

The World For Sale

"The world for sale! Hang out the sign;
Call every traveler here to me;
Who'll buy this brave estate of mine,
And set me from earth's bondage free?
'Tis going! Yes, I mean to fling
The bauble from my soul away;
I'll sell it, whatso'er it brings—
The world at auction here to-day!

"It is a glorious thing to see—
Ah, it has cheated me so sore!
It is not what it seems to be;
For sale: It shall be mine no more.
Come, turn it o'er and view it well—
I would not have you purchase dear:
'Tis going! going! I must sell!
Who bids? Who'll buy the splendid tear?

"Here's wealth in glittering heaps of gold—
Who bids? But let me tell you fair,
A baser lot was never sold.
Who'll buy the heavy heaps of care?
And here, spread out in broad domain,
A goodly landscape all may trace;
Hall, cottage, tree, field, hill and plain—
Who'll buy himself a burial place?

"Here's Love, the dreamy, potent spell
That beauty flings around the heart;
I know its power, alas! too well—
'Tis going—Love and I must part!
Must part? What can I more with Love?
All over the enchanter's reign;
Who'll buy the plumeless, dying dove—
An hour of bliss—an age of pain!

"And Friendship—rarest gem of earth—
(Who e'er hath found the jewel his?)
Frail, fickle, false and little worth—
Who bids for Friendship—as it is!
'Tis going! going! Here the call:
Once, twice and thrice! 'Tis very low!
'Twas once my hope, my stay, my all—
But now the broken staff must go!

"Fame! Hold the brilliant meteor high;
How dazzling every gilded name!
Ye millions, now's the time to buy!
How much for Fame? How much for Fame?
Hear how it thunders! Would you stand
On high Olympus, far renowned—
Now purchase, and a world command!
And be with a world's curses crown'd!

"Sweet star of Hope! With ray to shine
In every sad foreboding breast,
Save this desponding one of mine—
Who bids for man's last friend and best?
Ah! were not mine a bankrupt life,
This treasure should my soul sustain;
But Hope and I are now at strife,
Nor ever may unite again.

"And Song! For sale, my tuneless lute;
Sweet solace, mine no more to hold;
The chords that charm'd my soul are mute,
I cannot wake the notes of old!
Or e'en were mine a wizard shell,
Could chain a world in rapture high;
Yet now a sad farewell! farewell!
Must on its last faint echoes die.

"Ambition, fashion, show and pride,
I part from all forever now;
Grief, in an overwhelming tide,
Has taught my haughty heart to bow.
Poor heart! distracted, ah, so long—
And still its aching throb to bear;
How broken, that was once so strong!
How heavy, once so free from care!

"No more for me life's fitful dream—
Bright visions, vanishing away!
My bark requires a deeper stream;
My sinking soul a surer stay.
By Death, stern sheriff! all bereft,
I weep, yet humbly kiss the rod;
The best of all I still have left—
My Faith, my Bible and my God."

Ralph Hoyt.

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

WISE
GROCERS
SUPPLY



"QUAKER"
BRAND
COFFEE



WORDEN
GROCER
CO.

GRAND RAPIDS

Klingman's Sample Furniture Co.

The Largest Exclusive Retailers of
Furniture in America

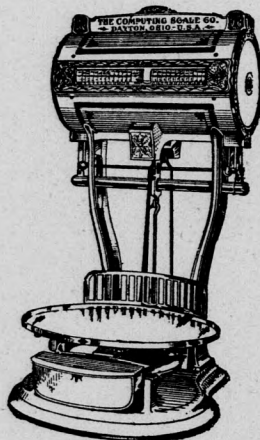
Where quality is first consideration and where you
get the best for the price usually charged for the
inferiors elsewhere.

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.

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



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.

Buffalo, N. Y.

Quick Profits

MICHIGAN TRADESMAN

Twenty-Ninth Year

GRAND RAPIDS, WEDNESDAY, NOVEMBER 15, 1911

Number 1469

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The Thoughtless Conductor on Lake Shore Railroad.

The Lake Shore train due in Grand Rapids from the south at 10:35 Sunday evening was crowded. It was two hours and a half late, so that it was a little after 1 o'clock when the train pulled into the station. The storm was at its worst. The wind was blowing fiercely and the snow was coming in great gusts. There were twenty people on the train who wanted carriages to convey them to their destination. There were no carriages at the depot, and the conductor deliberately set about to ascertain how many desired transportation to distant parts of the city. He was fully thirty minutes in making up his list and it was over an hour longer before the Columbian Transfer Co. was able to arouse its sleepy drivers and get them across the river to take care of the people who were waiting impatiently and at great personal inconvenience in the depot.

