling, boiled down, concentrated, condensed and epitomized.

And both are equally vital—both are necessary to success in modern retailing.

The first is a matter of learning—of information acquired—of attention to detail—of penetrating observation.

The second is a matter of will—of energization—of cerebration—of inspiration; which translated into English means, getting down to hard pan and digging things out for one's self.

The two combined make the life-giving elixir for which every merchant seeks.

It is no longer regarded as clever merchandising to sell a person more than he desires or needs to buy. But this is what special prize schemes do. The average buyer likes "something for nothing" at first sight. Lottery schemes are still worse than the practice of giving away prizes with each sale.

Some states have a law declaring against all plans, holding that such schemes when used to stimulate trade are illegal within the meaning of the law.

Very few dealers make use of such methods any more. There are some,

however, who still handle products which carry a gift direct or contain coupons that are valuable for presents upon an accumulation plan.

Such methods do not appeal to the knowledge of the customers as to the merit or quality of the article offered for sale, but merely to a gambling instinct, or the mistaken idea that there exists such a thing as "something for nothing."

These questionable methods of inducing trade are usually confined to tea and coffee peddlers, soap clubs and cheap catalogue houses.

If you are required to handle any propositions of this kind be certain that you do not make the mistake of losing your customer's confidence by pretending that the so-called gift is not paid for in full by her. These premiums are invariably added to the price, otherwise they are deducted from the quality. In either event they leave much room for dissatisfaction if the customer is led to believe the premium is absolutely free.

Very few clerks believe in the theory that it is possible to "fight the devil with fire." So long as this class of business is generally considered an evil, it is well to avoid all such schemes, especially those which make it incumbent upon your customer to send certificates or coupons away, accompanied by stamps or coin in order to secure the gift. This encourages your customer to deal with mail order houses and send her money to the cities instead of spending it at home where it will help your employer to maintain a better store and to pay you better wages.

The mail order houses are one of the evils that threaten the future of the average clerk. You should protect your own interests and be loyal to the manufacturers who refuse to allow their product to be used by these unscrupulous concerns as a bait to catch the unthinking farmers, by pushing the sale of the products of the loyal manufacturers.

As a clerk you have no better opportunity to be of real value to your employer than to discourage the growth of mail order business by back shelving the brands that are quoted by the mail order catalogues as "leaders." If you want to be loyal to yourself and your employer, as well as to your trade, push loyal products.

It is easy to keep posted through the mediums of anti-mail order house journals. Learn "who's who any why." In this way you will be of the greatest possible value to your employer and be able to not only make your position permanent but profitable as well, and at the same time you will have the personal satisfaction of knowing that you are a public benefactor in as much as you are encouraging the consumers to keep their money at home and thus make a better market, a better town, more schools, churches and public institutions.

A merchant is logically a purchasing agent for a certain community. His remuneration is represented in his profits. You are a member of

his staff. You owe to the buying community the same respect and attention that you would accord the president of a large corporation that you are working for. Realize this at all times and try to serve your customers accordingly. This is no idle theory but reasonable facts.

Enthusiasm is a mysterious force that compels one who is honest in his convictions to do things. It is a force that makes you dig into your work from the opening up in the morning until the closing up at night, and then have a feeling that what you accomplished was 100 per cent. pure effort. Imbue yourself with this mighty force; it does not cost anything. In fact, it is about the only thing in this world that is not locked up. It suggests to you the possibilities of your becoming a merchant, and with this inspiration you work (and such work), and before you know it the week, month and year go by, and so absorbed are you in your new pursuit that you never have time to brood. Your work is intelligent play. You begin to solve problems that you never understand, and every ounce of effort and strength are taken by your work, and then is it any wonder that your work not only satisfies you but your employer and his customers as well.

Adjustment.

One of the hardest things that a forceful, ambitious, energetic, brainy young man has to overcome is his inability to adjust himself to the personalities of those who differ from him.

Thousands of tons of energy are wasted every year in business institutions by young men who can not adjust themselves to their superiors.

I do not mean to say that when an employe fails to adjust himself to his employer that the employe is wrong in the point for which he fights. He may have a plan which is far superior to that of his employer. He may be in advance of him in many ways, just as his employer is certain to be very far superior to him in other things.

Both of them need to make sacrifices. Both need to make an effort to adjust themselves to one another.

But the young man must try to remember that he is the one who must do the most adjusting. Harmony must be maintained, and harmony can not be maintained by one man unless he has a personality of commanding strength.

It is certain that no executive can adjust himself perfectly to all personalities in his institution. He is bound to be blessed for some things by some and damned for those same things by others. If I may be permitted to coin a brand new phrase, "What is one man's meat is another man's poison."

Life is an adjustment. Laws are merely the crystallized opinions of the majority of people formed to preserve harmony. In business institutions rules and regulations should be made for this one purpose.

Every employer and every employe, no matter how high or how low, should ask himself this one question before speaking any word or doing any deed: Will this word or act of mine add to or subtract from the harmony of the institution?

More than one young fellow has had to solve this problem for himself. Employers are too often ignorant of this point and fail to properly convey the necessary lesson.

Perhaps this little paragraph will serve a few thousands in all sorts of positions from office boy to president.

And it is absolutely true. Those who have learned this lesson have paid the price. And tuition in the school of experience, if anyone insists on knowing, is almighty expensive.

Fred R. Collar.

Satisfy and Multiply

Flour Trade with

"Purity Patent" Flour

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

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.

THE CHECK WORKER.

Some of the Amazing Schemes They Practice.

The check workers are the busiest of all the "grafters" and the hardest to keep track of. They are at it the whole year around and cause the police a lot of bother because they vary their methods so much.

Nearly all other classes of criminals have certain little peculiarities about their work by which they become known, but these fellows get up a new scheme every day. Some of them are really men of genius who could make a good living with their brains and tongues in almost any other line if they only cared to do so. They all have degenerate tendencies, say the detectives, which drive them to the commission of crime. The most of them would not reform if they could.

The most interesting of this class, perhaps, are not really "check workers" at all. They are the ones who make it their business to get genuine signatures to bona fide checks, unknown to the signers. They are the modern development of the now almost extinct class of swindlers who used to drive through the country getting responsible farmers to sign machinery contracts, lightning rod agreements, or anything, in fact, which might be torn in two and become a promissory note which could be negotiated at a bank. Now and then a modification of this old game still crops up in the backwoods, and, in spite of the fact that every farmer, nowadays, takes a paper of some kind, in which these frauds are exposed, victims are always found to illustrate the grafter's axiom that a new sucker is born every minute.

Workings of New Game.

The modern idea is different. Not long since a new game was sprung. The chief actor in the little financial comedy drove up to the house of a prosperous farmer. He was dressed in a suit of sober black and represented to be a circuit riding minister of the gospel. He requested shelter for the night and was hospitably received. He proved a good talker and the two sat up until bedtime engaged in pleasant conversation. Just about retiring time a couple hurriedly drove up and asked the farmer where a minister could be found to marry them, and, of course, the circuit rider got the job.

The farmer was an interested spectator of the happy affair, and, at the conclusion of the solemn words that made the supposed elopers man and wife, was benevolently delighted to sign his name, as witness, to an elaborate marriage certificate, which the minister fished up from his little black grip as a present to the bride and groom. In the morning that signature appeared at a bank in the neighboring town, at the foot of a check for a large amount, and was cashed without question.

Nearly all the papers in the country printed the incident at the time, but none of them had the story of how the trick was done. That did not become known until later. The certi-

cate of marriage was printed on heavy cardboard, and, wherever names or dates were to be written in, the cardboard was cut away with a beveled edge, and the writing was done on smooth paper pasted on the back of the certificate, and showing through the beveled holes. The effect was ornamental and nothing wrong about it could possibly be suspected. Between the two sheets of pasteboard, however, a bank check had been inserted, so that its signature line came right under the opening left for one of the witnesses, and, in consequence, the farmer was actually signing a check on his own bank when he good naturedly "witnessed" the fake marriage.

U. S. Senators Her Victims.

Of a similar nature was a more elaborate operation performed in Washington. A pretty and extremely vivacious young woman appeared one day with a handsome morocco bound and gold mounted album, slung in an alligator carrying case. The outfit was just about the neatest trifle, and both made a decided impression. She had the autograph mania, and wouldn't the dear senator just favor her with his name there below his portrait or below the place where she was going to insert his portrait when he gave it to her? In nine cases out of ten the "dear senator" would, no matter what his usual sentiments regarding the autograph hunters, and, if she didn't already have his photograph, he gave her one.

The name was signed through an opening in the card, just as in the marriage certificate, and in every case a check was signed. Not one of these checks was offered for payment until the persuasive young woman had secured all that could be handled in safety, when they were cashed on the same day at the various banks. As the amounts were in no case large, not much stir was made about the matter, and, then, senators do not like to "squeal" when they are gulled.

Extraordinary pains are taken by forgers and check workers to secure the bona fide signatures of wealthy men. Besides letters so worded that they have some chance of reaching past the inconvenient private secretary, and of being answered by the great man himself, every ruse that ingenuity can devise is tried. A successful plan in one case was to present a petition relating to a sewer in the big man's own section, and a score of other names, given in good faith, were secured before the big man was approached. He was caught where there was no pen and ink handy and signed the petition with a hard, blunt pencil that was given him, unwittingly signing, at the same time, a check through the transfer paper beneath. A goodly sum was secured on this trick.

Signature What Is Desired.

As a rule, however, the signature is all that is wanted. If one of the "good thing gents" can secure a real check written by one of his intended victims it is an occasion for rejoicing, for then all the little peculiarities that distinguish a check signa-

ture from a name signed elsewhere are there to be copied. One successful check worker had a method which could not be discovered for a long time. The signature on the checks he presented were so apparently genuine that even the men on whom the swindles were perpetrated could not swear that they were forgeries except from the fact that they could not remember having signed such checks.

It was at last discovered that the fellow first secured a signature, had a zinc etching made from it, took a matrix of the zinc engraving, and into this matrix cast a hard rubber composition which retained just enough of its elasticity not to show any traces of embossing on the paper receiving the imprint from it. A metal "cut" would have shown its impression on the back, but with the composition "stamp" he was able to produce duplicates of a signature that experts could not tell from the original.

All these schemes seem to have sprung up to take the place of "clean" forgeries, which are in their decline, and of check raising, which is practically a lost art. So many precautions have been thrown around checks by people who deal largely in them that it is now almost impossible to make, for instance, an \$80 check out of an \$8 one. Tinted and engraved paper that would show instantly the effects of acids or mechanical erasures began the work that the check perforators completed, and after a few unsuccessful but ingenious attempts to plug up the holes and re-perforate the check raiser went out of business, or, rather, turned his peculiar talents in some other direction.

"Little Fellows" the Pests.

There are many elaborate schemes such as those mentioned and it is said that there is a large printing and engraving establishment in New York which is devoted entirely to the production of counterfeit check blanks and other printed matter for criminals.

The genuine "check worker" is a man who, by plausible story and glibness of tongue contrives to pass a purely worthless check. His operations are much more common and

the sums involved are usually much smaller, although even in this line there are some "high rollers" who scorn to "turn a trick" for less than \$1,000. It is the little fellows, however, who keep the detective force of any large city continually on the jump.

The usual source of operation is to purchase goods after banking hours, and present a check calling for more than the amount purchased. The ruse is so often successful that it is a wonder merchants do not make an iron clad rule against these deceptive bits of paper. Hotels and saloons seem to be particularly unfortunate in check transactions, although no line of business is free from attack. People who can not see how others can be taken in on palpable and even clumsy frauds, forget to take into consideration the effect of personal magnetism, which is a real factor, whether you call it hypnotism or merely persuasiveness.

There is a general sameness about nearly all these cases, although now and then a new phase is developed. A new plan was evolved recently by a fellow who drifted into town and answered the advertisement of every person who had anything to sell. All were invited to call on him at the apartment he had rented for the purpose, and he proved a liberal buyer, purchasing everything that was offered to him at almost any price, and paying by check. In a couple of days before the checks had time to come back marked N. G., he left, taking with him a cargo of portable property, and leaving behind him scores of people who had paid dearly for the knowledge that it was easy to write checks.

It is just a good piece of advice to say that it is well to be on your guard for the fellow who wants a check cashed; they are dangerous people to deal with in seven cases out of ten.

L. M. Middleton.

Gratitude.

Mrs. Gringo—Steve, why did you applaud that wretched clarinet player?

Gringo—I applauded him because he quit playing.

Are You Getting Your Share of the Harness Business?

This has been a good year with the farmers and they are already beginning to invest in better equipment for the next season.

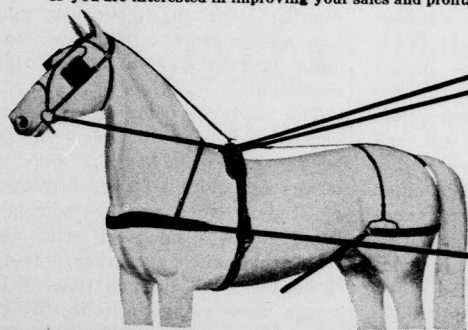
You can make a handsome showing on harness if you have the right sort as proved by the success of our "SUNBEAM" dealers everywhere.

If you are interested in improving your sales and profits, get our special harness catalog at once. It features the complete "Sunbeam" line and is well worthy of your careful attention.

Better do it today!

BROWN & SEHLER CO.
Grand Rapids, Mich.

"Sunbeam goods are made to wear."





The Woman Whose Early Education Was Neglected.

Written for the Tradesman.

Give a girl a good education, train her mind thoroughly, let her have all the culture she desires, and you are making her the possessor of imperishable riches which neither time nor misfortune nor any of the ordinary vicissitudes of life can take away from her.

Such is a good education to the lucky one who has it. But how about she whose schooling consisted of a few short years in an inadequate district school; or she who lived in town and had to leave school and go to work when she was in sixth grade maybe; the woman who writes a little cramped hand and misspells half the words in an ordinary letter; to whom the use of capital letters and punctuation marks is an impenetrable mystery; who reads slowly and haltingly and is uncertain as to the pronunciation of a dozen words in a short newspaper paragraph; who is somewhat shaky on the multiplication table and has to depend upon the honesty of her grocer and dry goods man or have her husband figure their bills?

In fiction this kind of woman is held up as the butt of the writer's amusing satire. She is the Mrs. Malaprop of Sheridan's "Rivals." In one best seller of a few years ago she is the wealthy woman who named her daughter Psyche (having seen the name in a book) and pronounced it Pishy, and who, on being asked about employing a butler, thought they would "do their own butling." In the comic section of the newspaper Mrs. Newrich and her blunders is as staple a joke as the mother-in-law or the office boy's grandmother's funeral. Sometimes it is one phase of her ignorance and sometimes another that is held up to ridicule, but always the illiterate woman serves as a dummy on which the writer may display his sharpest gibes and funniest jokes.

This is all well enough in literature, but in real life the ill-educated woman cuts a sorry figure. If unconscious of her deficiencies and of a self-assertive disposition, she makes herself ridiculous; if conscious of her ignorance and lack of cultivation she becomes timid and shrinking and hardly dares call her soul her own.

What can be done for the woman whose early education was neglected? This question as stated is broad and sweeping and includes every kind of poorly educated woman. The answer must be individualized to particular cases and may be

put thus: It all depends upon the individual woman's natural brains, her pluck and what she is willing to do for herself. To this may be added that of course some environments are more conducive to mental growth and development than others, although there are no surroundings that can prove absolutely obstructive to a determined will.

The suggestions that will follow are quite general and may be modified in application to suit particular cases. One woman of neglected education may be wealthy and able to employ private instructors to aid her; another may be in circumstances so straightened that she can not use a penny for tutoring but must dig things out herself or go to some kindly friend for help. One may be married to an intellectual man, perhaps a college graduate; another may have a husband as unlearned as herself, who can give her little or no assistance. One may have small children for whose sake she needs to improve herself all she possibly can; another may have grown sons and daughters whom she does not want her ignorance should humiliate.

First, whether you are pauper or millionaire, whether you are 25 or 45 or 65 years old, in some way, in any way, get hold of at least the rudiments of the three great R's. Learn enough of figures to tell how much seven and three-quarter yards of gingham will cost at 12½ cents per yard, and what the interest on \$873.69, at 7 per cent., for two years, six months and seven days will amount to without having to ask help from anybody. Learn to read; that is, get a working vocabulary of the words in common use so that you can read all ordinary books, magazines and newspapers quickly and easily and grasp the meaning readily. Learn to write a good letter and to spell all the words you will need to use in this class of composition.

Learn to use the dictionary. Ignorance is bound to flee from the assaults of Noah Webster. Become familiar with the diacritical marks and make a practice of looking up all unfamiliar words, both as to pronunciation and definition.

The study of technical grammar is hardly to be recommended unless it be for her who has the time and means for quite an extended course of study. Not one person in a thousand uses language with absolute grammatical accuracy. Instead of studying the abstract rules of language, work along the following concrete lines is to be recommended:

Ask some friend who is capable of doing so to correct your worst errors in grammar. Acquire the use of the best forms of expression by studying and even committing to memory selections from the masterpieces of literature. Observe closely the speech of well educated persons. Finally, cultivate what for want of a better term I will call an ear for grammar. There are many very good conversationalists, ready, fluent, pleasing talkers, who seldom make a noticeable error in construction, who yet could not give five rules of grammar to save their lives. They talk as some musicians play wholly by ear. Acquire this very desirable ability.

Read good books. Associate as far as possible with bright, brainy people. Think, and give suitable expression to your thoughts.

It can not be held that the most faithful following of these suggestions will fully take the place of a thorough college or even high school education. The near thing never is quite the real thing. It would not be right that it should be.

On the other hand, universities, instructors, opportunities however abundant, never can take the place of natural brains and mental vigor. As it sometimes happens that a woman who is a college graduate in after years settles down into such a state of intellectual inertia that you never would surmise she had a degree; so it also sometimes transpires that the woman of very meager early opportunities becomes through her own efforts so polished, so ready, so deep and penetrating in thought, that no one ever would suspect she was not a university graduate.

An education that consists of a thorough understanding of the elementary branches supplemented by wide general reading, may give its possessor a broader outlook upon life than that held by the graduate

whose course was perhaps somewhat technical and specialized, and whose acquisition of knowledge ceased when she left the halls of her Alma Mater.

The rise from ignorance is a struggle, but it is worth all it costs. No one deserves a higher meed of honor than the woman who is brave enough to throw off the shackles of illiteracy and claim the place that is rightfully her own in the realm of intellect and ideas. Quillo.

Proficient Along Certain Lines.

He was an unkept fellow. Stopping at a suburban residence, he watched the lady of the house superintending the transplanting of plants. Finally, he asked for employment.

"Are you a gardener?" she asked.

"Ain't had much experience."

"Can you plant these bushes?"

"I'd hate ter risk spoilin' 'em, ma'am."

"Then what can you do?" she demanded impatiently.

The seeker after employment glanced toward the open door of the greenhouse. "Well, ma'am," said he, meditatively, "if you'll give me one of your husband's cigars I'll sit in th' greenhouse an' smoke out th' insects that's eatin' up th' leaves o' them rose-bushes."

There is many a man who is not worth what it costs him to live.

Sales Books SPECIAL OFFER FOR \$4.00

We will send you complete, with Original Bill and Duplicate Copy, Printed, Engraved and Numbered, 5,000 Original Bills, 5,000 Duplicate Copies, 150 Sheets of Carbon Paper, 2 Patent Leather Covers. Write this to have you give them a trial. We know if once you use our duplicate system, you will always use it. No more for itself in for other charges alone. For description of our sample and prices on large quantities, write THE ORDER. THOMAS CO., 1928 Webster Ave., Chicago. Agents Wanted. NOTE:—If wanted in orders, do not expect to furnish copy of printed desired. It takes from 10 days to 2 weeks to execute orders.



FOOTE & JENKS' COLEMAN'S (BRAND)

Torpeness

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.

The Young Mother and the Fat Hog.

One time a little mother, who was only 25 years old, began to feel tired all the time. Her appetite had failed her for weeks before the tired feeling came. Her three little girls, once a joy in her life, now became a burden to her. It was "mamma," "mamma," all day long. She never had noticed these appeals, until the tired feeling came. The little mother also had red spots on her cheeks and a slight dry cough. One day, when dragging herself around, forcing her weary body to work, she felt a sharp but slight pain in her chest, her head grew dizzy and suddenly her mouth filled with blood. The hemorrhage was not severe, but it left her very weak. The doctor she had consulted for her cough and tired feeling, had said: "You are all run down, you need a tonic." For a fee he prescribed bitters made of alcohol, water and gentian. This gave her false strength for a while for it checked out her little reserve. When the hemorrhage occurred she and all her neighbors knew she had consumption and the doctor should have known it and told her months before.

Now she wrote to the State Board of Health and said: "I am told that consumption in its early stages can be cured by outdoor life, continued rest and plenty of plain, good food. I do not want to die. I want to live and raise my children to make them good citizen. Where can I go to get well?" The reply was: "The Christian State of Indiana has not yet risen to the mighty economy of saving the lives of little mothers from consumption. At present, the only place where you can go is a grave. However, the state will care for your children in an orphan asylum after you are dead, and then in a few years a special officer will be paid to find a home for them. But save your life—never." "That is a cranky idea," for a member on the floor of the Sixty-fifth Assembly said so. "Besides," said he, "it isn't business, the state can not afford it." So the little mother died of the preventable and curable disease, the home was broken up and the children were taken to the orphan asylum.

A big fat hog one morning found he had a pain in his belly. He squealed loudly and the farmer came out of his house to see what was the matter. "He's got the hog cholry," said the hired man. So the farmer telegraphed to Secretary Wilson, of the U. S. Agricultural Department (who said the other day he had 3,000 experts in animal and plant diseases) and the reply was: "Certainly, I will send you a man right away." Sure enough, the man came. He said he was a D. V. S., and he was, too. He had a Government syringe and a bottle of Government medicine in his hand bag, and he went for the hog. It got well. It wasn't cranky for the Government to do this, and it could afford the expense for the hog could be turned into ham, sausage, lard and bacon.