The question naturally suggests itself why the conductor did not ascertain how many passengers required carriages and telegraph in from Hopkins Station or Dorr, so that the people might not be delayed an hour and a half at the Lake Shore depot in the early hours of the morning. He knew there would be no carriages at the depot. He knew there were people who wished to be transported to distant locations, yet he deliberately ignored this knowledge and permitted twenty passengers to spend an hour and a half in a dingy depot that was about as cold as a barn and about as inviting as a cow stable. When the passengers undertook to use the depot telephone, they were rudely and roughly informed by the conductor that they must use the booth phone instead.

Of course, the conductor was under no obligation to do all this. He was under no obligation to think of

anything but taking up tickets and to see that the company got every cent of revenue it was entitled to. If it had been on any other road running in to Grand Rapids—unless it might be the Grand Trunk, which has about as little regard for the comfort of its passengers as a hog for the Latin language—such an occurrence would not have taken place. Carriages would either have been in waiting or the conductor would have telegraphed ahead to provide the necessary accommodations.

Present Potato Prices Not Safe Investment.

Conditions in the potato market continue practically the same. While there was a sagging in prices the latter part of last week and the market eased off from three to five cents, yet this has been overcome by the present weather condition so that there is no material change in prices as compared with this time last week.

The demand in the outside markets has fallen off very materially but owing to the extreme scarcity of refrigerator equipment, the supply of loaded cars does not exceed the present demand.

A good many dealers took a chance last week and loaded box cars; as a consequence nearly all markets are experiencing trouble on account of these arriving in a very badly frozen and damaged condition, which necessarily means that they must be moved at considerable sacrifice and at a great loss to the shipper and they will naturally have a depressing effect on the market until the stock is disposed of.

The extreme shortage of suitable equipment to safely carry potatoes will no doubt, have a tendency to hold values for some little time and we see no reason why present prices should not be maintained for a time at least, in fact, prices may be forced a little higher.

Should the supply of equipment increase very materially there is no question but what the supply will exceed the demand and market consequently be lower.

Importations of foreign stock continue to be received at the seaport cities. So far the receipts have not been sufficient to depress prices but we are advised that much heavier receipts are expected by the first of next month and as a consequence the market must feel the effect.

We are still of the opinion that present prices are not a safe investment and that the stock should be kept moving as promptly as possible.

A. G. Kohnhorst.

Strange that the plant of murder should grow from the seeds of love; but it sometimes happens so.

Bankruptcy Proceedings in Referee Wicks' Court.

Nov. 8.—In the matter of Max Frazer, bankrupt, who formerly conducted a dry goods store at East Jordan, a final meeting of creditors was held and a final dividend of 22 1/4 per cent. declared and ordered paid. A first dividend of 15 per cent. has already been paid in this matter. John Snitseler, of Grand Rapids, is trustee of this estate.

Edward Toppel, of Grand Rapids, sometimes called Edward Travers, filed a voluntary petition praying that he may be adjudged bankrupt and, in the absence of Judge Sessions, Referee Wicks made the order of adjudication. The schedules filed by the bankrupt show liabilities of about \$1,065, with no assets except those claimed to be exempt.

Nov. 9.—In the matter of John O. Harrison, bankrupt, who formerly conducted a grocery store at Grand Rapids, a special meeting of creditors was held to consider the offer of Fred D. Vos of \$558 for all the assets of this estate, including the bankrupt's exemptions, but not including the book accounts, which offer represents 80 per cent. of the inventory value of the stock and 70 per cent. of the inventory value of the fixtures. No objections were made and the sale was ordered made and confirmed.

Nov. 13.—In the matter of Emil Johnson, bankrupt, formerly a boot and shoe merchant at Manistee, a final meeting of creditors was held and a final dividend of 20 1/2 per cent. was declared and ordered paid. A first dividend of 15 per cent. was paid in this matter on June 26.

Nov. 14.—In the matter of Max Glazer, bankrupt, of Dighton, a special meeting of creditors was held and a first dividend of 5 per cent. declared and ordered paid by the trustee, Lester J. Rindge, of Grand Rapids.

Order was made adjudging Cark O. Bigler, a produce commission merchant of Rothbury, bankrupt and the matter was referred to Referee Wicks. The bankrupt's schedules show secured or preferred claims of about \$1,650 and unsecured claims aggregating about \$10,125. Practically all of the assets are either covered by chattel mortgage or claimed to be exempt.