Anybody, even a fool, can see it would be cranky for the State to save

the life of a little mother, and it could not afford it, either.

Moral: Be a hog and be worth saving.

Standard of Beauty Changes.

The standard of beauty as represented by the Venus de Milo has been taken, says the portrait painter, Carlton Moorepark, as a basis of judgment for all time, and by this standard thirteen inches has become the measure of the ideally beautiful neck.

As a matter of fact, the standards of beauty of the neck, indeed of the entire female form, have changed with the passing of time—changed with the seasons. For example, Michael Angelo's pronouncement with regard to this portion of the female form would to-day be found to be at variance with modern opinion. And later masters say Sir Joshua Reynolds, one of the greatest authorities on female beauty, differed even from Gainsborough, his contemporary, on the ideally beautiful form, and this led to each painting a picture to prove his contentions.

A woman's neck is, after all, most beautiful when it gives to her head a graceful poise, and unless the head, no matter how lovely, be upheld in a pose of grace, which only a beautiful neck can give, it can never approach the artist's ideal.

The changes time has worked in the costumes of the fair sex have not only created new ideals for the artists, but have actually changed the figures of the obedient slaves to Fashion's decrees. In the days of the Elizabethan ruff, when the head was obliged to be held high, with the throat exposed, and later in the early Victorian period from other causes, the long "swanlike" neck was lauded by the poets and considered the ideal of beauty. To-day a greater freedom of dress has resulted in a reversion to a form more nearly approaching the Greek ideal.

No Time For Trifling

In Hanover county lived a Mrs. Newman, who, having occasion to go up to Richmond, left her place in charge of two colored girls, Sally and Betsy, after having carefully locked up everything she thought the girls might be tempted to use or eat during her absence.

Now Sally and Betsy were two frisky young things and they decided they must have company, so they sent word for two male friends of theirs to come to supper. But when they looked about for the wherewithal for the meal there was nothing to be had except that a flock of ducks looked tempting. So one was caught and killed and its head and feathers burned in the stove, and thus all incriminating evidence removed.

After the feast the party decided to go to the church, a mile or two away, where a revival was going on, and there Sally fell under the preacher's spell and got religion.

As she neared Betsy the latter reached forth and plucked her skirt. "Sally," she said in a hoarse whisper, "what you' gwine to do about ol' miss's duck?"

"G'wan niggah, lemme alone," rejoined Sally, jerkin herself away and continuing her refrain, "I'se gwine to jine de army of de Lawd."

The next time Sally passed, Betsy caught her skirt in a firmer grasp "Sally," she said in a louder tone, "now you's done got 'ligion, what you' gwine to do about ol' miss's duck?"

"Gwan, niggah," returned Sally, "lemme be; does you think I's gwine to let a li'l thing like a duck stan' between me a'n my Gawd?"

She Revoked the Request.

"My dear," Mrs. Jones said to her considerably lesser half, "I want you to do a little shopping for me this afternoon."

Mr. Jones blinked pathetically. He had arranged to spend a quiet afternoon at the cricket match.

"I—I was thinking of going to the match, my dove"—he began feebly.

"Indeed!" observed his wife stonily, "well, I've got a better match for you than that. I want you to match this piece of material at Mason's—"

"At the counter where that little blonde girl serves?" interrupted Mr. Jones, suddenly, "that nice little thing, you know, with the frizzy curls and bright eyes, and a jolly, roguish smile—eh?"

"Perhaps, after all," retorted Mrs. Jones, with a below-zero glare, "I'd better do my own shopping!"

The work of religion is not to remove the burden but to adjust it.

Little Dorothy's Powers of Observation.

A woman who lived across the street from little Dorothy was so ill that for a time it was feared she could not recover. The husband had a thick carpet of straw spread over the whole block on which he lived to deaden the noise of traffic.

This straw engaged the attention of Dorothy. For several days she regarded it with curiosity, and finally, when the danger had passed and men were removing the straw, she went to her mother and asked:

"Mother, what was the matter over at Mrs. Smith's?"

"God sent Mrs. Smith a new baby," answered her mother.

The child went over to the window and stood watching again. Finally she turned and said:

"They pack babies awfully careful, don't they?"

Dangerous To the Last.

A nurse had been called as a witness to prove the correctness of the bill of a physician.

"Let us get at the facts in this case," said the lawyer, who was doing a cross-examination stunt. "Didn't the doctor make several visits after the patient was out of danger?"

"No, sir," answered the nurse. "I considered the patient in danger as long as the doctor continued his visits."

Many men who are called "brutes," if so, would be vastly superior to what they are.

IMPORTED FROM HOLLAND


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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.



The Story of Hartley's Failure—and Success.

Written for the Tradesman.

There was a bird had a nest on the ground in a field of wheat, and the grain was ready to cut. One day the proprietor of the field stood by the fence and said to himself:

"This crop is ready to cut. I'll get my wife's brothers to harvest it to-morrow."

Then the proprietor of the field went his way, leaving a troubled heart in the breast of a fledgling in the nest. When the mother bird came home the fledgling said:

"We'd better be getting out of this, mother, for the farmer is going to get his wife's brothers to cut this wheat to-morrow."

The mother winked one eye and proceeded with the daily routine of her life. The wheat was not cut the next day, but the proprietor of the field came and stood by the fence again and called down maledictions on the red heads of the brothers of his wife.

"This wheat is going to waste," he said, "and I'll go up to the village and get some of the men there to cut it for me."

That night when the story was told under the wheat the mother bird winked again and said nothing about hiring a moving wagon for her household effects. Again was the fledgling grieved.

The wheat was not cut the next day, but at nightfall the proprietor of the field came and stood by the fence again and lifted up his voice in anger.

"I shall lose this crop if it is not cut pretty soon," he said, "and I'll show these muckers that I'm independent of them. I'll cut it myself to-morrow."

When the conclusions of the farmer were conveyed to the mother by the fledgling, that night, there was something doing.

"When the farmer decides to cut the wheat himself," said the mother bird, "it is time for us to get a wiggle on. The man who attends to his own jobs is the man who gets results. We'll move to-night."

Hartley, who operated the only hardware store in Chesterton, had often read this pleasing little tale in the Third Reader, but, somehow, the philosophy of the bird had failed to sink in. He could understand why the farmer's wheat was not cut as long as the farmer depended on the red-headed brothers of his wife and the idle men in the village, but he could not hitch the moral of the

story to his own business. Hartley had a large store and a large yard back of it. He sold everything in the hardware line, from a revolver to a traction engine, with reaper to match.

He also had a large assortment of clerks, mostly recommended to him by fathers and brothers and sisters who lived on farms and were good customers of the store. Hartley would have scolded if you had informed him that his clerks did not understand their business. Why, he saw them waiting on customers every day. He had men behind the counters to sell cutlery and men out in the yard to sell plows and mowing machines, and men in the sheds to sell traction engines and threshing machines. With this large force on the payroll, he rode about the country, looking up friends, and occasionally asking a particularly good friend to endorse his note at ninety days.

As the months moved on Hartley found that some of these notes had to be renewed, and discovered, also, that the cashier at the village bank wasn't as good a fellow as he had been once upon a time. If you want to get the bottom quotation on a business man's available assets above liabilities, just watch the cashier of the bank where he goes to store his greenbacks and discount his paper. If the cashier—

There, I guess that will answer for that part of the story. You know all the fine gradations of a cashier's smile. That is, you do if you've ever been in the hole and wanted to— But, anyway, Hartley used to go out of that bank with his face frozen hard after an interview with a cashier who in former days used to walk a block out of his way to be seen on the street with the hardware man. The trouble with Hartley was that he was depending on some one else to see that his business made money for him.

One autumn day Hartley, feeling as if his hands and face would never thaw out again, went out of the bank and rode away to the farmhouse of Uncle Ben Christian, who had frequently put his name on the back of bank paper at the request of the merchant. Hartley had paper due at the bank the next day, and the cashier wasn't looking for the worst of it. So the hardware man went out to the farmhouse of Uncle Ben and sat down in the front porch and relieved himself of his troubles by heaping them upon the shoulders of that friendly old farmer.

"Sure!" said Uncle Ben, and Hartley felt the cold chills leaving his

spinal column. Here, at last, was a friend.

"You'll come through, all right," added Uncle Ben, "and you'll live to chase that cashier out of his job. Come out and tell me how you are getting along whenever you can get away from the store! I know you're mighty busy, with all them clerks to see to, and all that, but you'll find time occasionally to bring your wife out and drink cider with us. I understand how a business man, with other people handling his money and making bargains for him, needs to be right on his job every second of the day, but you'll find time after a while."

Hartley thought Uncle Ben looked keenly at him as he talked, but there was nothing but friendly interest in the old man's eyes. Still, the words caused Hartley to feel like a truant. He knew that he hadn't been watching the men who were handling his money and making bargains for him half closely enough. He would do better now—but he had said that to himself a hundred times before! When he went out to the gate Uncle Ben went with him, walking along with his corn-cob pipe in his mouth and his fingers pointing to an orchard across the road.

"I've just bought that orchard," he was saying. "Trees look rather tough, eh? They were planted the same year my orchard on the hill was, and my trees are three years ahead of these. You see, the man that owned this orchard hired Sim Galloway to look after it for him, and Sim has been getting the long end of the stick right along. There's many a barrel of prime apples gone into Sim's cellar, and many a bum barrel sent out to market, and if Sim had trimmed trees and cut sod every day he's charged for the work, that orchard would be all cut to pieces by this time."

"Crooked, eh?" asked Hartley.

"Well, I don't know. If Sim gives you his note he'll pay it, and he usually keeps his word with his friends, but the owner of this orchard lives in another state, and you can't trust any man to handle your money and make bargains for you unless you have him right under your thumb. I guess almost any man can find excuses for getting the best of a man who doesn't look after his own business."

Hartley rode home with the red sunlight showing on the hills, and the red fire in his heart showing in his face. Heretofore the story in the Third Reader had been only a story. He had had nominal connection with the principle of looking after his own business, but the wires had been down! They were up now, ringing in the breeze, taut and ready to transmit the simple tale to the digesting center of his brain.

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Wholesale Hardware

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Grand Rapids, Mich.

The next day he went to his desk and sat down where he could watch the store floor. Among other things he saw good people leave the place without being waited on because the clerks were laughing and joking with each other. He saw slow, poky farm hands in overalls trying to wait on ladies who wanted fine cutlery. He went out in the yard and the sheds and saw clerks throw off all the profit on farm machines because the machines had been left out to rust.

He watched the cash register—cautiously, for he did not want to do any of his clerks injustice—and saw that two or three salesmen were putting double their wages into their pockets. He saw clerks give pocket knives away to chums, and saw his good money thrown away in advertising which was not worth the writing, if the space had cost nothing at all.

In three days he had the goods on two thieving clerks and caused their arrest. He also had the goods on other clerks whose salaries were advanced because they had remained honest and loyal through all the wrack of dishonesty. The fathers of the dishonest clerks offered to settle, but Hartley sent them to the penitentiary, which was just and right.

After six months of constant watching Hartley went out to see Uncle Ben, and, sitting on the porch, he told him the story of the bird in the field of wheat, the story he had often read in the Third Reader. Uncle Ben laughed, pointing to the orchard across the way.

"What do you think I was telling you about that orchard for?" he demanded.

"I know," Hartley said. "I know. You wanted me to understand that no man can do business at a profit and let others handle his money and make his bargains for him. I understood, and went back to run my own store. I'm making a hundred a week now, where I was losing money before, and my old customers are coming back. I haven't got a dollar on paper in the bank, and I'm going to begin discounting my bills soon. Say, but there was a fine business going to smash until you connected me with central and got a little sense into my head."

"Connected you with central?" repeated Uncle Ben, doubtfully.

"Well, you got the idea into my head," Hartley said. "I had known, generally, all along that a man must run his own business, handle his own money, make his own bargains, but my wires were down! And you know

what I said about the cashier? Well, he's fit to melt butter now when I go into the bank. I'm having a bird's nest in a field of wheat painted to hang up in my office! What?"

Alfred B. Tozer.

Anticipating Sales.

One of the most difficult things for a maker of implements to do is to accurately estimate the possible demand for certain styles and sizes of machines which he makes. The difficulty, however, lies farther back, in the perplexity of the dealer, who does not know how many of a certain style he is going to sell, or what his additional orders will be. Nearly every manufacturer has plenty of machines or implements in his warehouse at the end of the season, although he may have been unable to fill all of his orders. The reason is because the machines left over are of odd sizes that were not called for in the proportions expected.

The dealer should have one cardinal principle in his selling method. That is, sell what you have on hand, rather than befuddle the mind of your customer with confusing talk about other sizes and styles of machines that you do not have in stock and may not be able to get in time for your customer to use during the current season. Many a dealer is too accommodating in this respect for his own good. Nearly every customer can be persuaded to take the machine in sight, but he can also be so confused in his purpose as to imagine he wants something else. The result in that case will be that another machine not in stock will have to be ordered from the manufacturer, and the one you might have sold with a little well-directed effort will be carried over to another season unsold.

Not all branches of trade are alike in this respect. In the agricultural implement trade, for instance, much depends on the season. The record of last year's sales may not be an absolute criterion for the coming year's demands. Unless the dealer adds to the perplexity by unsettling the minds of his customers, he can often direct the process of selling into the accustomed channel, and thus save himself from annoyance and disappointment at the end of the season. It is not pleasant to look back on a selling season with a record of many implements carried over, because they did not represent the ones called for by patrons. Pilot the customer in the course of the machines on hand, we repeat, and not out into the broad and uncertain sea of odd sizes and styles found in the manu-

facturer's catalogue but not found on the floor of your store or warehouse. Next to the ability to accurately anticipate machines wanted, is to be able to sell the machines you have—we ring the changes on this idea because it means much to the retail dealer.—Implement Age.

Subtle Selling.

A man entered a hardware store and asked to see a safety razor retailed at \$1.50. The clerk, who happened to be a salesman, decided after a swift survey of face and clothing that he could sell the man a \$5 one, but, of course, he did not say so.

He brought forth the make asked for and handed it to the customer for examination, and then brought out another box containing the more expensive razor, which he proceeded to adjust. The customer looked up and seeing the razor, asked the price of it. The clerk said:

"Oh, this is a \$5 razor. We don't sell near as many as we do of that kind."

He had gauged his man correctly, and the intimation that the razor was too high priced for the general run of customers made him ask to look at it. The salesman was wise to all the good points and explained the adjustments intelligently. Then while the man was still examining it he proceeded to wrap up the other razor as if it were a foregone conclusion that the customer would buy it.

"Hold on," said he, "I believe I'll take this one." Had the salesman forced his attention upon the more expensive razor the man would have been put upon the defensive and probably would not have bought it.

Rushing the Season.

"How are your side-show freaks?"

"All well but the glass eater. He has a stomachache from eating a green bottle."

The trouble with a good many people is that they tell us all they know the first time we meet them, and a second meeting finds them out of mental coin.

What Causes Natural Oil in Earth.

The latest theory accounting for the presence of natural oil in the earth is set forth, apparently in the most serious manner, by W. M. Stephenson in a recent issue of the Oil and Gas Journal. It is pointed out that gypsum and limestone together possess the necessary elements and in the right proportion for the making of mineral oils, and it is suggested that natural oil has been produced by the interaction and decomposition of these two materials, which often occur together in nature. Corroborative evidence is adduced to show that these minerals are often present in natural oil fields, and that sulphur is usually found dissolved in the oil in amounts corresponding to the quantity found by analysis to occur in gypsum (sulphate of lime). According to the theory, one cubic foot of gypsum and limestone would produce 3.34 gallons of crude oil.



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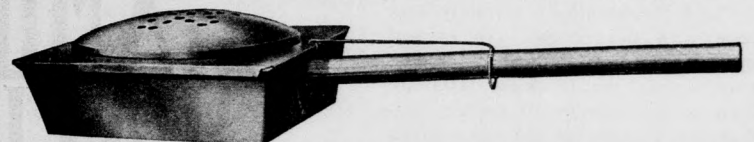
Reduces friction to a minimum. It saves wear and tear of wagon and harness. It saves horse energy. It increases horse power. Put up in 1 and 3 lb. tin boxes, 10, 15 and 25 lb. buckets and kegs, half barrels and barrels.

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Seasons the corn just to suit the taste the same as in a spider or kettle. The unpopped corn falls automatically through the holes in the crown of the cover. This feature makes it out-sell any other popper made. Steel handle that can't get hot or burn off. Polished steel and perfect construction. If you want the popper business, buy this popper.

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No other ammunition ever gained greater popularity. Our sales have increased in leaps and bounds. You should be getting your share of this trade. Write for catalog, prices and co-operative selling plan. Do this today. **ROBIN HOOD AMMUNITION CO., Bee Street, Swanton, Vt.**



Some Points Picked Up in a Shoe Store.

Written for the Tradesman.

Why are so many people afflicted with foot troubles of a more or less serious character? I have a druggist friend who tells me that his sales of corn and bunion plasters have been increasing year by year. Cases of flat-foot or broken-down arches seem to be more prevalent than they used to be; while the numerous complaints that we hear apropos of enlarged joints in the feet, ingrowing nails and other foot ills combine to create the impression that something is out of kilter.

Authors of articles for popular literary publications seem to be quite positive in their belief that present day shoemaking is responsible for most, if not all, of these foot troubles. Some of these fellows seem to be able to write rather fluently concerning the bones and tendons of the feet; and some of these illustrations of typical malformations are interesting and impressive. But when they get onto the subject of shoes and shoemaking, most of them reveal their ignorance of the subject.

To attribute our multitudinous foot ills to present day shoemaking is manifestly unjust. It is carefully straining the credulity of the outsider even to the breaking point to ask him to believe that in shoemaking—alone of all our industries—we are having progress backwards; that the shoes of to-day are not so well designed and constructed as those our fathers wore. He must indeed be unsophisticated who can take such utterances at face value.

The lastmakers have certainly kept pace with the progress so evident everywhere else among our industries. Even the freakiest lasts are built with reference to certain fundamental regards for the feet. When it comes to actual fitting qualities the modern shoe is far and away ahead of the old-fashioned shoe. Moreover, the leather is softer and more pliant, while the shoemaking is smoother and more workmanlike. In every respect shoes are built along more scientific lines. In looking for the fruitful cause of our increasing foot troubles we must look mainly to our changed habits.

Of course a shoe that is too narrow or too short for one's foot; no matter how well the shoe is made, is going to give that foot trouble. And, since a small shoe looks neater than a larger one, many people—men as well as women—insist on taking shoes that do not fit. This is one

of the chief sources of trouble in the fitting room. But, as I have intimated, our manner of living has changed very materially since the days of our grandparents. Our lives are more sedentary. Some of us are on our feet too much and some of us are not on our feet enough. In the one case the feet are strained, in the other case they become tender for want of adequate exercise.

For another thing, people neglect their feet. There is really no excuse for an ingrowing nail. If the nails had been properly trimmed such a thing could never happen. Where the feet itch and burn the trouble can easily be corrected by frequent foot baths, the application of lotions, powders, etc. The trouble is we are prone to neglect the feet until our attention is directed specially to them by some acute trouble. Shoe merchants ought to impress upon their patrons the importance of properly caring for the feet. This kind of talk is easily worked in with one's salesmanship, and it also makes good material for one's newspaper advertisements.

About Shoe Heels.

In conversation with a veteran shoe dealer not so very long ago, the writer had occasion to ask the veteran what he thought of the average heel for men's shoes. As quick as a flash he replied, "I think there is ample room for improvement. I believe they ought to be built a trifle higher, for one thing; and I think they ought to have more forward pitch."

Now if you will examine a pair of men's shoes that have been worn for some time you will be very apt to notice that the arch of the shoe is broken down in such a way as to form a very pronounced acute angle between the forward part of the heel and the line of the arch. From a study of the worn shoe it is often apparent that the weight of the body has been too much even for a well constructed shank. Although made of the best of leather and reinforced with steel, it eventually collapsed—and that because the shank was too long. Had the heel been set forward more, thus shortening the arch, it might have stood up.

This is precisely the conclusion reached by the manufacturer of a certain specialty shoe for weak arches; and he has carried forward the inner edge of the heel for fully three-quarters of an inch beyond the outer, thus giving far greater strength to the arch of the shoe. By breasting the heels straight across instead of skiving them out as we do now, much additional support could easily be given to the shoe at a point where every little helps. These hollowed-out heels are veritable dirt and mud catchers anyhow; why should they be continued? So perhaps the veteran is right in his contention that there is room for improvement in the heels of our shoes.

Accentuating Desired Effects.

I have already called attention to the general desire for a small, neat looking shoe. Now there are certain well known ways of securing these effects.

To begin with, some leathers make up into shoes that appear smaller than shoes of the same size in other leathers. For instance, a black shoe of a given size seems smaller than a white, tan or colored shoe. Therefore dull leather or patent makes the best dress shoe both for men's and women's wear.

The location of the heel has much to do in determining the effect of a shoe. The more the heel is set for-

ward the smaller the shoe appears to be. Women, who are supposed to be more particular about this feature of their footwear, are universally given shoes in which this effect is secured.

A short forepart to a shoe makes the shoe seem smaller than it actually is. The effect can be still further accentuated by a wing tip. Where the forepart is shortened and the wing tip brought well back, the shoe is made to seem extremely short. Sometimes it is actually shorter than it really ought to be for the comfort of the foot that has to dwell therein.

By setting the buttons of a shoe closer together the shoe appears to be higher than it actually is; by placing them farther apart than they ordinarily are the shoe does not seem to be so high.

The toe of a shoe is the feature about it that helps perhaps more than any other single feature of the shoe to give it its style.

It is at once the most difficult, as it is the most lucrative, trick of the designer to so modify these outward features of the shoe without infringing upon the well known rights of the foot that must wear the shoe—and in wearing it find actual foot comfort along with certain satisfaction for that perennial penchant for the novel and chic in footwear.

Cid McKay.

Test of a Shoe Salesman.

What do you suppose a big shoe concern uses as a test of the efficiency of its salesmen? Not the number of pairs of shoes sold. Oh, no! The company does not believe that it is any great job to sell a man a pair of shoes when he goes to the trouble to come to your store and hunt for the goods. But when the salesman sells him a bottle of polish and a shoe polisher that he did not come in to buy, that is salesmanship, and the salesman is credited accordingly.—Printer's Ink.

DIAMOND QUALITY

Want a Leading Line

That will bring the ladies to your store?

Here it is:—

Its quality and appearance are good to the eye and its constant comfort is good for the feet.

Our booklet "Comfortable shoes for women" sent on application.

THIS HAND-SOME BOOK FREE WRITE FOR IT TODAY

MADE BY V. SCHOENECKER BOOT & SHOE CO MILWAUKEE - WISCONSIN.

THE IMMORAL SIDE.

Communities Destroyed by Mail Order Greed.

It is with a sense of sadness akin to humiliation that dwellers in large cities must approach a discussion of the moral side of the parcels post question, for, first of all, there must be a confession of shortcoming.

No one familiar with conditions can deny that city residence, amid conditions reeking with demoralization, where the very air is pregnant with temptation to evil, is productive of a moral and spiritual life averaging much lower than that of the smaller country community, where the simpler life prevails and makes for manhood and womanhood nearer to purity.

Is the world growing better or worse? This is a subject for discussion wherever conversation tends toward religion or morality, and has many contenders both for one side and the other. Whichever may be true it must be admitted that the average of morality is much higher in the country than in the city. It is from the rural community that we expect to draw fresh infusion of innocent virtue to build up the debilitated morals of city life, shattered by contact with vice in its most vicious forms, which can not but contaminate those who have its reeking foulness thrust in their eyes, ears and nostrils every day, even although they may not be themselves participants in its carnival. Were it not for the influx of people from out of town, grown to maturity among fairer surroundings, the average degradation of city morals would be much lower than the depth already touched.

It is this country community that parcels post will surely destroy.

With the country store obliterated, there will be no community. It is the center around which population gathers. It brings the people together and there is a necessity for social and religious association. Its going means dispersion. There will be a few who will, of necessity, cling to the isolated farm, but they will be the elders, while the youth will flock to the large centers of crowded population before their characters have passed the formative state. They will thus become easy prey for temptation and will sink in the mire of sin.

Innocence and purity go hand-in-hand. Where there is no knowledge of evil there can, of course, be no wrongdoing, for it is only to him that knoweth to do right and doeth it not that sin is imputed. Living "far from the madding crowd," where Heaven's free air is not polluted with the profane, bestial and Babylonish revels of the crowded city and its cosmopolitan inhabitants; the dweller in the country must be nearer to that innocence which is the companion of pureness than can possibly be the condition of his city brother. The further one goes into the open fields and woods the nearer he gets to the heart of nature, which is the place farthest from the influence of evil.

There is no rational human being who expects to find Edenic perfection anywhere in this world, where the trail of the serpent winds its sinuous path in all directions; but there is a desire to maintain as high a standard of morality as possible for the sake of those as yet untainted. Even the man of sin cries out from the depth of despair into which he has fallen for salvation to be sent to those whom he loves. The hardened licentiate of the city, if he has not lost all trace of his manhood, warns the country boy of the dangers in city lure. Instances are not lacking of the efforts made by metropolitan rouses to protect innocent youths who have strayed into the city from contact with the evils in which they themselves have long been participants and have learned the folly. For all are not vicious who have partaken of vice and it is only the soul entirely given over to perdition that rejoices in the destruction of others.

A prophet of old, crucified for the sins of the world, found relief from the sickening pestilence of sin raging inside the walls of Jerusalem by wandering at night beyond the gates of the city to the purer atmosphere of olive gardens. And to-day the worn-out denizen of the sin-smirched metropolis turns his back upon the rampant revelry, the flaunting debauchery, the sordid meanness, the compromising trickery, the shameful underhandedness and the thousand and one-half depravities to which he has been accustomed and seeks an immunity bath in the less contaminated atmosphere of the rural district where he can draw a long breath without inhaling degradation.

To enact a parcels post law, throwing the entire retail business of the small towns and farm districts into the hands of a mail order trust as a gift, is to not only destroy the country village, but also to take from us the saving grace of our purest morality by destroying the surroundings among which the best in mankind may thrive. With this done there will no longer be a question for argument as to whether or not the average of the nation is better or worse. As with one voice all contenders, the tones of debate hushed into silence by the pitiful downfall of innocence, will cry aloud, despairingly that the worst has triumphed.

It is an age of missionary work. World-wide movements are endeavoring to spread the true light with an earnestness never before equalled. Dare this great Government of ours, supposed to be the leading exemplar of enlightenment and Christian progress, place itself on record as the stumbling block in the way of world-improvement by condemning such an army of its sons and daughters to soul-slaughter by depriving them of the freedom from contaminating influences they have enjoyed? Such disregard of human rights would be worthy only of a Nero. It would mean the sale into sin-slavery of stricken lives meant for better things. It would be applying the torch to light the bonfire of innocence around

which would whirl the loathesome dance of demons.

And all for what? To gratify the greed of a few mail order house vultures who love to feed on the dead hopes of better people crushed by the Juggernaut car of avarice. Surely their blood would cry aloud for vengeance, and the fate of the nation would be a visitation such as destroyed the glory of ancient and licentious Rome.

No government can heedlessly show contempt for good and prosper any more than the individual can spurn the ways of honor and hope to escape punishment. Be sure your sin will find you out.

A New Home Industry.

A Philadelphia daily paper thus discourses of footery:

"All of the smartest shoes of the season, both for house and evening wear, are decorated with large bows. Like most other pretty things, those bows are not cheap, so they add considerably to the first cost of the slippers; but the girl who has a little time to spare can easily make them for herself, and they will give a smart look to the very plainest pair of shoes. It is a pretty fancy to let the bows match the gown or hair ribbon with which they are worn.

"First there is a large rosette of tulle for evening shoes. To make this you need one yard of ribbon. Never sew bows straight onto the leather, for the constant movement of the foot beneath them wears them out very soon. Use buckram or linen

under rosette. Stitch the bows down to the shoes, sewing through buckram, but not through the tulle, for this would make it lie flat and look depressed and very dowdy. The rosette should be full and plaited in or shirred to make it set up well. If a large buckle is used, a single frilling round it will be sufficient."

If the poor shoe dealer is thus to be bereft of a chance to sell rosettes, why not go all the way, and make the shoes? It's easy. The following will be useful to Adelaide:

Get a suede kidskin from any department or shoe store, cut out a vamp pattern, and line. Then take an insole and baste the upper part of the shoe to it with embroidery floss. Attach the sole next, using Le Page's liquid glue and some tacks. Let the sole dry very thoroughly before polishing the bottom, with either bathbrick or Talcum powder. Trim the edges with manicure shears and a nail file, or use a safety razor. Attach the heel with brass screws. The only special implement needed is a rosewood handled screw driver, as the glue makers supply a brush, and the razor can be borrowed.

Make it a rule to erase all unhappy memories from the consciousness; substituting the delightful ones. The process is a slow one, but the result is sure and justifies the effort.

The day is never too long for the man who is making things go.



When You Wake Up

Some morning you will find that winter has come in over night. Hustle, of course you will Mr. Rubber Retailer, you'll beat the trolley to the store and find from one to a half dozen rubber lines with broken sizes. You'll wire or telephone for more

Bear Brand Rubbers

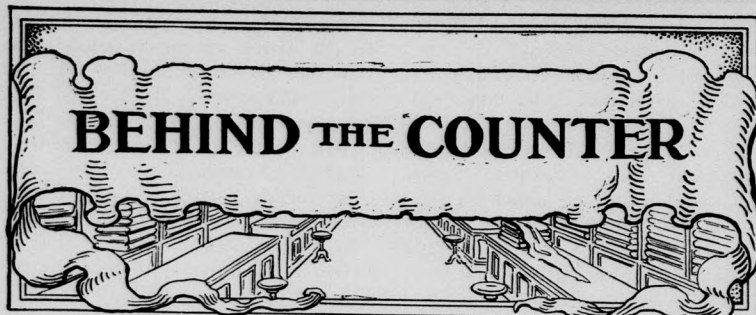
and we'll work overtime to get out your order, in the meantime you'll disappoint some of your best trade, because no person quite appreciates the joy of walking another block or a half dozen in the rain, snow or slush for a pair of rubbers they had a right to expect they could get at your store. "Think it over." We know you'll send in that order for sizes today.

Herold-Bertsch Shoe Co.

Grand Rapids, Mich.

Distributors of
Wales Goodyear Rubbers

Makers of the famous
"Bertsch" and "H. B. Hard Pan" Shoes



Apathy and Indifference of Some Local Clerks.

Written for the Tradesman.

About one year ago I entered the Ottawa street entrance of the Baxter store for the purpose of purchasing a few articles of furnishing goods. I was about to leave the city for a week or ten days and but a few moments could be devoted to the selection of the things I needed. Passing through the laundry department toward the Monroe street store, I met salesmen standing in a group near the cashier's desk. In the center of the group stood a beautiful young woman, carrying on an animated conversation with the young men. She smiled and giggled charmingly, while the performance of her duties at the desk were neglected. I waited several moments in the hope that my presence would be noticed by some one of the group, but in vain, and then, excusing myself for interrupting their conversation, I stated that I would like to buy some goods and needed assistance. One of the group returned a cold stare and an emphatic, although unspoken suggestion that "George might do it." The jolly, the giggling and the smiling continued, but when I moved toward the entrance one of the young men called out: "That man near the door will wait on you." "That man" was engaged with two gentlemen and, as I had no time to spare, I passed out of the store and have not passed through its door since.

On another occasion I entered a store on the south side of Monroe street. As is usual with most men when out on a buying tour, I was in a hurry. The salesmen, assembled in the rear of the store, in the absence of the proprietor, were vigorously discussing the reciprocity trade bill, then awaiting action by the United States Senate. No attention was paid to me. Finally I remarked: "Gentlemen, I realize that it is the duty of every loyal citizen of the United States to tender his services in defense of the constitution and the flag of our Union forever whenever it shall be assailed and that it may be presumptuous in me to ask that the important debate in which you are engaged be suspended for five minutes in order that some one of your distinguished company may assist me in obtaining a box of Hobsonized collars (size seventeen and one-half); but, gentlemen, I need the collars—I may add I need them badly—and will pay spot cash for the same if you will be so kind as to sell them to me." The group exchanged scowls, but finally one of

the party came forward and served me with illy-concealed impatience.

A friend of mine, the manager of a department in a large mercantile establishment, while passing the store of a neighboring merchant, noted a light spring overcoat in the show window that pleased his fancy. Entering the store he found a group of salesmen near the door, not one of whom apparently noticed his presence. The manager singled out one of the men and said he would like to examine the coat he had noticed in the window. "You will find the man who has charge of the overcoats at the rear of the store," the salesman remarked, making the retiring sign of the Woodmen. The "man at the rear of the store" promptly informed the manager that "the coat in the window is not your size. It would not fit you. There is no use in taking it out." "But you must have other sizes," the manager suggested. "No, we have not. That one in the window is the last of the lot."

The manager moved toward the entrance when, quite unexpectedly, one of the proprietors passed through the door and greeted his neighbor pleasantly. "Is there something you are looking for this morning?" the proprietor enquired. "Yes, I fancied I would like an overcoat like one in the window, but your salesman said you did not have one of my size in stock."

"Indeed? Wait a minute. Let us look the stock over. Come here, John."

John responded quickly. The coats in stock were hastily examined and four patterns like the one in the window found. One of the lot fitted the manager almost perfectly and he bought it.

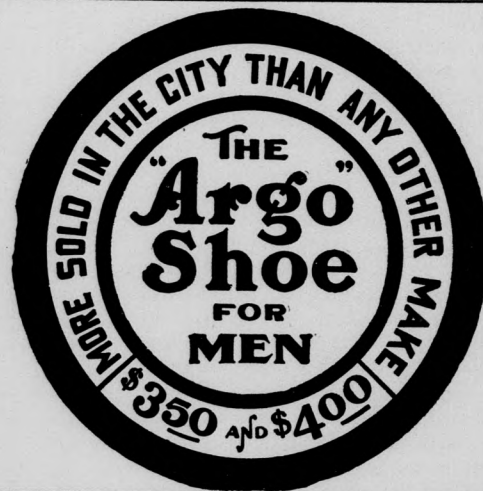
A lady of my acquaintance purchased a lot on Madison avenue, engaged an architect and had plans drawn for a handsome house. Having had experience in house building, she purchased the materials needed and employed men to perform the carpentry, masonry and various kinds of work. She had planned to use ornate metal trimmings for the doors and the windows and went to the store of a local dealer to purchase the same. The man in charge of the particular department to which she was directed was utterly incompetent to deal with the customer. He possessed but scant knowledge of the kind of goods desired. It was not carried in stock, and he did not know where he could obtain it. The lady suggested that he might obtain the information he so evidently lacked from catalogues

or by communicating with the manufacturers of house trimmings. The salesman did not think he could supply the trimmings needed. On the following day the lady took a train to Chicago, where she met a competent salesman at Marshall Field & Co.'s, who took her order for the goods which the house carried in stock. It amounted to \$350.

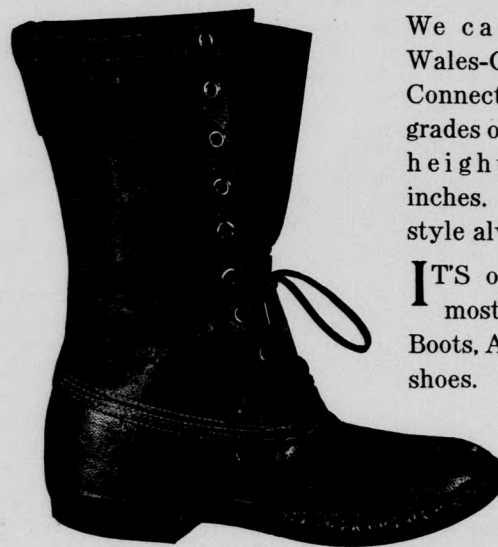
Local retailers complain bitterly on account of the vast volume of trade that is placed by our citizens in Chicago, New York and Boston and, overlooking their own shortcomings, denounce the Board of Trade for the losses they sustain by such sales. In the course of time they may learn that such losses are due to the employment of lazy, indifferent or incompetent salesmen and the lack of

variety and quality in the goods they handle. They may also learn that the merchant who enters his store between 9 and 10 in the morning and between 2 and 3 in the afternoon can not keep in touch with customers, nor learn how they are served by salesmen in his absence. An old and truthful adage reads: "When the cat is away the mice will play" and it may be as truthfully said: "When the old man is snoring in his bed at 8:30 a. m. or lingering at his Club with a newspaper and a cigar at 2:30 p. m., the salesmen in his employ will loaf on their jobs." Floorwalkers can not be trusted. Their sympathies and interests, as a rule, are with the salesmen rather than with their employers. A Manufacturer.

THE
SIMMONS
BOOT
& SHOE
CO.
TOLEDO
OHIO



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

Are Express Companies Schools for Crime?

The case of E. A. Stowe vs. United States Express Co., which was tried in justice court here Monday, disclosed some unusual and rather startling features. D. D. Alton, the Fremont druggist, shipped the plaintiff a basket of peaches by express on Sept. 6. The shipment arrived at Grand Rapids the following morning and was taken by an ignorant Polish driver, by the name of Joseph Richwalski, to a residence on the hill where the plaintiff had not resided for over a year. In the meantime the plaintiff and his associates called up the office regularly every day, enquiring why the shipment was not properly delivered. Five days later the agent informed the consignee that shipment had been erroneously delivered and that it would be recovered and redelivered to the consignee at his correct address. When this was finally done—six days after delivery to the express company—the fruit was so decayed that the shipment was refused. Inasmuch as the express company—which seldom pays a loss until forced to do so through threat of lawsuit—repudiated the claim, the plaintiff brought suit to recover. Testimony on the trial of the case brought out the interesting fact that the Polish driver signed E. A. Stowe's name to the receipt for the goods and it was subsequently ascertained that this act was frequently practiced by drivers of the United States Express Co., with full knowledge and consent of the local agent. The justice withheld his decision until Thursday of this week.

The Tradesman has always maintained that the express companies are schools for crime, and the evidence in this case certainly corroborates this assertion. The Tradesman has been informed by men who formerly worked for express companies that they could not hold their jobs unless they would resort to dishonest practices. It is a matter of common knowledge that shipments are sometimes marked heavier than they really are, so that the express companies can extort much higher transportation charges than they are justly and legally entitled to. In common with other business houses, the Tradesman has suffered untold injuries and injustices at the hands of the express companies in the past and it now proposes to take up the battle in behalf of the business public and compel them to disgorge some of the ill-gotten gains they have filched from the pockets of the people.

The legal status of express companies as common carriers is thus set forth in the Cyclopaedia of Law and Procedure (vol. 6, page 472):

The carrier, delivering goods to a person not entitled to receive them, is liable to the person who is entitled to them for conversion, and it is immaterial that the delivery was secured by the third person through mistake or fraud, even although the carrier, acting in good faith, was imposed upon by such person. The question is not one of due care, for

the carrier, like any other bailee, acts at his peril in making delivery. The carrier's duty to deliver to the right person is not affected by the fact that the goods are left uncalled for or are refused by the person entitled to them.

Activities in Indiana Cities.

Written for the Tradesman.

It is reported that the Baltimore & Ohio has acquired a large tract of land near Lapaz, a village in Marshall county, and will build large shops there.

A Boys' Corn Show will be held at South Bend Dec. 1 and 2, with President Clore, of the Indiana Corn Growers' Association, as judge.

The Advertising Committee of the Evansville Business Men's Association is discussing plans for letting the world know the advantages of that city.

Plans have been completed for the erection of a \$200,000 court house in Brazil.

In addressing the State Charities Conference in Indianapolis, Governor Marshall advocated the elimination of all county jails in Indiana, except for use as temporary detention places, and the establishment of a state penal farm instead. He asserted that prisoners serving time in the jails receive no corrective benefits.

The Mercantile Trust and Savings Bank of Evansville has taken over the Evansville Trust and Savings Company, the price paid for the stock being \$138 per share.

The State Board of Health has notified Indianapolis that White River must not be used for sewage after June 1, 1912. This action is the result of complaints of cities on the river below Indianapolis.

The manufacture of cigars is an important industry at Ft. Wayne. There are thirty-one factories and the output has increased from half a million per month in 1909 to 900,000 at the present time.

A photo lamp factory has been organized in Evansville, with \$50,000 capital.

The Wayne Overall Co. has begun operations in Ft. Wayne. The company is composed of active young business men and the institution promises to grow.

The physicians of Terre Haute and Vigo county recently gave a banquet to members of the Retail Druggists' Association at Terre Haute, the function being in the nature of a "come back" on account of a similar affair given by the drug men last year. Plates were laid for 100 guests and all were taken. Almond Griffen.

Learning is a great thing, but there are times when it is more important to know how to make a loaf of bread than to be able to name it in half a dozen languages.

Those who mistakenly suppose that they are the real makers of some particular thing are very much surprised when they try to make another.

One is lucky to miss the point when one steps upon a tack.

The Proposed Training School For Toastmasters.

Grand Rapids, Nov. 7.—I was deeply interested in the prospectus of your proposed Training School for Toastmasters. The idea is a good one and ought to be carried out.

The model toastmaster, like the ringmaster of a circus, should see to it that the trick mule, the clown and the acrobats are given equal opportunity to amuse and instruct.

It is a great strain on a man's anatomy to be "yanked" back in his life a quarter of a century. Now that you mention the occasion I do recall the dinner referred to and, also, the appearance of that ancient fire-arm of Revolutionary origin by which order and decorum were preserved.

Geo. G. Briggs.

On going over the prospectus after it was published, it was noted that a very serious omission had been permitted to occur in that W. L. Brownell and 'Gene Welch, of Kalamazoo, were not put on the staff of the proposed Training School for Toastmasters as associate directors, advisors and counselors. A letter of apology was thereupon dispatched to Mr. Brownell, to which he made reply as follows:

Kalamazoo, Nov. 7.—Your apology is accepted gladly. I might say gleefully accepted, because of the fact that I have retired permanently from the toastmastering business. In this diocese it made a good business for one, but there wasn't enough to make it profitable for two, so I turned my

customers over to Welch. I think he will do first-rate after he gets the swing of it a little, and any business you can throw his way I know he will appreciate.

Seriously, I have given up, cut out, knocked on the head and chloroformed speechmaking and toastmastering entirely. I wouldn't preside at a meeting of dog fighters if the audience was composed of all of the crowned heads of Europe and Mattawan. From this time on until they laugh and say, "I wonder how much he left," my feeble efforts are to be concentrated mainly on the one idea of collecting sufficient funds to keep Pete Scheid, the butcher, and a few others from getting peevish, only this—and, perhaps, a few other things just to keep my crown properly burnished.

W. L. Brownell.

Who, Indeed.

A little girl was angry at her mother because she would not allow her to do as she pleased.

They were alone. Her mother was reading. She had a kitten in her lap and was pouting. Suddenly she said:

"There's somebody in this room I wish was dead. 'Tain't you, kitty, an' 'tain't me."



This is Our Rikalog Cruiser



Has all the old fashioned goodness of genuine full stock calf skin and all the comfort, ease and strength of modern shoe construction. A little more money perhaps—but.

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

MAIL ORDER BUYING.

Facts Which Merchants Should Not Ignore.

First Paper.

Written for the Tradesman.

The real combat against mail order buying is hardly begun. All that has been said and done up to the present time might well be called skirmishing. The unusual number of interesting and helpful articles discussing various aspects of this question which have appeared in the Tradesman during the past few months as well as the frequent remonstrances against mail order buying to be found in city daily and country weekly papers indicate an increased interest and activity along the firing line.

Every merchant who desires to secure and hold the trade which he has a right to expect—the trade which should naturally come to him—must help inaugurate or join in a systematic and perpetual warfare against mail order buying. Many merchants who realize the hurtful effects of mail order buying in their own localities could do much more than they are now doing to offset this competition or hold it in check. No ordinary merchant, however, can by himself alone do all that needs to be done. Every one needs to make a thorough study of the matter in order that he may adopt effective measures against the encroachments of this system of buying and co-operate with others in wise plans for the same purpose.

There are some facts which can not be ignored if one would proceed wisely in this campaign against huge and strong competitors. One of the most important of these facts—one which should be well pondered—is this: Not one dollar's worth of trade can be obtained by a mail order house without advertising. They are limited to the forms of advertising which cost money. The home merchant can advertise in a number of ways without expending money. And then think of the dollars and dollars of trade the home merchant gets because of location alone.

Before a mail order house can get the first order from an individual it must provide him with a catalogue of hundreds of pages and thousands of illustrations and descriptions. Once it was: "Send stamps or money to defray part of postage on catalogue." Next it was: "Write for catalogue, free," and now a man drives through the country and leaves a catalogue at every door, without cost and without request even. Think of the enormous aggregate cost of that one item of advertising!

This advertising is placed in the hands of the people whose trade is desired and in no one's else. A good many merchants might profit by following this example.

Again, the price of every article in the catalogue is given. The customer buys many an article which he had not contemplated buying until he discovered how cheap it is.

The same is true in the home store which has every article possible marked with price as conspicuously as possible.

Any merchant could profitably employ considerable time just in studying one of the large mail order catalogues. "Save 10 to 50 per cent. on every purchase," is another oft-repeated injunction.

Without expressing an opinion as to the truth of such statements, do we not realize that the buying public have fully as much reason to believe that a concern with enormous capital to buy in large quantities can undersell the home merchants as to believe the latter when each one claims to sell goods for less than his neighbor?

Mail order houses are most eager to secure the trade of farmers, and no doubt as a class they are the largest patrons of such concerns. The home merchants help the farmer in many ways to become a mail order buyer. How? The general store, open from 5 a. m. to 10 p. m., six days in the week, comes the nearest to meeting all the needs of the farmer. He can go for needed supplies any hour which is most convenient for him. The store which is not open until 7 or 8 o'clock in the morning and closes at 6 is not adapting itself to the farmer's convenience; rather the farmer must inconvenience himself to do all his trading at such stores.

At a large general store he can buy as great a variety of goods and as large a quantity in one hour as he can in four or five hours where he must go to six, eight or ten stores to buy separately his groceries, clothing, dry goods, hardware, shoes, medicines, farm tools, seeds, etc.

He who must drive eight or ten miles to town and visit a dozen or more places to transact business seldom has time to look around and find out "what all" the merchant keeps for sale and the prices. At home of an evening he can take his mail order catalogue and learn not only the prices of the goods he needs but the use of many other articles which he never sees in the stores. While he is making up a list of goods to send away for he is not hurrying from store to store; he is not delayed by incompetent clerks; he is not waiting for goods to be "hunted up;" his team is not out in the storm; he is not persuaded to take something different from what he intended to buy; he gets reduced prices on dozen lots or wholesale quantities, which some merchants refuse to give, while others allow so little reduction for quantity buying as to make it no object for the purchaser.

The farmer who buys groceries at a grocery which has mostly city patrons helps pay the large expense of the delivery service. Four or five times a day orders are taken over the telephone for a few cents' worth of goods which are charged on account; deliveries are made, and if goods do not arrive as soon as expected there is more telephoning and explaining. Twice as many em-

ployes are required as at the farmer's store to sell an equal amount of goods. It would be no partiality—no favoritism—only justice—to allow farmers a certain per cent. discount on all purchases because of the larger amounts purchased and self-delivery of goods. This should be done without waiting for farmers to suggest or demand it.

Over and over again the farmer is told that it is his duty to help support home institutions. If he could have his choice of what institutions he might help and what he might refuse to help through his buying such talk might have some weight with him. In patronizing the home merchants of some towns he helps support the saloons, pool rooms, nickel theaters, and the like, more than he helps support the churches, schools, libraries and elevating lectures and entertainments. But for the votes and the financial support of the business men of some places the saloon would be outlawed and other degrading institutions repulsed.

With some employers it makes a difference whether an employe uses his wages to support and educate a family or whether he spends his earnings for beer, cigars and tickets for theaters, ball games and horse races. In buying goods of some merchants the impression can not fail to come that he calculates a large enough margin of profit on goods to allow himself to indulge in these or other extravagances. And, as the farmer sees it, he helps pay for

much unnecessary expenses in the way of costly fixtures and furnishings of the elegant stores. It is supporting others in a style of living which he can not himself afford. The grander the store the less inducement for the one who thinks mainly of buying at the lowest possible price.

If mail order houses misrepresent and supply inferior qualities of goods as much as some local merchants intimate they could not hold the trade of an individual or a family year after year as is now many times the case. Misrepresentation in these matters recoil upon the home merchant. Better not say anything about mail order buying than to make statements which can not be readily proved.

If the farmer's trade is so necessary to the prosperity of the town why do not the town people try more to cultivate a friendly feeling between the two classes? Merchants as individuals generally do; many clerks do; the majority of the latter are as respectful and attentive to customers as could be expected. Outside of business transactions there is a different attitude. There is not only lack of interest in each other, but there are indifference, contempt and animosity.

Many people are blamed for things over which they have no control. So the merchants of a town may share in a condemnation which they do not deserve. A few persons by their lawless acts and disregard of the

ROUGE REX SHOES

There is double satisfaction in the handling of Rouge Rex Shoes.

In addition to the profit accruing to him in the sale, the merchant has that assurance that he has made a firmer friend out of that customer by supplying him with an A No. 1 article.

The customer, in turn, has that realization that he has received full value in return for his money, and his confidence in his dealer is thereby firmly established.

Why? Because Rouge Rex Shoes have in them all that men reasonably expect from **GOOD** shoes—neat appearance, solid service, extreme service.

We want an agent in your town. Drop us a card and our representative will call.

Hirth-Krause Company

Hide to Shoe

Tanners and Shoe Manufacturers

Grand Rapids, Mich.

rights and feelings of others engender an animosity among farmers against the town people as a whole. To illustrate: A load of people picnic by the roadside and leave paper bags, boxes and newspapers scattered about to frighten the horses of those who pass. If any one cared for the looks or thought of the possible danger they should have gathered up the litter, placed it behind a bush or by the fence weighted down with a stone or two to keep it from blowing about. An automobile runs over a flock of chickens in the road, killing and maiming a part. Instead of stopping to settle damages with the owner, the occupants go on their way in great glee at the amusing incident. Hunters from town trespass wherever no warning notices are posted, break down fences, open gates and leave them unfastened, frighten stock and even shoot and carry away chickens if people are away from home or out of sight. In berrying season town people flock into the swamps day after day and more on Sundays, without permission, unless there be some one to guard every entrance and demand pay for each day's privilege of picking. In nutting time it is the same way. From town come people with pails and sacks, enter the fields without asking permission or offering to pay for the nuts, and carry off all they can gather.

Do such acts make the country folk feel friendly toward town people in general? Does it make them anxious to do all their trading at the home stores even at an equal price with mail order goods? Could a farmer go into town, steal, trespass and commit like lawless acts without being arrested? Why, if he even forgets and heads his team the wrong way on the right side of the street or crosses a corner in a less roundabout way than the ordinance directs he is liable to get into trouble.

More anxious than the farmer for free rural mail delivery were the business men of the village which would naturally become the center of several rural mail routes. No matter if crossroads postoffices were discontinued; no matter how many small general stores were crippled or obliged to go out of business; no matter how many farmers were obliged to go farther to do their trading. It was all to help themselves—bring them more trade and more profit.

But the outcome was a disappointment. Many a general storekeeper found he could live without being postmaster also. He found that he could devote the time formerly given to postoffice duties to something which paid much more than three to ten cents an hour. He found that he could give more thought to his merchandising and thus make both buying and selling more satisfactory. He found the relief from constant care of the postoffice a benefit, giving him more opportunity for needed rest and recuperation. He found that people came to the nearest store for necessities when they did not need to come to post or obtain mail.

How many farmers could be found who could not see through the business men's activity for rural mail delivery on behalf of the farmer? If the result was more trade for the mail order houses than it took away from the country store, who is to blame for it?

The mail order catalogue is valuable to the farmer as a book of reference. From it he learns the names and uses of many articles used in various kinds of work. A study of it broadens his knowledge in many ways. It illustrates, describes and quotes prices of as many or more articles than can usually be found in a dozen stores each handling a different line of goods. It is his weapon of defense against greedy and unscrupulous dealers. It posts him in regard to the prices he should pay for goods the same as the daily and weekly market reports post him as to how much he should receive for his stock or produce.

The honorable dealer does not want to deprive the customers of any means which will make him better posted as to quality and price of goods. The intelligent customer is the most satisfactory one to deal with. The ignorant one is as likely to believe he has been cheated when he has not as to be gulled into paying too much and never know the difference.

The home merchant can not issue a catalogue illustrating and describing every article he keeps for sale. He does not need to do so. He has the goods which the customer can see instead of the pictures. But he should do more than advertise that he keeps "a complete stock of everything in his line." Many times a person needs something but does not know what store is most likely to carry it in stock, and must go from store to store until he finds it.

The merchant could issue at frequent intervals an alphabetical list of every article kept for sale. He could give these sheets or attractive hangers to his regular customers and could mail them to those who did not constantly trade with him and to all newcomers. This would help some. He would be doing all he could to let people know it was not necessary to send away for this or that thing.

But the purpose of this article is not to tell how one may overcome this form of competition. It is to call attention to certain facts which must be duly considered in planning to meet mail order competition. And there are more yet to mention. To obtain best results—to accomplish most in the desired direction there must be co-operation between manufacturers, wholesalers and retailers.

The decadence of the small villages, the increase in size of the places of a few thousand population, the greater number of stores carrying distinct lines of goods the farther must the farmer travel to town and the more time does it require to find and select goods. Having a railroad station with freight and express offices one-half or one-fourth the distance to the county seat or principal

trading point the farmer finds it very convenient to order many things of the catalogue house.

Mail order buying comprises much more than dealing with one or more of the big catalogue houses. Almost every periodical which comes into the people's homes advertise various things which can only be had direct from the manufacturers. Some advertisers make much of the overworked and inconsistent arguments against the middleman and his profits—"unnecessary expense" for the consumer. Some do not hesitate to make out the home dealer nothing less than an extortioner. People ought to resent misrepresentation and slander of those whom they know to be honorable dealers. If people will not refrain from dealing with such strangers on that score they ought to take warning that those who defame others whom they know not are most likely to be frauds themselves.

Mail order buying is strictly cash trade. The local merchant who does a credit business might win back some mail order patrons by a liberal discount for cash. True it is that cash buyers are alienated from the home store because of the unfairness of demanding the same prices of cash customers that are charged credit customers. If it is necessary to do a credit business let the favored ones pay for the accommodation, which includes much extra labor, inconvenience, loss and expense.

To recapitulate—no, let us stop here and ponder some of the foregoing facts and suggestions.

E. E. Whitney.

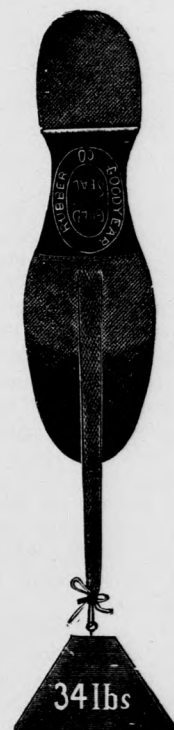
Woman and Her Shoes.

From the claim department of the Pennsylvania Railroad comes a report that most of the accidents suffered by women in railway stations and in getting on or off trains are due to high-heeled shoes or to hobble skirts.

We have here another evidence of one of the most perverse of feminine peculiarities. Women seem incapable of learning how to change their dress to fit the thing they are going to do. No man would wear a dancing pump or a dress shoe to take a walk on Broadway or to make a railway trip. He will change his shoes if he is going to play golf, and would change them again if he were going duck-shooting. But a woman

will wear high-heeled bottines at home and abroad, in town and in country, in the parlor and on the street.

One authority says that "women will follow style regardless of life and limb." Such a devotion would not be without merit if the style were well chosen. But why should they stick to one style of shoes when they have such a variety of hats? Why should the shoes have such narrow heels when the hats have such wide brims?—New York World.



Actual Test of

GOLD SEAL RUBBERS

Stand heaviest test known and wear longest. "Not the cheapest but the best." They are business builders.

Goodyear Rubber Co.
382-384 East Water St., Milwaukee
W. W. Wallis, Manager

AMERICAN RUBBERS

For the best trade—for those requiring fit and style as well as durability



All the new shapes in

American, Woonsocket and Para Brands

DETROIT RUBBER CO.

:: DETROIT, MICH.

Detroit Department

Why Detroit Is a Great Manufacturing City.

Detroit, Nov. 7.—Detroit surprised the country, or at least all who had not followed the progress of the city, with the remarkable growth in population and manufactures as shown by the census for the ten-year period from 1900 to 1910. Its population increased by 63 per cent., and its total capital invested in factories advanced from \$67,223,682 in 1900 to \$190,125,000 in 1910.

Discussing this great progress, F. W. Blair, President of the Union Trust Co., of Detroit, recently remarked:

"Detroit is pre-eminently becoming a great manufacturing city. Every man of any standing in the business community of Detroit is identified as a director or investor in at least two or three manufacturing enterprises. The whole business atmosphere of the city is industrial. Business men study manufacturing enterprises. They realize what they mean in city building as well as in the direct profit of well-managed manufacturing interests. In Detroit we have boosting organizations doing good work, but the people of this city recognize that words without work would be vain and useless.

"While we are boosting Detroit in words we are backing our words with work through the investment of capital in new industrial enterprises and in the enlargement of existing plants. No meritorious manufacturing industry seeks financial co-operation in Detroit in vain. The men of the city are ready to investigate and to invest. We have not followed the policy of offering a bonus in land or money to secure new enterprises, but it has been possible for any meritorious enterprise to find new capital if investigations showed that Detroit is a place in which it can operate to advantage.

"The Packard Automobile Co., one of the greatest of all the automobile concerns, employing 7,000 or 8,000 skilled mechanics and representing an investment of millions of dollars, was brought to Detroit from a small Ohio town when it was in what might be called the experimental stage. The Burroughs Adding Machine Co. was induced to investigate Detroit, and Detroit capitalists investigated its proposition. The result is that the Burroughs company has an enormous manufacturing plant, covering two full blocks and employing an army of skilled laborers.

"One illustration after another could be given of how enterprises like the Packard and the Burroughs

have been brought from other places, one of our great enterprises having come from Chicago, resulting in the astonishing progress of the city as illustrated in the census figures which attracted such universal discussion throughout the country."

Internal Revenue Commissioner Royal E. Cabell is taking precautions to protect Uncle Sam from the leaks in this important revenue-producing branch of Government, based on the cigarmakers and manufacturers' "smokers" privilege, which has been abused.

"Detroit cigar manufacturers report one million perfectos taken out of the factories annually, without paying the tax," said E. C. Little, Deputy Collector. "Imagine what this means for the whole United States. Detroit is not by any means the most important cigar manufacturing district of the sixty-five in the United States. It does not come near the New York district nor does it approach the Tampa, Fla., district. "Tampa was said to have been the most flagrant offender of the lot. Cigarmakers there considered that they were entitled to so many a day to buy their lunch, so many for their bitters, and so on. A regular trade was carried on in this way there.

"Now in Detroit, I am told that the women cigarmakers are the worst offenders. Manufacturers say that they carry away more cigars than the men."

"Who do they go to?" was asked. "Why, their best fellows, of course," replied the Deputy Collector.

Then Mr. Little engaged in signing letters to the manufacturers to "come across" with the tax on all the free smokes they allowed to be taken away from the shops during the past two years. One firm alone will have to contribute the \$3 tax on 42,000 of these cigars.

The Dime Savings Bank has opened another branch at 1306 Grand River avenue under the management of Sherman A. Wilson. He has been with the main office of the bank for five years, coming to it after an experience of two years in the Marine Savings Bank. He has occupied the positions of book-keeper and savings teller, leaving the latter to assume his new duties.

What Some Michigan Cities Are Doing.

Written for the Tradesman.

Flint rejoices over the organization of the Little Motor Car Co., with \$1,200,000 capital, and the old

Wagon Works plant in that city will soon be turning out twenty to twenty-five machine a day.

Battle Creek papers continue to boost the interurban road that is projected to Coldwater and down into Indiana. They say that the promoters of the road "look you square in the eye when they tell you 'things are moving,' that blue prints of the right of way have been made, also tests of the soil." Now, then, for the money to build it and the actual turning of dirt.

Gates are being installed at several of the dangerous crossings in Battle Creek by the Michigan Central and protection is afforded the public day and night, instead of during the day only, as formerly.

The business men of Harbor Beach have organized and will work together for a greater Harbor Beach.

Paw Paw's new canning factory has started operations and is running day and night.

The milk dealers of Muskegon have gotten together for a third time and insist on 7 cent milk.

A Business Men's Association has been formed at Benzonia.

Sault Ste. Marie is promised better mail service from below the Straits. The South Shore road will

hold its trains at Mackinaw now for Southern connections.

The Commercial Club of Menominee is putting out a booklet giving the city's advantages as an industrial center.

Wayland is promised a modern station of brick veneer by the Grand Rapides & Indiana Railway.

South Haven has taken further steps toward securing the pipe organ factory, bonds for \$14,000 having been voted at a special election.

The Civic Improvement League of Benton Harbor has awarded cash prizes for the best cared for grounds and gardens. An unusual interest has been shown this year in making Benton Harbor a beautiful city.

A company has been formed at Hastings to manufacture a sanitary sink frame, the invention of Forrest Jordan, of that city.

The Bay City Rendering Co. will build a modern abattoir in that city and a slaughtering and packing industry of large dimensions is likely to develop. Northeastern Michigan is fast developing as a cattle producing section.

Owosso is awaiting patiently the starting of work on the new passenger stations that have been promised. Almond Griffen.

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)



Costs 10 Cents

Every Scent a Pleasant One

**Green Seal
Cigars**

Don't forget to ask for the
New Standard—3 for 25c Size

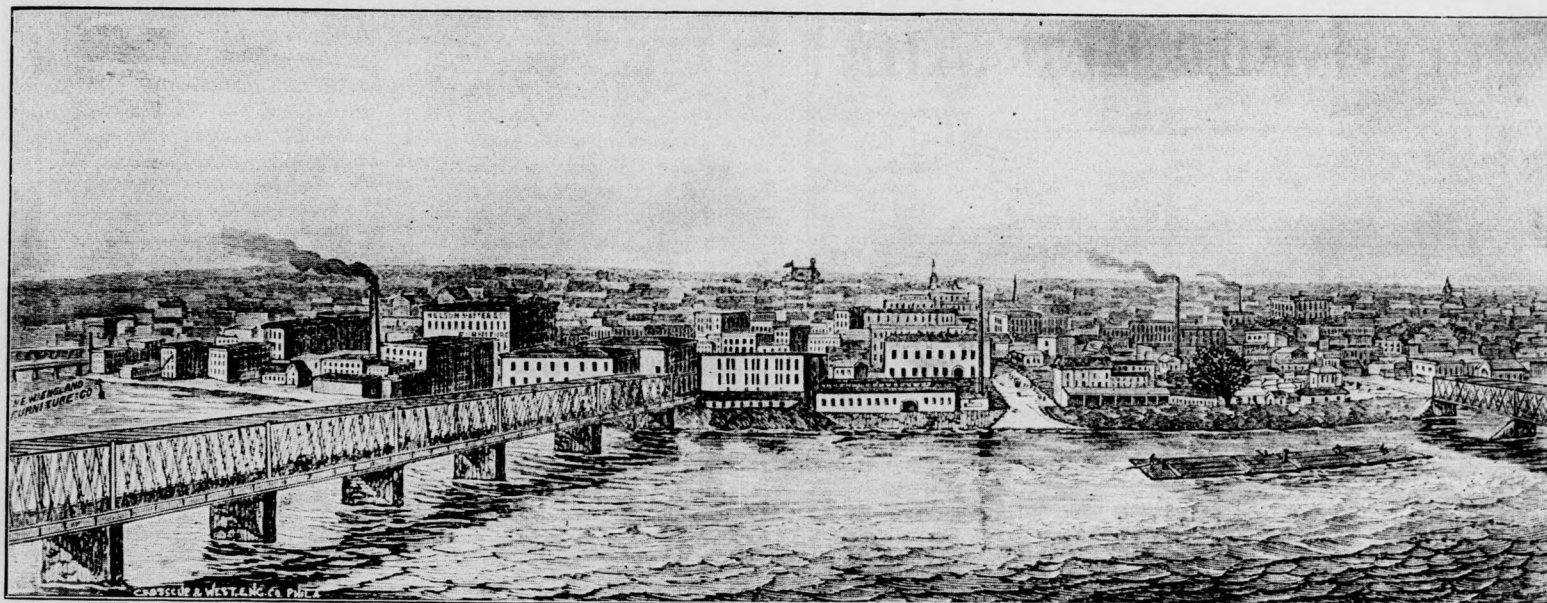
**Detroit Cigar
Manufacturing Co.**

□ Detroit, Mich.

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 1/2c per dozen. Liberal advances. Railroad facilities the best. Absolutely fireproof. Correspondence solicited.

View of Grand Rapids in 1886



The above view of the city of Grand Rapids was drawn and engraved on wood in the year 1886. It represents the East Side as it was between Bridge street and the Grand Rapids & Indiana Railroad bridge north of the bridge. Running to the river is Pike street, on the right side of which is the county jail. Between the jail and the river the Citizens Telephone Company has since erected a large and handsome building used for operating the system and for offices. Beyond the jail, extending to Ottawa street, several large business structures have been erected. The low building on

the left side of Pike street was formerly the Michigan Iron Works. The vacant space on the north, fronting on Pearl street, is now covered by the five-story building erected by C. B. Kelsey and used for storage purposes. Three stories will be added to the structure during the current year. The steeples on each side of the smokestack of the Michigan Iron Works are those of the Fountain Street Baptist and Second Reformed churches. The open spaces on the north side of Pearl street have been filled by the erection of the Raniville building, the Wilmarth & Morman building and the extension to

the Hotel Pantlind. North of the Raniville building, fronting on Lyon street, the Street Railway Company erected a power plant and operated the same a number of years. The plant was sold to Felix Raniville nine years ago, who enlarged it, and it is now used by manufacturers. On the opposite side of the street may be seen the factory and former warehouse of the Nelson & Matter Furniture Co. The warehouse, which was destroyed by fire in 1888, was five stories high and did not cover but one-half as much ground as the warehouse now in use. Between Pearl and Bridge streets the Bissell

Carpet Sweeper Co., the Leitelt Iron Works and the New England (now Grand Rapids) Furniture Co. have filled in the vacant spaces with large factories, while immediately north of Bridge street the new station of the Grand Trunk Railway is located. The County Court House, the City Hall, the Berkey & Gay factory, the Michigan Trust Company's building, the Blodgett blocks, the Herpolzheimer, Widdicomb, Wonderly, Gilbert and other important structures devoted to business have been erected since the drawing was made.

Arthur S. White.

Your Advertisement

If placed on this page would
be seen and read by
forty thousand buyers in

Michigan, Ohio and Indiana



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.

Wafted Down From Grand Traverse Bay.

Traverse City, Nov. 7.—Since being appointed Grand Chaplain of the United Commercial Travelers, Tom Travis, of Petoskey, has decided that the city life has no attractions for him and has moved his family to Rapid City, where he is now living the simple life. It has been rumored that the National Grocer Co., of Cadillac, did not know of Tom's new address.

C. M. Simonds, Washburn-Crosby's representative, and R. M. Richards, his boss, were seen on the streets of Traverse City and by all appearances there seemed to be a great brotherly feeling between them, and A. Heinzelmann joined them before closing hours. Who was really the boss?

Pat Behan, of Petoskey, who sells National Biscuit Co. goods, fell into a cellar at Boyne City recently. Now, Boyne is a dry town and surely Pat only carries a sample grip, so we can see no cause for action.

The dealers of Northern Michigan will enjoy a much needed rest for a few days, as O. J. O'Rielly, National Cash Register Co. salesman, was seen with a gun this week. Hope you have not gone to the Northern woods without saying "goodby."

B. J. Reynolds, our Eleventh street merchant, has added a line of meats to his stock. We are pleased to note that Bern is meeting with success.

Why can not the carriages here be provided with a latch on the inside as well as on the outside, so in case of a runaway the passenger would have some chance for escape.

A number of our boys joined the Board of Trade at our last meeting. John Straub, President of the Board, gave us a very interesting talk and

assured us that Traverse City traveling men were a bunch of boosters.

Geo. B. Craw, Grand Counselor of the Michigan U. C. T., and Chas. A. Wheeler, Grand Past Counselor, as well as Fred C. Richter, Grand Secretary, were seen riding on a P. M. train this week together and now we know there is going to be something doing for the good of the order.

The G. R. & I. Railroad station at Pellston burned last Tuesday night. Queer that disease is not contagious and that some one would inoculate same to G. R. & I. and P. M. depots at Traverse City!

John Hondrop went hunting rabbits at Kingsley last Saturday. We say Saturday, because John belongs to Grand Rapids Council and would not go on the Sabbath. He expressed his game home. No excess.

We exceedingly regret that we are supposed to write up our own items for this section hereafter, for we really feel incompetent, after receiving such clever work from brother Jim in giving us due and timely consideration, but, Jim, we take this opportunity of thanking you and hope that you will not forget us entirely.

Each of our Council is carrying our rituals with them and you can just bet that the work in the Council chamber at the next meeting will be minus rituals. Let other councils follow our example. You said you would when you took the office.

Traverse City now has two P. M. eating houses. No more 10 cents for a cup of coffee. Let us hope not, at least.

Mr. Maple, Marshall Field & Co.'s representative, of Chicago, joined our Council at a recent meeting and has located here with his family.

E. S. Morse has accepted a position with the Schust Baking Co., of Saginaw, and will cover this territory. May success be yours, Ed.

Mrs. W. E. Sheeler, of Traverse City, wishes to announce through these columns that she has accepted positions as a floorwalker at rummage sales and is open for a permanent position. We have all been wondering where Will got his new hat.

The two young ladies who were obliged to walk from Cadillac to Tustin because they missed the train were employed at the Tustin Hotel, but we will promise not to make public mention of Landlord E. Harmer's actions if he will give us a whole orange at the morning meal hereafter.
 Fred C. Richter.

Why Moorhouse Was Late.

As they were setting their watches back an hour preparatory to going to bed, Joe Moorhouse, the millineryman, began to tell a time-zone story:

"North Platte, Nebraska, is a funny place," said Joe. "I found that out by being stranded there for three days in a blizzard, while I was rounding up the Nebraska retailers. That is where the time changes, you know—central time on the east, mountain on the west, and the whole town is so confused that the inhabitants get the jimjams when they try to figure out what time it is.

"When I was there the people on the west side of town used to go by mountain time, the people on the east side by central time and the schools were run midway between. It might be 1 o'clock on one side of the street, 2 o'clock on the other and 1:30 in the schools. It was enough to make a man loony.

"In that mixed-up town romance touched me with her magic wand for the first and last time. A girl? Yep—and the loveliest I ever set eyes on. The proprietor of the livery stable introduced me to her the day of my arrival. I dated her for a church sociable for the following night, for I'd made up my mind I was going to win that queen before I blew out of North Platte, or die in the attempt.

"The date was for 8 o'clock, and I figured that as she lived to the west of the street that served as the time line, and I was to the east of it, I'd have to get there an hour late by mountain time, which was the kind of time my watch was running by.

"Well, I got there all right, with a flower in my buttonhole and a nice livery rig to drive her to the sociable. I thought I was going to make a hit.

"It was her mother who came to the door. 'My daughter got tired of waiting for you,' she snaps, 'and went to the sociable with another man. It is almost time for her to be home now. Do you realize it's 10 o'clock?'

"Soon as I'd recovered from the shock I hiked down to the hotel, where, with the assistance of the clerk, I figured out how it happened. You see, I'd figured wrong.

"The girl really lived on the east side, and I on the west side. When I started I thought it was 9 o'clock on the east side, and that it would be 8 on the west side. Being on the west side unbeknownst to myself, while my watch said 9, it was really 10 on the girl's side, instead of 8.

"Did I explain to her? Oh, well, I tried my best; but she was a North Platter born and bred, and she could not grasp an outsider's point of view. And—well, I'm still a bachelor."

Want Nine Foot Blankets and Sanitary Towels.

Evansville, Ind., Oct. 31.—Indiana members of the T. P. A. and U. C. T. bodies have been enlisted in the fight to be made before the next Legislature for nine foot blankets and more sanitary towels in hotels. Although this is an "off year" in politics, the travelers are preparing to engage actively in a campaign to

pledge the legislative candidates of the State to support certain legislation in their interest at the next session of the Legislature. The travelers have decided that they should have added legislation in regard to the hotel accommodations throughout the State and they also are convinced that the best way to obtain them is to get busy and "line up" the legislative aspirants in support of the desired legislation.

The travelers are very anxious to obtain legislation compelling hotels to furnish individual towels in every room. Most of the hotels do so, according to the travelers, but there are those that do not show the travelers this courtesy. They also want a law requiring every hotelkeeper to place a nine foot spread on every bed. Other advantages, such as a fire escape for every room, also are desired.

"The hotels of Indiana really are the homes of many of the travelers," said a member of the United Commercial Travelers. "They do little more than visit their families. They are in their home cities on an average of less than one-fifth of the time. The rest of the time they make their homes at the hotels, and there is no reason why they should not be afforded every convenience. We are asking only for necessities, and we believe that the hotelkeepers who do not furnish them should be forced by law to do so."

The travelers say they expect to continue to keep their demands before the prospective legislative candidates until the next election day comes. They are determined to urge their desires upon the legislators at every opportunity during their rounds of the State in the hope of obtaining the legislation.

Poets have for ages lauded the courage of the battle-field; but few have thought to sing a paean to the nameless heroes, men and women, who in obscure places have done their noblest and best under the most disheartening conditions, with none to laud their efforts. This is the "four o'clock in the morning courage," which is so rare and which counts for so much.

Avoid family bickering and wordy arguments about things that are of no account when all is said. A soft answer not only turns away wrath, but, what is of equal importance, promotes digestion.

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.

Pete Anderson, better known as Yankee Girl Pete, has been reported on the sick list, owing to a meal he ate in one of the Northern hotels. We would suggest to Pete that he purchase his refreshments in Traverse City, instead of in dry territory; can then chose his own brands.

A few more like this issue and we can call this magazine the Michigan Travelingman instead of Tradesman.

Great stuff, this working on commission. Art Borden walked from Kent City to Casnovia last Wednesday.

W. E. Lovelace, formerly with the McMullen Machinery Co., has resigned and accepted a position with the Barclay, Ayers & Bertch Co. Bill will act as city salesman for the new employers.

When there were two hotels in Manistee the Briny Inn furnished a large auto to carry the traveling men to and from the depots. Only one hotel in Manistee now—but then August is a pretty good manager at that—when you do get up there.

The writer wishes to thank J. B. McLain for the kindly entertainment accorded him on his last trip to Manistee.

Bill Hazelton, with Edson, Moore & Co., Detroit, was in Grand Rapids this week. Deportment very fair.

If Dave Brizee, with the same concern, wouldn't write all he hears, we'd feel just as happy.

A. M. Amberg, President of D. M. Amberg & Bro., is laid up with acute asthma and expects to go to Arizona for his health. Wishing him a beneficial trip, we might also advise him to return before Charlie Perkins gains entire control of the concern.

When that Traverse City gang start anything it takes a pretty good "gang" to keep pace with them. Watch their news and gossip.

Frank Wilson, of Traverse City, has severed his connection with the J. I. Case Co. and will cover the same territory for the American Seeding Co.

A short time ago we had occasion to take a fling at the New Era Hotel. We understand it is now under new management and we are pleased to state that they have made several improvements and are serving first-class meals.

We note in last week's issue that the Saginaw correspondent saw Bill Adams buying a box of bon bons and presumed they were for us. Well, if they were for us, we didn't get them. Just to show there is no antipathy on our part, if Bill's wife asks us, we'll say we did receive them.

We wish to advise the boys of Grand Rapids, and particularly the boys of Council No. 131, that if they wish this column continued they will have to help us out by sending or giving us a few items occasionally.

Thanking you for your last kind attention, we will not refer you to the gossip from our fellow correspondents.

The following poem, by F. J. Gray, member of Council No. 131, U. C. T.,

and dedicated to L. J. Hale, was clipped from the Kalamazoo Gazette:

After living in the city
Every year of all my life,
Knowing nothing of the country
But the tales told by my wife—
Stories that made me lonesome,
Almost filled me with alarm,
Of the lives the folks were leading
Those that lived down on the farm.

So with dread at last I started,
Hale's new country home to see.
I supposed I would be carted
In a hayrack, but no, by gee,
Off the trolley steps I landed
Right again his big front door,
Situating only twenty rods
From the corner grocery store.

Thought that I would be so lonesome
All day Sunday out the city,
Thought that nothing would be doing,
Thought that I deserved your pity.
Now I know I'm wrong, by jingo;
I don't know what living is,
For that farmer kind of living
Is the greatest kind there is.

Talk about us city folks
Having every thing we need!
These here blooming farmers
Have good twenty years the lead,
Morning papers at the doorstep,
Grocery wagons driving by,
Telephone and lighting system;
Honest Injun that's no lie.

Fruit and dainties for the table
Picked fresh from bush and tree;
You just ought to see your uncle
Put those good things into me.
Eggs? I never asked a question
About the time they were matured;
And those yellow-legged chickens
And the ham that's sugar cured.

Chickens? All the very finest;
Never have to cook old hen
'Cause the culls sell in the city
To dish up to traveling men,
Eat and sleep and eat some more—
Hardest work I ever done
Just to try to keep from busting;
Gee, but eating's lots of fun.

Hale—I hope you prosper,
Hope you'll have to start a branch,
Hope you raise a million chickens
On your dandy chicken ranch;
Hope you get a hundred acres—
If you do give me a job
You can hire the whole blamed family
From my mother down to "Bob."

You have got the life worth living,
Everything you could desire;
I can see you and your family
Seated round your cheerful fire.
Let us pikers sell the hardware,
You keep safe away from harm;
Let the other fellow hustle,
You enjoy "LIFE ON THE FARM."

J. M. Goldstein.

Advocates the Form of Commercial Club.

Columbus, Ohio, Nov. 2.—The writer notes your editorial of yesterday headed, "Why Not Co-operate?" The one thing to bring the retailers together in any city is a commercial club. A banker here recently told the writer that he thought the Ohio Club had done more to bring the business men together than anything that ever happened in Columbus. In a commercial organization we get together daily, while a chamber of commerce or board of trade gets together only seldom. I would suggest that Grand Rapids business men organize a commercial club and all pull together to one common end—to boost Grand Rapids. The affiliation of clubs is also well under way, each club offering its privileges to members of other clubs in other cities, giving an interchange of courtesies and ideas, etc. The writer frequently visits your delightful city, and I am interested in boosting your town, as well as I am my own.

E. L. Moon,
President Ohio Club.

What Columbus Has Done.

Columbus, Ohio, Nov. 6.—Experience proves that boards of trade and chambers of commerce have had their day in boosting a town. The commercial clubs have taken up this work and are successful, because the club creates a "get together" habit.

Bring the business men to your club rooms day after day with an interchange of ideas and it is not long until the spirit is manifest to be up and at them. At the beginning of this year, at a combined meeting of the Chamber of Commerce and the Civic Committee of the Ohio Club, it was agreed to raise a million dollars for new industries. The very first week we had over \$100,000 towards the fund. We put 10,000 buttons on the laps of business men in Columbus. Each signed a card, reading as follows:

"My acceptance of the attached pin, which I promise to display in a conspicuous place on my garments, signifies that I will in the future devote my efforts to the general welfare and advancement of the city of Columbus."

"I also agree to at once become the relentless foe of the knocker, and to use every honorable means to eliminate him from municipal and industrial affairs of the city of Columbus."

The Commercial Club of Toledo has absorbed the Chamber of Commerce and is doing great work for that city.

E. L. Moon.

Bankruptcy Proceedings in Referee Wicks' Court.

Nov. 2.—An order was made calling a first meeting of creditors in the matter of Geo. Fred Hermann, bankrupt, a mechanic of Grand Rapids, at 10 o'clock November 16. The bankrupt's schedules show liabilities of \$322.25, with practically no assets except those claimed as exempt.

An order was made calling a special meeting of the creditors of Chas. Emery, bankrupt, of Pellston, at 10 o'clock, Nov. 17, for the purpose of declaring a first dividend. The assets in this matter, consisting of a stock of clothing, men's furnishings and footwear, were sold Oct. 24 by Wm. J. Gillett, trustee.

Nov. 4.—In the matter of Van Motor Car Co., bankrupt, automobile manufacturer of Grand Haven, an order was made calling the first meeting of creditors for Nov. 22, at 10 o'clock, for the purpose of proving claims, electing a trustee, etc.

Nov. 7.—In the matter of Mint Hockstra, bankrupt, who formerly conducted a general store at Wyman, a special meeting of creditors was held and a first dividend of 5 per cent. declared and ordered paid on ordinary claims.

Clarence W. Cornwell, an iron moulder from Walker township, Kent county, filed a voluntary petition and, in the absence of District Judge Sessions, the order of adjudication was made by the Referee. The schedules show liabilities of about \$730, with practically no assets except those claimed to be exempt, the bankrupt filing an affidavit of impecuniosity.

Gripsack Brigade.

Charley Roth (the Macey Co.) has been removed from the hospital at Dayton to the Bethesda Hospital, at Cincinnati, where he is being treated by Miss Wernicke, the celebrated osteopathic physician of that city. Charley writes that his medical director is a tyrant and a despot, be-

cause she will not permit him to be seen by any of his lady friends in Cincinnati. Those who know Charley realize how serious his disappointment is over being quarantined in such a manner. All Charley needs is a new bladder to replace the one which is acting badly.

G. Van Sledright, Secretary of the Grand Rapids Stationery Co., has retired from the road to take the managership of the calendar department of the house. Mr. Van Sledright has covered the trade of Northern Michigan sixteen years, representing the Lyon, Kymer & Palmer Co., W. Millard Palmer Co. and the Grand Rapids Stationery Co. His place has been taken by Harry Hoag, recently with the Jennings Manufacturing Co.

Jay Massie is temporarily covering the territory of his father, James Massie, traveling representative for the Woodhouse Co., during the latter's illness. James is having trouble with his stomach and is undertaking to conquer his ailment at his home.

A. T. Seikirk, formerly engaged in the clothing business at Charlotte, Boyne City and Cadillac, has gone on the road for the Ideal Clothing Co.

Will Hold a Goodfellowship Banquet.

Coldwater, Nov. 7 — Coldwater Council does not intend to be outdone in increase of membership if hard work will bring results. The Social Committee is active in arranging details for the annual Goodfellowship banquet, to be held at an early date, to which every traveling man in the jurisdiction of Coldwater Council will be invited. It is also hoped to have several representatives of sister councils and officers of the Grand Council present. This banquet is intended for traveling men and their wives and an exchange of goodfellowship, intermingled with good music and eatings, will tend to make an enjoyable occasion for all and calls for a generous response to the invitations. John A. Hoch, Jr.

The Boys Behind the Counter.

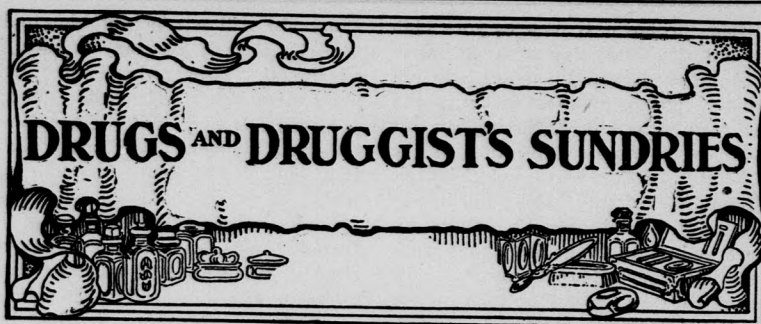
Jackson—Floyd Peacock, of Eaton Rapids, has taken a position in the carpet department of Gallup & Lewis.

Adrian—Samuel H. Horton, of Fruit Ridge, has taken a position with the Wilcox Hardware Co.

Butternut—Oscar Ranger, who has been employed at the hardware owned by L. E. Walker for the past year, has resigned his position. Arthur Walker, of Fenwick, a brother of the owner, will take Mr. Ranger's place.

Two Notion Stores Sold by Receiver.

Newark, Ohio, Nov. 7.—The Union 5 and 10 Cent Stores Co. has been organized with a capital stock of \$30,000 to purchase the Citizens 5 and 10 cent stores in Cleveland and Newark. The Uhrichsville and Bucyrus stores have been sold to other parties and negotiations are now pending for the sale of the Ashland store. It is understood that a working agreement will be made by the new owners of the several stores whereby they will buy their goods together for the several stores.



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, Pompano.
 Second Vice-President—G. S. Leyerer, Bay City.
 Secretary—R. W. Cochrane, Kalamazoo.
 Treasurer—W. C. Wheelock, Kalamazoo.
 Executive Committee—C. A. Bugbee, Traverse City; Grant Stevens, Detroit; D. Q. Look, 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. Fankboner.
 Secretary—Wm. H. Tibbs.
 Treasurer—Roland Clark.
 Executive Committee—Wm. Quigley, Chairman; Henry Riechel, Theron Forbes.

Compound Syrup White Pine.

Tinct. of pine gum 8 ozs.
 Fldest. of ipecac 2 ozs.
 Chloroform 4 drs.
 Morphine sulphate 32 grs.
 Magnesium carbonate 2 ozs.
 Sugar 48 ozs.
 Water, to make 4 pts.

Rub the magnesium carbonate in a mortar with tincture and fluid extract until well mixed, then triturate with 24 fluid ounces of water, gradually added, filter, and through the filter add enough water to make 34 fluid ounces of filtrate. To the latter add the chloroform, morphine sulphate and sugar, dissolve by agitation, and strain.

The tincture of pine gum is made from 1 avoirdupois ounce of gum turpentine and 7 fluid ounces of alcohol, agitating occasionally until the gum is dissolved.

Syrup of Tar and Wild Cherry.

Wild cherry, ground 16 ozs.
 Pine tar 2 ozs.
 Morphine sulphate 16 grs.
 Sugar 5 lbs.
 Water, sufficient to make ... 5 pts.

Moisten the wild cherry with water, pack in a percolator, and let stand over night. Wash the tar with some cold water, then pour on 80 fluid ounces of boiling water and let stand for twenty-four hours, stirring occasionally. With this water percolate the drug so as to obtain 80 fluid ounces of liquid. In this dissolve the sugar and morphine by agitation, and strain.

Plaster of Paris Bandages.

According to Vogel, plaster of

Paris bandages can be made porous by mixing with the plaster substances which disengage carbonic acid gas when in contact with water. To 5 parts of gypsum he adds 1 part of the following mixture:

Gum acacia 10 parts
 Starch 20 parts
 Finely powdered chalk 27 parts
 Aluminum sulphate 60 parts

Toilet Room Disinfectant.

Ferric chloride 4 parts
 Zinc chloride 5 parts
 Aluminum chloride 5 parts
 Calcium chloride 4 parts
 Magnesium chloride 3 parts
 Water, sufficient to make ... 90 parts
 Dissolve, add to each gallon 10 grains of thymol and ¼ ounce oil of rosemary, previously dissolved in about 6 quarts of alcohol, and filter.

Liquid Court Plaster.

Pyroxylin 1 oz.
 Amyl acetate 5 ozs.
 Acetone 15 ozs.
 Balsam fir 2 drs.
 Castor oil 2 drs.
 Oil cloves 15 min.

Dissolve the pyroxylin in the amyl acetate and acetone, and add the other ingredients, avoiding fire or light.

Paint For Blocking Out Negatives.

Burnt sienna 1 oz.
 Powdered acacia 2 ozs.
 Water 10 ozs.

Any finely powdered red, brown or black pigment rubbed up with mucilage of acacia.

Anodyne Collodion.

Aconitine 0.1
 Veratrine 0.6
 Collodion flexile q. s. 100.0

Recommended for neuralgia, lumbago and muscular rheumatism. It must not be applied to parched or abraded surfaces.

Thomsonian Dyspeptic Powder.

Golden seal 4 ozs.
 Poplar bark 2 lbs.
 Capsicum 2 ozs.
 Sugar, brown 4 lbs.

Powder finely, mix and incorporate one ounce of pennyroyal essence.

Sun-Burn Lotion.

Sodium borate 2 drs.
 Sodium bicarbonate 1 oz.
 Eau de Cologne 1 oz.
 Alcohol 2 ozs.
 Water, to make 1 pt.

The Drug Market.

Opium—Is unchanged.
 Menthol—Has advanced.
 Cocaine—Is tending higher.
 Lavant Wormseed—Is higher.
 Bayberry Wax—Has advanced.

Learn How To Prevent Your Troubles.

Evansville, Ind., Nov. 7—In the November 1 issue of the Tradesman I ran across the following, "It generally takes a pound of prevention to prevent an ounce of cure," and it made me think of how foolish we are to waste so much valuable time and money hunting for principles to cure us of our diseases and business troubles when, if we would only take a little time each day, we could learn how to prevent these things.

We fall ill and get into all kinds of trouble just because we think so little about ourselves and what we are doing. Many of us know that we are killing ourselves by inches, but we go on thinking when we get down on our backs that we will call in the doctor. Some of us carelessly let our business run down, thinking that we have a good credit among the manufacturers or the banks and, having this thought on our minds, we run here and there, do this and that, and sooner or later we find that it is with our business as it is with our health that we can not find anyone who can help us or who will help us—and all because we failed to help ourselves.

There is not one of us but can prevent almost anything in the way of sickness or business troubles if we would but take a thought of what we are doing each moment of time.

Every one of us are forewarned of the danger we are in, but who knows how to listen? This is a strong statement that but few of us realize is true, and those who know it is true are those who have learned that no one can save us unless we try to save ourselves.

This idea of letting things run and expecting to do better tomorrow is a very bad thought and the sooner we drive it out of our minds the better for us. Don't allow any man, woman or child to make you believe that there is a chance for your escape from punishment if you fail to listen to what you know is the right thing for you to do.

Nature has no feeling for us. She lets us get hungry if we are too lazy to work. She does not change her laws to suit our likes and dislikes. She will never plow up your little piece of ground and sow wheat in it for you. She will not make the sun shine or the rains fall for you. She is wide awake day and night, doing the work that we can not do, yet she does not pay any attention to us. She may make the moon shine, but it does not tell what it sees.

Nature has given us many examples of what it will do and we have a few men and women who have proved to us that we are not getting all that Nature has in store for us and it is all on account of our ideas in looking for cures instead of looking for preventatives.

We have too many people who are telling us too many great stories about the Creator and His work who do not know what they are talking about and we foolishly sit and listen to them, instead of getting out and doing something.

When we work in harmony with the Creator we do not need to be advised what it will do. We will have our barns and warehouses filled and will know how to enjoy it, too.

There is more real common sense in looking for preventatives than looking for cures, for no one knows just how things are cured anyway. They just think they know.

When we reap our harvests and have our homes all built we know what we have, and we get these things by working and not by thinking. Of course, we must think; but thought, without action, is of no use to anyone. Do not get all "balled up" and think that things would be different if we only thought so, but, on the other hand, say I am going to take hold of the plow handles and get busy.

Edward Miller, Jr.

Passing of the Leech.

Another of our cherished ideas will soon be no more. The leech has been deposed from its sovereignty and its "passing" forms the subject of an article in the "Mois litteraire et pittoresque," by M. Jacques Boyer, who tells us that prior to 1870 a dozen wholesale houses in Paris were engaged in the traffic of this "gibier pharmaceutique," and that they sold between 300,000 and 400,000 a month at the rate of 250 francs, or £10 per 1,000. One house alone survives and the number sent out is 130,000 and the price has fallen to about 70 francs per 1,000.

What we may term the leech farmer for want of a better name we are told is l'hiridiculteur, who formerly exercised his calling in the neighborhood of Bordeaux in an artificial marsh. He had several infirm horses and these poor creatures were induced by trickery to take a bath in the marsh with the result that the growing leeches got a feed at the expense of the life blood of the venerable horses, of which they had no superfluity.

In Croatia, Dalmatia and Turkey they fish for leeches, which are taken in baskets like oysters. When these arrived in France they were placed in dark cellars without nourishment the better to fit them for their work on the invalid.

M. Boyer tells an amusing story of a lot of leeches purchased for the navy. They were duly registered as each was sent out. Five, it seemed, died a natural death, a fact which will be preserved in the archives of the Ministry of Marine.—London Globe.

No Monopolist.

"That girl in the breakers is evidently in distress. Why don't you swim to her rescue?"

"It would be very bad form. I rescued her yesterday."

The Court of Last Resort.

"Do you think women should propose? asked the patee lady.

"I don't know, mused the young thing. "Have you tried everything else?"

In the scheme of life all who dance must pay the fiddler.

WHOLESALE DRUG PRICE CURRENT

[illegible]

Lupulin	@ 1 75	Rubia Tinctorum	12@ 14	Vanilla	9 00@ 10 00
Lycopodium	60@ 70	Saccharum La's	40@ 50	Zinci Sulph	7@ 10
Macis	65@ 70	Salacin	4 50@ 4 75	Oils	
Magnesia, Sulph.	3@ 5	Sanguis Drae's ..	40@ 50	Lard, extra	90@ 100
Magnesia, Sulph. bbl	@ 1 1/2	Sapo, G	@ 15	Lard, No. 1	85@ 90
Mannia S. F.	90@ 1 00	Sapo, M	10@ 12	Linseed, pure r w 92	1 09@ 1 15
Menthol	7 50@ 8 00	Sapo, W	15@ 18	Linseed, boiled 93	1 10@ 1 16
Morphia, SP&W		Selditz Mixture	27@ 30	Neat's-foot, w str	65@ 70
Morphia, SNYQ		Sinapis	@ 18	Turpentine, less ..	@ 79 1/2
Morphia, Mal..		Sinapis, opt	@ 30	Turpentine, best ..	@ 80
Moschus Canton	@ 40	Snuff, Maccaboy,		Whale, winter	70@ 76
Myristica, No. 1	25@ 40	De Voes	@ 54	Paints	
Nux Vomica po 15	@ 20	Snuff, S'h DeVoe's	@ 54	Green, Paris	11@ 12
Ox Sepia	30@ 35	Soda, Boras	5 1/2@ 10	Green, Peninsular	13@ 16
Pepsin Saac, H &		Soda, Boras, po ..	5 1/2@ 10	Lead, red	7 1/2@ 8
P D Co	@ 1 00	Soda et Pot's Tart	27@ 30	Lead, white	7 1/2@ 8
Picis Liq N N 1/4		Soda, Carb	1 1/2@ 2	Ochre, yel Ber 1 1/2	3@ 4
gal. doz.	@ 2 00	Soda, Bi-Carb ..	3@ 5	Ochre, yel Mars 1 1/2	3@ 4
Picis Liq qts ..	@ 1 00	Soda, Ash	3 1/2@ 4	Putty, comm'l 2 1/2	2 1/2@ 3
Picis Liq pints ..	@ 60	Soda, Sulphas ..	@ 2	Putty, str't pr 2 1/2	2 1/2@ 3
Pil Hydragr po 80	@ 7	Spts. Cologne ..	23 00@ 25	Red Venetian 1 1/2	2@ 3
Piper Alba po 35	@ 30	Spts. Ether Co. ..	50@ 55	Shaker Prep'd ..	1 25@ 1 35
Piper Burgum po 22	@ 13	Spts. Myrcela	22 50@ 25	Vermillion, Eng.	75@ 80
Pix Burgum	10@ 12	Spts. Vinl Rect bbl	@ 2	Vermillion Prime	
Plumbi acet	12@ 13	Spts. Vi Rect 1/4 b	@ 2	American	13@ 15
Pulvis Ip'cut Oil H	30@ 1 50	Spts. Vi Rect 1/2 gl	@ 2	Whiting Gilders ..	@ 95
Pyrethrum, bxs. 1		Spts. Vi'l R't 5 gl	@ 2	Whit'g Paris Am'r	@ 1 25
& P D Co. doz	@ 75	Strychnia Crysl' 1	10@ 13 00	Whit'g Paris Eng.	@ 1 40
Pyrethrum, pv	20@ 25	Sulphur, Roll	2 1/2@ 3	cliff	@ 1 40
Quassiae	8@ 10	Sulphur Subl.	2 1/2@ 6	Whiting, white S'n	@
Quina, N. Y.	17@ 27	Tamarinds	8@ 10	Whites	
Quina, S. Ger.	17@ 27	Terebinth Venice	40@ 50	Extra Turp	1 60@ 1 70
Quina, S P & W	17@ 27	Thebromellae	45@ 48	No. 1 Turp Coach 1	10@ 11



Our New Home

Corner Oakes and Commerce

Only 300 feet from Union Depot

During the month of November our customers should buy "Freezables" for the winter trade. If a list of these goods is desired we can furnish the same. Please add "Freezables" to your next drug order.

Hazeltine & Perkins Drug Co. Grand Rapids, Mich.

They Will EAT More and BUY More Groceries



If you sell them
LOWNEY'S
COCOA

Instead of Coffee and Tea

You may make more at first on tea and coffee, but you want your customers to have good appetites. The answer is Lowney's Cocoa. It is appetising, wholesome and strengthening. Your Lowney's Cocoa customers will be your best customers.

IT'S UP TO YOU



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

Tea
Tomatoes

DECLINED

Pumpkin
Prunes

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
1lb. wood boxes, 4 doz. 3 00		Plums	1 00@2 50
1lb. tin boxes, 3 doz. 2 35		Pears in Syrup	
3 1/2 lb. tin boxes, 2 doz. 4 25		No. 3 cans, per doz.	1 25
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	15@1 80
BAKED BEANS		Peaches	
Beutel's Michigan Brand		Pie	90@1 25
Baked Pork and Beans		No. 10 size can pie	@3 00
No. 1 cans, per doz.	45	Grated Pineapple	1 85@2 50
No. 2 cans, per doz.	75	Sliced	95@2 40
No. 3 cans, per doz.	85	Pumpkin	
1lb. can, per doz.	90	Fair	85
2lb. can, per doz.	1 40	Good	90
3lb. can, per doz.	1 80	Fancy	1 00
BATH BRICK		Gallon	2 15
English	95	Raspberries	
BLUING		Standard	@
Sawyer's Pepper Box		Salmon	
No. 3, 3 doz. wood bxs 4 00		Warrens, 1 lb. Tall	2 30
No. 5, 3 doz. wood bxs 7 00		Warrens, 1 lb. Flat	2 40
Sawyer Crystal Bag		Red Alaska	1 75@1 85
Blue	4 00	Pink Alaska	1 30@1 40
BROOMS		Sardines	
No. 1 Carpet 4 sew	5 00	Domestic, 1/4 Mus.	3 25
No. 2 Carpet 4 sew	4 75	Domestic, 1/2 Mus.	3 50
No. 3 Carpet 4 sew	4 50	Domestic, 3/4 Mus.	7 00
No. 4 Carpet 4 sew	4 25	French, 1/4s	7@14
Parlor Gem	5 25	French, 1/2s	18@23
Common Whisk	1 25	Dunbar, 1st. doz.	1 85
Fancy Whisk	1 50	Dunbar, 1 1/2 doz.	2 35
Warehouse	5 50	Succotash	
BRUSHES		Fair	85
Scrub		Good	1 00
Solid Back, 8 in.	75	Fancy	1 25@1 40
Solid Back, 11 in.	95	Strawberries	
Pointed Ends	85	Standard	40
STOVE		Fancy	40
No. 3	90	Tomatoes	
No. 2	1 25	Good	1 25@1 35
No. 1	1 75	Fair	1 20@1 25
SHOE		Fancy	@1 50
No. 8	1 00	No. 10	@3 50
No. 7	1 30	CARBON OILS	
No. 4	1 70	Perfection	@ 9
No. 3	1 90	D. S. Gasoline	@13
BUTTER COLOR		Gas Machine	@20
Dandelion, 25c size	2 00	Deodor'd Nap'a	@12
CANDLES		Cylinder	29 @34 1/2
Paraffine, 6s	8	Engine	16 @22
Paraffine, 12s	8 1/2	Black, winter	8 1/4@10
Wicking	20	CATSUP	
CANNED GOODS		Columbia, 25 pts.	4 15
Apples		Snider's pints	2 35
3lb. Standards	@ 95	Snider's 1/2 pints	1 35
Gallon	2 75@3 00	CEREALS	
Blackberries		Breakfast Foods	
2 lb.	1 50@1 90	Bear Food Pettijohns	1 95
Standards gallons	@5 00	Cream of Wheat 36 2lb 4 50	
Beans		Egg-O-See, 36 pkgs.	2 85
Baked	85@1 30	Post Toasties T No. 2	
Red Kidney	85@95	24 pkgs.	2 80
String	70@1 15	Post Toasties T No. 3	
Wax	75@1 25	36 pkgs.	2 80
Blueberries		Apetia Biscuit, 24 pk 3 00	
Standard	1 30	18 pkgs.	1 95
Gallon	6 50	Grape Nuts, 2 doz.	2 70
Clams		Malta Vita, 36 1lb.	2 85
Little Neck, 1lb. 1 00@1 25		Maple-Flake, 24 1lb.	2 70
Little Neck, 2lb.	@1 50	Pillsbury's Witos, 3 dz. 4 25	
Clam Bouillon		Ralston Health Food	
Burnham's 1/4 pt.	2 25	36 2lb.	4 50
Burnham's pts.	3 75	Saxon Wheat Food, 24	
Burnham's qts.	7 50	pkgs.	3 00
Cherries		Shred Wheat Biscuit,	
Corn		36 pkgs.	3 60
Fair	90@1 00	Kellogg's Toasted Corn	
Good	1 00@1 10	Flakes, 36 pkgs in cs	2 80
Fancy	@1 45	Vigor, 36 pkgs.	2 75
French Peas		Voigt Corn Flakes	4 50
Monbadon (Natural)		Washington Crisps	
per doz.	2 45	36 pkgs.	2 80
Gooseberries		Rolled Oats	
No. 10	6 00	Steel Cut, 100 lb. sks	2 85
Hominy		Monarch, bbls.	5 50
Standard	85	Monarch, 90 lb. sacks	2 65
Lobster		Quaker, 18 Regular	1 45
1/4lb.	2 40	Quaker, 20 Family	4 00
1lb.	4 25	Cracked Wheat	
Picnic Tails	2 75	Bulk	3 1/2
Mackerel		24 2lb. pkgs.	2 50
Mustard, 1lb.	1 80	CHEESE	
Mustard, 2lb.	2 80	Acme	@16
Soused, 1 1/2lb.	1 80	Bloomington	@16 1/2
Soused, 2lb.	2 75	Carson City	@16 1/2
Tomato, 1lb.	1 50	Hopkins	@16 1/2
Tomato, 2lb.	2 80	Riverside	@16 1/2
Mushrooms		Warner	@16 1/2
Buttons, 1/2s	@ 16	Brick	@14 1/2
Buttons, 1s	@ 23	Leiden	@15
		Limburger	@15 1/2
		Pineapple	@40
		Sap Sago	@20
		Swiss, domestic	@13

3

4

5

CHEWING GUM

Adams Pepsin	55
American Flag Spruce	55
Beaman's Pepsin	55
Best Pepsin	55
Best Pepsin, 5 boxes	55
Black Jack	55
Largest Gum (white)	55
O. K. Pepsin	55
Red Robin	55
Sen Sen	55
Sen Sen Breath Perf.	1 00
Spearmint	55
Spearmint, jars 5 bxs	2 75
Yucatan	55
Zeno	55

CHICORY

Bulk	55
Red	55
Eagle	55
Franck's	55
Schener's	55
Red Standards	1 60
White	1 60

CHOCOLATE

Walter Baker & Co.'s	22
Germans Sweet	22
Premium	31
Caracas	31
Walter M. Lowney Co.	30
Premium, 1/4s	30
Premium, 1/2s	30

CIDER, SWEET

Regular barrel 50 gal	10 00
Trade barrel, 28 gals	5 50
1/2 Trade barrel, 14 gal	3 50
Boiled, per gal.	60
Hard, per gal.	25

CLOTHES LINES

No. 40 Twisted Cotton	per doz.
No. 50 Twisted Cotton	1 50
No. 60 Twisted Cotton	1 60
No. 80 Twisted Cotton	2 00
No. 60 Braided Cotton	1 00
No. 60 Braided Cotton	1 25
No. 60 Braided Cotton	1 85
No. 80 Braided Cotton	2 25
No. 60 Sash Cord	1 60
No. 60 Sash Cord	1 90
No. 60 Jute	80
No. 72 Jute	1 00
No. 60 Sisal	85
Galvanized Wire	
No. 20, each 100ft. long	1 90
No. 19, each 100ft. long	2 10

COCOA

Baker's	37
Cleveland	41
Colonial, 1/4s	35
Colonial, 1/2s	33
Epps	42
Huyler	45
Lowney, 1/4s	36
Lowney, 1/2s	36
Lowney, 1s	36
Van Houten, 1/4s	12
Van Houten, 1/2s	20
Van Houten, 1s	72
Webb	33
Wilber, 1/4s	33
Wilber, 1/2s	32

COCOANUT

Dunham's per lb.	
1/4s, 5lb. case	29
1/4s, 5lb. case	28
1/4s, 15lb. case	27
1/4s, 15lb. case	26
1/4s, 15lb. case	25
1/4s & 1/2s, 15lb. case	10 1/2
Scalloped Gems	10 1/2
1/4s & 1/2s, pails	14 1/2
Bulk, pails	13 1/2
Bulk, barrels	12

COFFEES, ROASTED

Common	17
Fair	17 1/2
Choice	18
Fancy	19
Peaberry	20
Common	18
Fair	19
Choice	19
Fancy	20
Peaberry	20
Maracaibo	20
Choice	21
Choice	21
Fancy	22
Guatemala	21
Fancy	23
Java	23
Private Growth	23@30
Mandling	31@35
Aukola	30@32
Mocha	
Short Bean	25@27
Long Bean	24@25
H. L. O. G.	26@28
Bogota	21
Fancy	23
Exchange Market	Steady
Spot Market, Strong	
Package	
New York Basis	
Arbuckle	24 00
Lion	23 50
McLaughlin's XXXX	
to retailers only. Mail all	
orders direct to W. F.	
McLaughlin & Co., Chicag.	

CRACKERS

National Biscuit Company	
Brand	
Butter	
N. B. C. Sq. bbl. 6 bx	5 1/2
Seymour, Rd. bbl. 6 bx	5 1/2
Soda	
N. B. C. boxes	5 1/2
Premium	7
Select	8
Saratoga Flakes	13
Zephyrette	13
Oyster	
N. B. C. Rd. boxes	5 1/2
Gem, boxes	5 1/2
Shell	7 1/2

CONFECTIONS

Stick Candy	Pails
Standard	10
Standard H H	10
Standard Twist	10 1/2
Jumbo, 32 lb.	10 1/2
Extra H H	12
Boston Cream	14
Big stick, 30 lb. case	10 1/2

Mixed Candy

Grocers	7 1/2
Competition	8
Special	10
Conserve	9
Ribbon	14
Broken	14
Cut Leaf	10 1/2
Leader	10 1/2
Kindergarten	12
French Cream	11
Star	11
Hand Made Cream	17
Premio Cream mixed	15
Paris Cream Bon Bons	12

Fancy—in Pails

Gypsy Hearts	15
Coco Bon Bons	14
Fudge Squares	14
Peanut Squares	11
Sugared Peanuts	13
Salted Peanuts	13
Starlight Kisses	13
Lozenges, plain	12
Champion Chocolate	13
Eclipse Chocolates	13
Eureka Chocolates	13
Quintette Chocolates	15
Champion Gum Drops	15
Moss Drops	12
Lemon Sours	12
Imperial	12
Ital. Cream Bon Bons	13
Golden Waffles	14
Red Rose Gum Drops	10
Auto Kisses	14
Coffy Toffy	14

Fancy—in 5lb. Boxes

Old Fashioned Molasses Kisses 10lb. bx.	1 30
Orange Jellies	60
Lemon Sours	65
Old Fashioned Hore.	
hound drops	65
Peppermint Drops	70
Champion Choc. Drops	70
H. M. Choc. Drops	10
H. M. Choc. Lt. and	
Dark, No. 12	1 10
Bitter Sweets	25
Brilliant Gums, Crys.	60
A. A. Licorice Drops	1 00
Lozenges, printed	70
Lozenges, plain	65
Imperial	65
Mottoes	70
Cream Bar	60
G. M. Peanut Bar	60
Hand Made Crms	80@90
Cream Wafers	70
String Rock	80
Wintergreen Berries	65

Pop Corn

Cracker Jack	3 25
Giggles, 5c pkg. cs.	3 50
Fan Corn, 50's	1 60
Azulikit 100s	3 25
Oh My 100s	3 50

Cough Drops

Putnam Mental	1 00
Smith Bros.	1 25

NUTS—Whole

Almonds, Tarragona	12
Almonds, Drake	15
Almonds, California	
soft shell	
Brazils	14@15
Filberts	12@13
Cal. No. 1	12@13
Walnuts, soft shell	18@19
Walnuts, Marbot	17
Table nuts, fancy 13 1/4	14
Pecans, medium	13
Pecans, ex. large	14
Pecans, Jumbos	16
Hickory Nuts, per bu.	
Ohio, new	2 00
Cocoanuts	
Chestnuts, New York	
State, per bu.	

Shelled

Spanish Peanuts	8@ 8 1/2
Pecan Halves	@60
Walnut Halves	42@45
Fiblet Meats	@30
Alicant Almonds	@42
Jordan Almonds	@47
Peanuts	
Fancy H P Suns	@ 7
Roasted	@ 8
Choice, raw, H. P. Jum-	
bo	@ 8

CRACKERS

National Biscuit Company	
Brand	
Butter	
N. B. C. Sq. bbl. 6 bx	5 1/2
Seymour, Rd. bbl. 6 bx	5 1/2
Soda	
N. B. C. boxes	5 1/2
Premium	7
Select	8
Saratoga Flakes	13
Zephyrette	13
Oyster	
N. B. C. Rd. boxes	5 1/2
Gem, boxes	5 1/2
Shell	7 1/2

6	7	8	9	10	11
<p>Soda Crackers N. B. C. 1 00 Soda Crackers Select 1 00 S. S. Butter Crackers 1 50 Uneda Biscuit 50 Uneda Jinger Wayfarer 1 00 Uneda Lunch Biscuit 1 00 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 Bent's Water Crackers 1 40</p> <p>CREAM TARTAR Barrels or drums 33 Boxes 34 Square caddies 36 Fancy caddies 41</p> <p>DRIED FRUITS Apples Sundried 12@13 Evaporated 12@13 California Apricots 14@16 Citron 16 Corsican 16 Currants 9% Imp'd 1 lb. pkg. 9% Imported bulk 9% Peaches Muirs-Choice, 25 lb. b 12 Muirs-Fancy, 25 lb. b 12% Muirs-Fancy, 50 lb. b 12% Lemon American 13 Orange American 13 Raisins Connosiar Cluster 1 lb. 17 Dessert Cluster, 1 lb. 21 Loose Muscatels 3 Cr 6 Loose Muscatels 4 Cr 7 L. M. Seeded 1 lb. 7 @ 9% California Prunes L. M. Seeded 1 lb. 9@ 9% Sultanas, Bleached 12 100-125 25lb. boxes. @ 7% 90-100 25lb. boxes. @ 7% 80-90 25lb. boxes. @ 8% 70-80 25lb. boxes. @ 8% 60-70 25lb. boxes. @ 9% 50-60 25lb. boxes. @ 10% 40-50 25lb. boxes. @ 11% 1/2 c less in 50lb. cases</p> <p>FARINACEOUS GOODS Beans Dried Lima 7 Med Hand Picked 2 60 Brown Holland 3 20 Farina 25 1 lb. packages 1 50 Bulk, per 100 lbs. 4 00 Original Holland Rusk Packed 12 rolls to container 5 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. 55 Green, Scotch, bu. 55 Split, lb. 04% Sage East India 6 German, sacks 6 German, broken pkg. 6 Flake, 100 lb. sacks 6 Pearl, 130 lb. sacks 6 Pearl, 36 pkgs. 2 25 Minute, 36 pkgs. 2 75 FISHING TACKLE 1/4 to 1 in. 6 1 1/4 to 2 in. 7 1 1/2 to 2 in. 9 1 3/4 to 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 7 No. 4, 15 feet 9 No. 5, 15 feet 11 No. 6, 15 feet 12 No. 7, 15 feet 15 No. 8, 15 feet 18 No. 9, 15 feet 20 Linen Lines Small 20 Medium 26 Large 34 Poles Bamboo, 14 ft., per doz. 55 Bamboo, 16 ft., per doz. 60 Bamboo, 18 ft., per doz. 80 FLAVORING EXTRACTS Foot & 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 3 oz. oval 23 00 3 oz. flat 25 00 3 oz. flat 25 00</p>	<p>Jaxon Terp. Lemon 1 oz. oval 10 20 2 oz. oval 16 80 4 oz. flat 33 00 8 oz. flat 68 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 2 oz. 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. Maple 2 oz. per doz. 3 00 Michigan Maple Syrup Co. Kalkaska Brand Maple, 2 oz., per doz. 2 25</p> <p>FRUIT JARS. Mason, pts. per gro. 5 25 Mason, qts. per gro. 5 50 Mason, 1/2 gal. per gro. 7 75 Mason, can tops, per 1 65</p> <p>GELATINE Cox's, 1 doz. large 1 75 Cox's, 3 doz. small 1 00 Knox's Sparkling, doz. 1 25 Knox's Sparkling, gr. 14 00 Nelson's 1 50 Knox's Acidu'd, doz. 1 25 Oxford 7 50 Plymouth Rock Phos. 1 25 Plymouth Rock, Plain 90</p> <p>GRAIN BAGS Amoskeag, 100 in bale 19 Amoskeag, less than bl 19% 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 60 Big Wonder, 1/4 cloth 4 00 Worden Grocer Co.'s Brand Quaker, paper 4 10 Quaker, cloth 4 20 Wykes & Co. Eclipse 4 40 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 2 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 5 10 Judson Grocer Co.'s Brand Ceresota, 1/2 cloth 6 70 Ceresota, 1/4 cloth 6 60 Ceresota, 1/2 cloth 6 60 Lemon & Wheeler's Brand Wingold, 1/2 cloth 6 30 Wingold, 1/4 cloth 6 20 Wingold, 1/2 cloth 6 00 Worden Grocer Co.'s Brand Laurel, 1/2 cloth 6 35 Laurel, 1/4 cloth 6 25 Laurel, 1/2 cloth 6 15 Laurel, 1/4 cloth 6 15 Voigt's Hygienic 5 20 Voigt's Flour 5 20 Voigt's Hygienic 5 20 Graham 5 50 Voigt's Royal 5 70 Wykes & Co. Sleepy Eye, 1/2 cloth 6 00 Sleepy Eye, 1/4 cloth 5 90 Sleepy Eye, 1/2 cloth 5 80 Sleepy Eye, 1/4 cloth 5 80 Sleepy Eye, 1/2 paper 5 80 Sleepy Eye, 1/4 paper 5 80 Watson-Higgins Milling Co. Perfection Flour 5 00 Tip Top Flour 4 70 Golden Sheaf Flour 4 20 Marshall's Best Flour 5 50 Perfection Buckwheat 3 00 Tip Top Buckwheat 2 80 Badger Dairy Feed 2 80 Alfalfa Horse Feed 2 60 Kafir Corn 1 80 Hoyle Scratch Feed 1 60 Boiled 2 40 Golden Granulated 2 60 St. Car Feed screened 23 00 No. 1 Corn and Oats 23 00 Corn, cracked 27 50 Corn Meal, coarse 27 50 Winter Wheat Bran 25 00 Middlings 25 00 Dairy Feeds Wykes & Co. O P Linseed Meal 41 00</p>	<p>O P Laxo-Cake-Meal 37 00 Cottonseed Meal 31 00 Gluten Feed 30 00 Brewers Grains 28 00 Hammond Dairy Feed 24 00 Oats Michigan carlots 50 Less than carlots 53 Corn Carlots 80 Less than carlots 83 Hay Carlots 20 00 Less than carlots 22 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% Cured, No. 2 10% Calfskin, green, No. 1 13 Calfskin, green, No. 2 11% Calfskin, cured No. 1 14 Calfskin, cured No. 2 12% Pelts Old Wool 30 Lamb 25 50 Shearings 15 35 No. 1 Tallow 5 No. 2 4 Wool Unwashed, med. 18 Unwashed, fine 13 HORSE RADISH Per doz. 90 JELLY 5 lb. pails, per doz. 2 25 15 lb. pails, per doz. 55 30 lb. pails, per doz. 95 JELLY GLASSES 1/2 pt. in bbls, per doz. 15 1/2 pt. in bbls, per doz. 16 8 oz. capped in bbls, per doz. 20 MAPLEINE 2 oz. bottles, per doz. 3 00 MINE MEAT Per case 2 85 MOLASSES New Orleans Fancy Open Kettle 42 Choice 25 Good 22 Fair 20 Half barrels 2c extra MUSTARD 1/2 lb. 6 lb. box 18 OLIVES Bulk, 1 gal. kegs 10@120 Bulk, 2 gal. kegs 95@110 Bulk, 5 gal. kegs 90@105 Stuffed, 5 oz. 90 Stuffed, 8 oz. 1 35 Stuffed, 14 oz. 2 25 Pitted (not stuffed) 14 oz. 2 25 Manzanilla, 8 oz. 90 Lunch, 10 oz. 1 35 Lunch, 18 oz. 2 25 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 50 5 gallon kegs 2 25 Small Barrels 9 00 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 PIPES 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 Tommy's whist 2 25 Babbitt's 4 00 POTASH Clear Back 16 50@17 00 Short Cut 16 00 Short Cut Clear 16 00 Bean 14 00 Brisket, Clear 23 00 Pig Family 23 00 S P Dry Salt Meats S P Bellies 14 Lard Pure in tierces 9%@10 Compound lard 7%@7% 50 lb. tubs 4 50 50 lb. tubs 4 50 50 lb. tubs 4 50 50 lb. tubs 4 50 50 lb. tubs 4 50 SEEDS Anise 10 Canary, Smyrna 4% Caraway 10 Cardamom, Malabar 1 00 Celery 35</p>	<p>5 lb. pails advance 1 8 lb. pails advance 1 Smoked Meats Hams, 12 lb. av. 16 @ 16% Hams, 14 lb. av. 16 @ 16% Hams, 16 lb. av. 14 @ 14% Hams, 18 lb. av. 14 @ 14% Skinned Hams 15@15% Ham, dried beef sets 18 California Hams 9@9% Picnic Boiled Hams 24@24% Boiled Hams 21@22% Minced Ham 11 Bacon 14@14% Sausages Bologna 8 Liver 7% Frankfort 9@9% Pork 11 Veal 11 Tongue 11 Headcheese 9 Beef Boneless 14 00 Rump, new 15 00 Pig's Feet 1/2 bbls. 95 3/4 bbls. 40 lbs. 1 90 1 bbl. 4 00 Tripe Kits, 15 lbs. 90 1/2 bbls. 40 lbs. 1 60 1/2 bbls. 80 lbs. 3 00 Casings Hogs, per doz. 35 Beef, rounds, set 17 Beef, middles, set 65 Sheep, per bundle 80 Uncolored Butterline Solid Dairy 12 @ 16 Country Rolls 12% @ 18 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, 1/2 50 Potted Ham, 1/4 50 Deviled Ham, 1/2 50 Deviled Ham, 1/4 50 Potted tongue, 1/2 50 Potted tongue, 1/4 50 RICE Fancy 6 @ 6% 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. 80 Granulated, 100 lbs. cs. 90 Granulated, 36 pkgs. 1 20 SALT Common Grades 100 3 lb. sacks 2 40 60 5 lb. sacks 2 25 28 10 lb. sacks 2 10 28 lb. sacks 82 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 Common Granulated, fine 95 Medium, fine 1 00 SALT FISH Cod Large whole 7% Small, whole 7% Strips or bricks 7% @ 10% Pollock 4% Halibut Strips 15 Chunks 16 Holland Herring Y. M. wh. hoops, bbls. 11 50 Y. M. wh. hoops, 4 bbls. 6 00 Y. M. wh. hoops, 2 kegs 72 Y. M. wh. hoops, 1 keg 72 Queen, bbls. 10 25 Queen, 1/2 bbls. 5 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% Caraway 10 Cardamom, Malabar 1 00 Celery 35</p>	<p>Hemp, Russian 4% Mixed Bird 4% 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 Rapple in jars 43 SODA Boxes, English 5% Kegs, English 4% SPICES Whole Spices Allspice, Jamaica 13 Allspice, large Garden 11 Cloves, Zanzibar 20 Cassia, Canton 14 Cassia, 5c pkg. doz. 25 Ginger, African 9% Ginger, Cochila 14% Mace, Penang 14% Mixed, No. 1 16% Mixed, No. 2 10% Mixed, 5c pkgs. doz. 45 Nutmegs, 75-80 35 Nutmegs, 105-110 20 Pepper, Black 14 Pepper, White 25 Pepper, Cayenne 22 Paprika, Hungarian 46 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 46 STARCH Corn Kingsford, 40 lbs. 7% Muzzy, 20 lb. pkgs. 5% Muzzy, 40 lb. pkgs. 5% Gloss Silver Gloss, 40 lbs. 7% Silver Gloss, 16 3lbs. 6% Silver Gloss, 12 6lbs. 8% Muzzy 48 lb. packages 5 16 5lb. packages 4% 12 6lb. packages 6% 50lb. boxes 2% SYRUPS Corn Barrels 27 Half barrels 30 20lb. cans, 1/2 dz. in cs. 1 80 10lb. cans, 1/2 dz. in cs. 1 80 5lb. cans, 2 dz. in cs. 1 85 2 1/2 lb. cans, 2 dz. in cs. 1 90 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 Basket-fired medium 30 Basket-fired choice 35@37 Basket-fired, fancy 40@43 Nibs 30@33 Siftings 10@12 Fannings 14@15 Gunpowder Moyune, medium 35 Moyune, choice 38 Moyune, fancy 50@60 Pingsuey, medium 33 Pingsuey, choice 35 Pingsuey, fancy 50@55 Young Hyson Choice 31 Fancy 40@50 Oolong Formosa, fancy 50@60 Formosa, medium 23 Formosa, choice 35 English Breakfast Medium 25 Choice 30@35 Fancy 40@60 India Ceylon, choice 30@35 Fancy 45@55 TOBACCO Fine Cut Blot 1 45 Hiawatha, 16 oz. 60 Hiawatha, 1 oz. 54 No Limit, 8 oz. 1 72 No Limit, 16 oz. 3 40 Ojibwa, 16 oz. 40 Ojibwa, 5c pkg. 1 85 Ojibwa, 5c 47 Petoskey Chief, 7 oz. 1 90 Petoskey Chief, 14 oz. 3 30 Sterling Dark, 5c 5 76 Sweet Cuba, 5c 5 70 Sweet Cuba, 10c 11 16 Sweet Cuba, 16 oz. tins 5 00 Sweet Cuba, 16 oz. foll 4 50 Sweet Cuba, 16 oz. bxs 4 50 Sweet Cuba, 1/2 lb. 2 25 Sweet Burley, 5c 5 76</p>	<p>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 21 Boot Jack 36 Bullion, 16 oz. 46 Climax Golden Twins 48 Days Work 37 Derby 20 5 Bros. 20 Gilt Edge 59 Gold Rope, 7 to 1b. 58 Gold Rope, 14 to 1b. 58 G. O. P. 26 Granger Twist 46 H. T. W. 27 Horse Shoe 43 Honey Dip Twist 45 Jolly Tar 40 J. T. 8 oz. 35 Keystone Twist 44 Kismet 44 Nobby Spun Roll 58 Parrot 28 Peachey 40 Picnic Twist 45 Piper Hedsick 69 Redicut, 1 1/2 oz. 38 Red Lion 30 Sherry Cobbler, 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 43 Ten Penny 81 Town Talk 14 oz. 30 Yankee Girl 32 Smoking All Leaf 30 Banner, 5c 5 96 Bull Durham, 5c 5 90 Briar Pipe, 5c 5 95 Black Swan, 5c 5 95 Corn Cake, 5c 5 75 Cuban Star, 5c 5 75 Dukes' Mixture, 5c 5 85 Drum, 5c 5 75 Glad Hand, 5c 5 72 Grant, 5c 6 20 Growler, 5c 4 40 Hand Made, 2 1/2 oz. 40 Honey Dew, 1 1/2 oz. 40 I. X. L., 5c 6 10 Lucky Strike, 1 1/2 oz. 54 Myrtle Navy, 5c 5 84 May Flower Shorts, 5c 5 94 Nigger Hair, 5c 5 76 Noon Hour, 5c 5 76 Peerless, 5c 5 70 Peerless, 10c 11 52 Peerless, 10c 11 52 Plover Boy, 5c 5 76 Pilot, 5c 5 40 Prince Albert, 10c 96 Rob Roy, 5c 5 90 Soldiers' Boy, 5c 5 90 Sweet Lotus, 5c 5 90 Sweet Tip Top, 5c 6 00 Sun Cured, 10c 11 75 Summer Time, 5c 5 76 Trout Line, 5c 5 95 Tuxedo, 1 oz. 48 Tuxedo, 2 oz. 96 Union Leader, 5c 5 95 Uncle Sam, 10c 10 80 Yum Yum, 5c 5 85 TWIN Cotton, 3 ply 24 Cotton, 4 ply 24 Jute, 2 ply 14 Hemp, 6 ply 13 Siftings 10@12 Fannings 14@15 VINEGAR Highland apple cider 22 Oakland apple cider 17 Robertson's Compound 13 1/2 Robinson's Cider 14 State Seal sugar 13 40 grain pure white 8 1/2 Barrels free WICKING No. 1 per gross 30 No. 1 per gross 40 No. 2 per gross 50 No. 3 per gross 75 WOODENWARE Baskets Bushels, 1 00 Bushels, wide band 1 15 Marked 40 Splint, large 3 50 Splint, medium 3 00 Splint, small 2 75 Willow, Clothes, large 8 25 Willow, Clothes, small 6 25 Willow, Clothes, m'e'm 7 25 Butter Plates Wire End or Oval 46 4 inch, 5 gross 46 4 1/2 inch, 5 gross 56 Cartons, 20 2 1/2 doz. bxs 55 Egg Crates and Fillers Humpty Dumpty, 13 ds. 30</p>

Special Price Current

12

No. 1 complete 40
No. 2 complete 28
Case No. 2 fillers, 15
sets 1 35
Case, medium, 12 sets 1 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
2-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 2 75
Single Acme 1 75
Double Peerless 3 75
Single Peerless 2 25
Northern Queen 3 25
Double Duplex 3 00
Good Luck 2 75
Universal 2 00

Window Cleaners

12 in. 1 65
14 in. 1 85
16 in. 2 25

Wood Bowls

12 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, 2 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

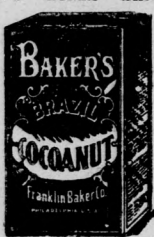
CIGARS
Johnson Cigar Co.'s Brand



S. C. W., 1,000 lots 31
El Portana 33
Evening Press 32
Exemplar 32
Worden Grocer Co. Brand
Ben Hur 35
Perfection 35
Perfection Extras 35
Londres 35
Londres Grand 35
Standard 35
Puritans 35
Panatellas, Finas 35
Panatellas, Bock 35
Jockey Club 35

COCOANUT

Baker's Brazil Shredded



10 5c pkgs., per case 2 60
36 10c pkgs., per case 2 60
16 10c and 36 5c pkgs.,
per case 2 60

COFFEE

Roasted
Dwinell-Wright Co's B'ds



White House, 1lb.
White House, 2lb.
Excelsior, Blend, 1lb.
Excelsior, Blend, 2lb.
Tip Top, Blend, 1lb.
Royal Blend
Royal High Grade
Superior Blend
Boston Combination
Distributed by Judson
Grocer Co., Grand Rapids;
Lee & Cady, Detroit; Symons
Bros. & Co., Saginaw;
Brown, Davis & Warner, Jackson;
Gods- mark, Durand & Co., Battle
Creek; Fiebach Co., Toledo.



Small size, doz. 40
Large size, doz. 75

SAFES



Full line of fire and burglar proof safes kept in

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 3 00
Five box lots 2 95
Ten box lots 2 90
Twenty-five box lots 2 85

J. S. Kirk & Co.

American Family 4 00
Dusky Diamond 50 8 oz 2 80
Dusky D'nd 100 6 oz 3 80
Jap Rose, 50 bars 3 60
Savon Imperial 3 00
White Russian 3 60
Dome, oval bars 3 00
Satinet, oval 2 70
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 3 25
Big Master, 72 blocks 2 85
German Mottled 3 50
German Mottled, 8 oxs 3 45
German Mottled, 10 bx 3 40
German Mottled, 25 bx 3 35
Marseilles, 100 cakes 6 00
Marseilles, 100 cks 5c 4 00
Marseilles, 100 ck toll 4 00
Marseilles, 1/2 bx toilet 2 10

Proctor & Gamble Co.

Lenox 3 00
Ivory, 6 oz. 4 00
Ivory, 10 oz. 6 75
Star 3 85

Tradesman Co.'s Brand

Black Hawk, one box 2 50
Black Hawk, five bxs 2 40
Black Hawk, ten bxs 2 25

A. B. Wrisley

Good Cheer 4 00
Old Country 3 40

Soap Powders

Snow Boy, 24s family
size 3 75
Snow Boy, 60 5c 2 40
Snow Boy, 30 10c 2 40
Gold Dust, 24 large 4 50
Gold Dust, 100-5c 4 00
Kirkline, 24 4lb. 3 80
Pearline 3 75
Soapine 3 10
Babbitt's 1776 3 75
Roseline 3 50
Armour's 3 70
Wisdom 3 80

Soap Compounds

Johnson's Fine 5 10
Johnson's XXX 4 25
Nine O'clock 3 30
Rub-No-More 3 85

Scouring

Enoch Morgan's Sons
Sapolio, gross lots 9 50
Sapolio, half gro. lots 4 85
Sapolio, single boxes 2 40
Sapolio, hand 2 40
Scourine Manufacturing Co
Scourine, 50 cakes 1 80
Scourine, 100 cakes 3 80

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.

Increase Your Sales of

BAKER'S Cocoa and Chocolate



Registered,
U. S. Pat. Off.

Walter Baker & Co. Ltd.
DORCHESTER, MASS.

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

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.

COFFEE

IT'S an interesting topic just now with the dealer. What will it do next? Green is selling at about

five cents over prices of a year ago. Half of this advance has come during the last six weeks. Today's price on "B-B-B" would hardly let us out on present price of greens. We are giving the trade the benefit of purchases made some time ago. If present prices of greens hold, a further advance will soon be imperative. Brazil weather for sometime has been very similar to our own, and excessive rains are doubtless responsible for a part of the advance, but that ALL the advance is attributable to bad weather we seriously doubt. We strongly suspect "AN AFRICAN IN THE FUEL PILE." His size, exact whereabouts and ability to "do things" is a puzzler.

We believe at to-day's prices you are perfectly safe in buying for present needs. That, just now, is our own policy.

Judson Grocer Co.

Wholesale Grocers

Grand Rapids, Mich.

BUSINESS-WANTS DEPARTMENT

Advertisements inserted under this head for two cents a word the first insertion and one cent a word for each subsequent continuous insertion. No charge less than 25 cents. Cash must accompany all orders.

HELP WANTED.

SALESMEN WANTED—
Owing to the transferring of some of our best salesmen to foreign sections and others to the sales work on our new Filtration System and Meter proposition. The first of the year, we shall want a number of high grade salesmen to work on the General Store Trade and Public and Private Garages. This work requires good salesmanship and hard work, but is very pleasant and profitable for such men as can meet these requirements. Our goods are well known everywhere, and of the hundreds of thousands of users there are few that would think of being without our outfit for double what they cost them. That our salesmen like their work and it is profitable for them, is proven by the fact that they remain with us, many of our first successful salesmen still being with us after twenty-five years of service. We find in working the Store trade, that frequently a good, live grocery clerk, who knows how to sell goods and is not afraid of work, is a big success with our line. We also find that grocery salesmen, hardware salesmen and salesmen in other lines, calling on the General Store trade, are very successful with us. We will have territories vacant in many sections of the country and have splendid opportunities for a number of the right sort of men. Correspondence should be directed to D. A. Corey, General Sales Manager, Fort Wayne, Indiana.

S. F. BOWSER & COMPANY, INC.

Wanted—Dry goods clerk of experience; one who can speak German; lady preferred. Good salary to right person. Address Cole-Grimore Merc. Co., Au Gres, Mich. 773

Wanted—Clerk for general store. Must be sober and industrious and have some previous experience. References required. Address Store, care Tradesman. 242

BUSINESS CHANCES.

For Sale—Up-to-date general merchandise, \$8,000. Best town in Michigan. Splendid chance for younger man. Only one competitor. Old age and sickness, cause for selling. Can reduce stock. Liberal cash discount. Address W. H., care Tradesman. 772

For Sale—Confectionery, bakery and icecream parlor, town 6,000 population. All modern and up-to-date. Doing good business, worth about \$5,000. Will sell cheaper account poor health. Sell or rent building. W. R. McCuiston, Boyne City, Mich. 763

A good chance for the right man to start a meat market with a grocery store in connection, doing from \$35,000 to \$40,000 business a year. Good location, cheap rent. Must give good reference. Write for further information to No. 762, care Tradesman. 762

A No. 1 Business Opportunity—Store building for rent in town in the fruit belt. Terms reasonable. Excellent location. For further particulars, address No. 771, care Tradesman. 771

For Sale—\$3,500 general stock. Annual cash sales \$13,000. Traverse City Business Exchange, Traverse City, Michigan. 770

For Sale—First-class meat business, a well established business of 35 years; including large ice box, 5 good meat blocks, 3 marble counters, display cases and trays, 1 large Enterprise, 1 large Boss mixer, 35-lb. stuffer, 10 h. p. motor, 8 h. p. boiler, 100 gallon jacket kettle, 100 gallon lard mixer, 100 gallon scalding kettle; 2 Dayton and 1 Toledo computing scales, and 1 Chatlen hanging scale, 2 good platform scales, large elevator from cellar, large National cash register, McCaskey account register, horse and wagon and other fixtures. Good bargain. Address Brinckmann & Sons, Michigan City, Ind. 769

Force Your Selling

in the selling season and sell your goods at a profit, instead of carrying them over and sacrificing them out of season.

The Western Sales Co.

154 W. Randolph St., Room 10, Chicago

can help you do it now

Stocks Reduced or Closed Out Entirely

\$4,000 equity in 120 acre farm, two sets buildings; exchange for good shoe stock, hardware or first-class general store. Swander & Swander, Hudson, Michigan. 768

For Sale—Up-to-date grocery in small manufacturing town Central Michigan, doing \$15,000 cash business. Invoice about \$2,000. Reason selling, have other business. Address 767, care Tradesman. 767

Let us sell your business, farm or fruit lands. Traverse City Business Exchange, 210 Wilhelm Bldg., Traverse City, Mich. 766

Wanted—Bazaar stock in live town 3,000 population or over. Box 175, Muskegon Heights, Mich. 765

For Sale—1 Northy cooling box, size 8x12, with complete wood partition for 20 foot building, 1 American slicing machine, 1 upright dried fruit case, 1 upright candy case, 1 upright bread case. All fixtures just new and only in use four months. Will sell at reasonable prices. Address F. C. Waterstradt, Vinton, Iowa. 764

Wanted—Good second-hand floor cases, wall cases, cash register, counters, cashier's desk, candy computing scale, safe, account register, post card rack, large mirrors. B. & H. East Lansing, Michigan. 760

Turn slow merchandise into cash. New plan. Boosts trade using dead stock for leaders. Big success everywhere. Endorsed by largest wholesalers. Clean modern business building sale. Brings immense crowds, largest results. Circulars, signs, window displays free. Write to-day. Two weeks open in November. Now booking Spring 1912. Apple-Voelz Sale Service, Milwaukee. 761

For Sale or Exchange—Woodworking plant in best railroad town in Central Michigan. Good power. Fine plant for manufacturing furniture or anything in wood. Excellent opening for lumber yard. Sickness reason for selling. Address F. E., care Tradesman. 755

For Sale—Stock of general merchandise in good hustling town. On easy terms. Address Lock Box 102, Alma, Mich. 757

For Sale—In thriving Illinois town, population 5,000, well-stocked gents' furnishing store. Profits from tailor-made clothing alone will net \$1,000 per year. Price, \$2,500 cash. Address No. 751, care Tradesman. 751

\$9,500 retail stock of clothing, shoes, men's furnishings and ladies ready-to-wear. A good part of stock was bought during 1911. Will exchange for timber lands, residence, lots or good farm and some cash. J. Hilger, 140 Reed St., Milwaukee, Wis. 750

Cigar and billiard parlor, good location and trade. Cheap rent. Lease. Good reasons for selling. Address 404 N. Burdick St., Kalamazoo, Mich. 749

Store For Sale—Nice clean stock of groceries and meats in Mancelona, Michigan. One of the best towns in the State. Best stand in city. Fixtures good. Can reduce stock to suit purchaser. A fine chance for the right party. Other business reason for selling. Write or call Smith & Lake, Mancelona or Petoskey. 742

For Rent—Best business corner in city for gents' clothing, 30 front, 120 deep. Also store next to above, 46 front, 120 deep, for ladies' garments and dry goods. Location central, modern, steam heated, well lighted, rent reasonable. Population doubled last 10 years, now 20,000. Nearest largest city, 200 miles away. Country and climate the best. Geo. Ludwigs, Walla Walla, Wash. 743

I pay cash for stocks or part stocks of merchandise. Must be cheap. H. Kauffer, Milwaukee, Wis. 742

For Sale—Only drug store in a growing town of 500 population, surrounded by fine fruit and farming country. Address R. E. Kincaid, Grant, Michigan. 740

For Sale—Drug stock in Central Michigan city of 5,000. At a discount if sold at once. Poor health, must sell. Address H., care Tradesman. 737

For Sale—At \$9,500, an eight year established retail manufacturing business in Toledo; easily managed, profits averaged \$43 per week during last year; books open for inspection. Might take farm as part pay. H. Harold, 718 Yates St., Toledo, O. 733

For Sale—Clean, staple stock of dry goods, clothing and shoes, in best booming town Northern Michigan. Elegant location. Good reason for selling. Will pay you to enquire. Address No. 731, care Tradesman. 731

ATTENTION MERCHANTS! SHIP YOUR PACKING STOCK TO US. WE PAY CASH AND THE HIGHEST PRICES ALL THE TIME. NATIONAL FOOD PRODUCTS CO., BRIGHTON, MICHIGAN. 730

Wanted—Good up-to-date stock of groceries or general merchandise. C. H. Smith, Libertyville, Ill. 708

For Sale—At once at a bargain, small hardware and grocery stock in new farming country, doing good business. Sickness in family reason for selling. Write for particulars No. 694, care Tradesman. 694

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, Manton, Mich. 718

Kodak films developed, luc per roll, any size. Prompt attention given mail orders. Prints 2 1/4x3 1/4 to 3 1/4x4 1/4, 3c; 4x5 to 3 1/4x5 1/2, 4c. J. M. Manning, 1052 Third Ave., New York City. 701

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

Merchandise sale conductors. A. E. Greene Co., 414 Moffat Bldg., Detroit. Advertising furnished free. Write for date, terms, etc. 649

Wanted—To buy, for cash, stock of shoes, clothing or dry goods. Address K. W. Johnson, Pana, Ill. 659

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

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

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. 645

SITUATIONS WANTED.

Wanted—Position by young man with five years' experience in general store. Will furnish good references. Address R. 2, 303 Michigan St., Petoskey, Michigan. 738

Want ads. continued on next page.

Four Kinds of Coupon Books

Are manufactured by us and all sold on the same basis, irrespective of size, shape or denomination. Free samples on application.

TRADESMAN COMPANY, Grand Rapids, Mich.

SHOULD TELL THE TRUTH.

C. W. Burroughs, of Cleveland, delivered an interesting address before the wholesalers last week in opposition to the parcels post. Mr. Burroughs is an able speaker and has at his tongue's end a wonderful fund of statistical and other information, but the Tradesman would suggest that he give his address extensive revision before repeating it. There are plenty of good and convincing arguments against the parcels post without resorting to half truths or questionable inferences. He attributed the great increase in periodical literature to the cheap postal legislation of 1874, and argued that the magazine advertisers were mostly mail order manufacturers, that the advertisers wanted the parcels post and therefore the magazines to boost their own business are trying to help their advertisers to what they want.

Cheap postage undoubtedly has been a factor in the increase of periodical literature in this country, solving the problem, as it does, of efficient distribution at a minimum cost, but the question of postage has been of minor importance as compared with the cost of production. White paper to-day is mostly of wood pulp, which was practically unknown thirty-eight years ago, and its cost to the publisher is only a fourth to a third of what the publishers use to pay for rag paper. In the old days all the type was set by hand; to-day the Mergenthaler operator can do the work of six to eight hand compositors and with less effort, and at less than 25 per cent. of the expense. In the old magazine wood cuts, laboriously produced by hand, were the only illustrations available, and not many could be used because of the cost; to-day, by various processes, the magazine can have a profusion of illustrations of an artistic merit undreamed of thirty-eight years ago. The same improvements and reduction in costs has taken place in the press room and bindery, and even in the mailing room. Cheap postage is, of course, a help, as stated, but not cheap postage but cheap production has made the multiplicity of magazines and periodicals possible and Mr. Burroughs should know this.

In his address Mr. Burroughs inferred that the great increase in second-class postal matter, which is the cause of the deficit in the department revenues, is attributed to the growth of the magazines that cater to the mail order trade. The magazines have increased in number and circulation, but Mr. Burroughs ought to know that the publications called magazines constitute but a small part of the second-class mail matter and represent a still smaller part of the total increase. Newspapers go at second-class rate. If we go back thirty-eight years we will find that eight pages was the regular size for the big papers of that day and many were of four pages only; cheap white paper, cheap machine composition and rapid presses have made the modern newspapers possible with their twenty to forty pages regular editions and up to 120 or more pages Sunday, and

the difference in the newspapers alone represent an enormous increase in the quantity of second-class mail matter. In this city no longer than thirty years ago the old Eagle and the old Democrat appeared in eight-page form and the reader had to cut the pages to get at the inside reading matter. The papers were printed on one side and then turned to be run through the press a second time to print the other side, and about 2,500 an hour was the maximum speed, and the papers had to be folded by hand. The Evening Press to-day has two presses each with capacity for 20,000 twenty-eight pages an hour, all cut, folded and pasted ready for the reader, and this is but one example of the change that has taken place in newspaper production all over the country. Another source of great increase in second-class mail matter is in the trade publications. Going back thirty-eight years ago there were few trade publications in the country and such as did exist were small in size and comparatively insignificant in circulation. To-day every trade, profession, calling and special purpose has its periodical publication, and some of them are of volume and weight. The current issue of the Chicago Apparel Gazette, for instance, tops the scales at two pounds and two ounces, and within half an ounce of the same weight is the current issue of the Dry Goods Economist. These are but two illustrations of how the trade publications have grown and will serve to indicate what an important place such publications have taken in the second-class mails. It might be suggested that the most effective and earnest opposition to parcels post legislation comes from this very source.

Mr. Burroughs is right in his opposition to parcels post. He has some good arguments against the legislation which the mail order houses so ardently desire, and if he will read the trade publications he will find other arguments fully as good as his own; but he should revise his speech and cut out such portions of it as will not stand the test of common sense and whole truth.

OUR SWAMP LANDS.

Uncle Sam's generosity has been great, but all things mortal must have an end, and to this the Government land supply is no exception. Now a new feature is looming up with emphasis, that of the swamps now lying waste within our lands. It is said that these comprise 74,500,000 acres, or almost twice as much as the entire area of Michigan. There is enough land in them, when put into proper shape, to furnish farms of fifty acres each to a million and a half of farmers. And it is becoming more and more generally conceded that fifty acres, properly tilled, will keep one man and his family quite fully employed.

In its present condition most of this land is practically useless except as an incubator for mosquitoes. Yet when drained the soil is of the rich alluvial nature which determined the

centers of civilization. No other ground is capable of raising such immense onions as those taken from the reclaimed swamp. Celery and many other vegetables find it supremely to their liking. Corn grows luxuriantly upon it. In addition to the natural features of new soil, it has the accumulations of ages of water deposits mingled with decaying vegetation.

Local reclaiming is being practiced by the farmers whose lands are on the borders of these swamps, and always with unqualified success. The big things of the farm may usually be traced to this source. Yet the work is necessarily slow when done in this way. The general movement which shall undertake miles of territory rather than the new acre for onions or celery will soon contribute its share to the world's food supply. We need not only to conserve the forces where ground is now tilled but to cut out the waste caused by letting some of our most fertile acres remain a waste. The rank vegetation, worthless and often of a poisonous nature, suggests what might be done. We have seen the "Great American Desert" literally blossom like the rose, and the "Great Dismal Swamps" have a mission equally far-reaching.

An Indiana man, aged 44, advertised for a housewife and told what he could offer as an inducement to one of the fair sex. A young woman 23 years of age saw the advertisement, went to the house and getting

no response to her knocks at the door, crawled in through a window. She began preparations for supper and when the man returned home she had a hot meal awaiting him. He was so astonished and pleased that arrangements were made at once for the wedding. The young woman captured him by the warm supper, and if she keeps on as she started there will be no divorce there.

The total deposits of the Grand Rapids Savings Bank have passed the \$3,000,000 mark and the next statement, it is said, will show a large gain since the statement of Sept. 1 and for the year. Some of the gain for the year came from the absorption of the Madison Square Bank, with its quarter of a million deposits, and there has also been a very substantial increase in the commercial department.

The blacksmith may be an expert forger without being arrested for it.

BUSINESS CHANCES.

Wanted—To sell you, at wholesale prices, post cards, consists of comics, mottoes and other different varieties. Write for our prices. The Shamp Household Specialties, Decatur, Ind. 775

A1 farm of 110 acres, ¾ mile to best 2,000 city in Michigan, to exchange for general store. Address Exchange 428, care Michigan Tradesman. 774

Dealers Are Increasing Gross Sales and Net Profits By and Through Our Services

For interesting and profitable details address

THE BUSINESS DEVELOPMENT
Company of America

119 Nassau St.

New York



Wheat has been the "staff of life" of the human race for over 4,000 years and the SHREDDED WHEAT BISCUIT is the most palatable and most digestible form in which it has ever been presented. It should be on the table of every family in America and our extensive advertising, sampling and distribution have introduced it into almost every home in this country. PUSH ITS SALE, secure the trade we create for you! Besides pleasing your customers you will be well repaid for your efforts by the splendid profits you make on it.

The Only Breakfast Food Made in Biscuit Form

The Shredded Wheat Co.

Niagara Falls, N. Y.

Building Business for Keeps

E. ST. ELMO LEWIS

In the "Commercial Union"

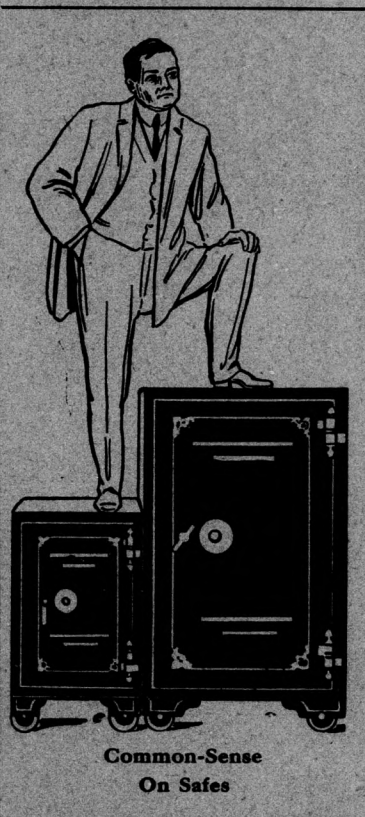
"This bargain mania from which retailers are really suffering much more than the public, is driving the retailer to such a hysterical degree that he cuts prices so low that he has nothing left for the service, for the forethought, for the courtesy which makes and holds friends, creates regular customers for the house and constitutes the very essence of that good will which is worth money."

The cereal that *always* makes and holds friends for itself and for the grocer—the one that sells on its merits *without* cut prices—that is sold at *one* price to *every* retailer, without favoritism or "inside deals," is the *only* genuine, the original

WORDS OF
The Wise Merchants

"Won its FAVOR
through its FLAVOR"

Kellogg's



Common-Sense
On Safes

Don't Be an Ash Sifter!

It's pitiful to see a man who is continually sifting out life's dead ashes.

Life is full of mistakes, but the man who makes advancement is the man who observes and profits by the mistakes of others.

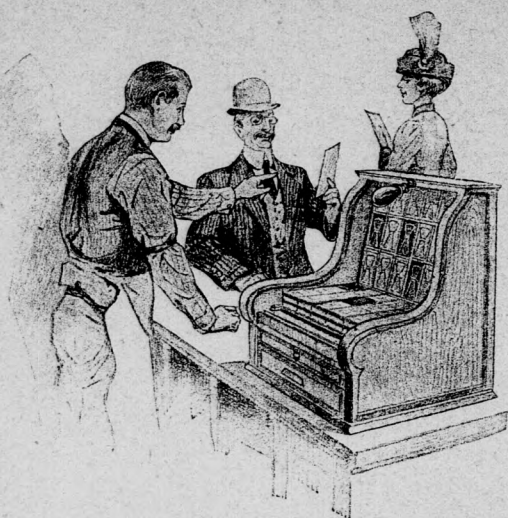
Your Neighbor Was Burned Out

He carried no insurance and you didn't pity him very much because you said he was neglectful. When you burn out and your neighbor sees you poking around in the ashes hoping to find your account books and valuable papers he will say: "He knew better, I don't pity him."

Buy a Safe To-day

Ask us for prices

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



*With Only
One Writing* **The McCASKEY
SYSTEM** *The End of
Drudgery*

enables you to keep your finger on the pulse of your business all the time.

You always know what every customer owes, what all of them owe.

EVERY CUSTOMER ALWAYS KNOWS WHAT HE OWES YOU. You always have every account posted and totaled to the minute, With One Writing, cutting out useless bookkeeping, copying and posting from one book to another.

With The McCaskey System you are flagged at every danger point. You cannot forget to charge for goods. You eliminate misunderstandings with customers over their accounts, because you give every customer an exact copy of his account in full after each purchase.

With The McCaskey System you have an automatic collector, an automatic credit limit and can prove your loss to the penny if your store burns.

For years McCaskey Systems have sold from \$35.00 upwards, according to type and size.

Don't you think it time to ask for further information? There's a booklet "Bookkeeping Without Books" we'd like to send you. A signed postal card will bring it. Write for it today.

The McCaskey Register Co.

ALLIANCE, OHIO

Branches: Boston, New York City, Pittsburg, Chicago, Minneapolis, San Francisco, Kansas City, Memphis, Atlanta, Washington.

Canada—Dominion Register Co., Ltd., Toronto.

England—Dominion Register Co., Ltd., Manchester.

Australia—New Zealand.

THE LARGEST MANUFACTURERS OF CARBON COATED
SALESBOOKS IN THE WORLD

Fine Calendars



NOTHING can ever be so popular with your customers for the reason that nothing else is so useful. No good housekeeper ever has too many, and they are a constant reminder of the generosity and thoughtfulness of the giver.

We manufacture everything in the calendar line at prices consistent with first-class quality and workmanship.

Tell us what kind you want and we will send you samples and prices.

Tradesman Company

Grand Rapids
Michigan