Demand for Beans Exceedingly Light.

The past week has shown 7c per bushel decline on the Detroit Board of Trade and the demand for beans is exceedingly light.

The Secretary of State's crop report shows an acreage this year of 438,858, with a total yield of 5,266,296—an average of 12 bushels per acre.

I am reliably informed that more than a dozen dryers have been installed in Michigan during the past three weeks, which will help materially in making the damp beans ready for market. The hand picking capacity in the elevators has increased 24 to 40 per cent. in the past three years.

I can see little in the situation that warrants a higher price, for some time at least, unless the buying is purely speculative. Elevators have been paying farmers more for beans than they could sell them for, in many localities, during the past three weeks. It is a fact that there are several large piles of beans with a cost mark on them too high for the present market, and carrying charges will have to be added. I believe the speculator has about one chance in seven to win, and 10c per bushel will not cover the carrying charges to January, figuring shrinkage, storage, interest on the investment, insurance, etc.

E. L. Wellman.

Some time since an order was issued whereby no letters addressed to Santa Claus could be delivered to charitably inclined persons who wished to make some child happy by sending presents asked for. Postmaster General Hitchcock is a kind hearted man and when his attention was called to the fact that many children would not receive any gifts this year unless the order was rescinded, he promptly raised the ban and directed the postmasters to deliver the letters to charitable organizations or benevolent persons who ask for them. That is a wise move and thousands will approve it.

John Wanamaker has offered to present the city of London with a painting of the scene at the coronation lunch at Guildhall on July 29, and the offer has been accepted. Mr. Wanamaker was the lord mayor's only guest on that occasion when the king and queen paid the coronation visit to London in full state. The picture will be painted by some prominent artist, and will occupy an honored place in London.

The Fisher Show Case Co. has been incorporated with an authorized capital stock of \$10,000, of which \$5,400 has been subscribed and paid in in cash. Those interested and the amounts by each are as follows: Osman E. Fisher, 25 shares, Donald E. Fisher, 25 shares and Wynandus Delney, 4 shares.

D. H. McLaughlin has engaged in the meat business at 614 Turner street under the style of D. H. McLaughlin & Co.

THE GENERAL AGENT.

What He Accomplished For Implement Dealers.*

At the last convention the Membership Committee was succeeded by a General Agent, whose duty was to appoint and look after the county agents, as the results accomplished through this method of handling memberships were concluded to be the best and would bring greater results by the county agents, who in turn would be on the ground to co-operate in organizing county or local clubs, which have proven a success where started rightly. This office was kept up until July 18, when Brother Reid resigned his position, held so many years with credit to himself and this Association. At this time the work of the General Agent was consolidated with the Secretary's work, so that since our latter appointment we have carried both for the remainder of the fiscal year. We think that it is proper to separate the reports in making them out for this convention that you may more fully understand the workings of this system, while the Secretary's report must be confined to a more general report of all matters connected with his office. Soon after adjournment we appointed the following agents for our various counties, and sent letters from the Secretary's office to this effect, asking if they would accept and co-operate with us, as follows:

Allegan — H. E. Ross & Son, Bradley.

Alger—Bissell & Stebbins, Munising.

Antrim—Smalligan & Smith, Central Lake.

Berrien—Zreck & Swank, Galien.

Branch—O. L. Burch, Quincy.

Calhoun—W. K. Boyd, Marshall.

Cheboygan—Peter Chimmer, Creboyan.

Clinton—W. H. Potter, St. Johns.

Eaton—J. H. Hall & Son, Eaton Rapids.

Emmett—Scalf & Pierce, Harbor Springs.

Genesee—Chas. D. Parker, Otisville.

Gladwin—McClary & Burt, Gladwin.

Grand Traverse—J. H. Hodges, Fife Lake.

Gratiot—B. B. Pino, Ithaca.

Hillsdale—E. Davis, Reading.

Huron — Kinde Hardware Co., Kinde.

Iosco—Edgar Louch, Whittemore.

Ingham—J. S. Taylor, Mason.

Ionia—Barton Bros., Portland.

Jackson—Reid & Carlton, Jackson.

Kalamazoo—Willison & Aldrich, Climax.

Kalkaska—Jas. S. Hodges, Kalkaska.

Kent—H. Nash, Lowell.

Lapeer—Frank Fairweather, Imlay City.

Lenawee—C. A. Slayton, Tecumseh.

Marquette—H. K. Bitner, Marquette.

Macomb — Leonard Schneider, Frazer.

Manistee—A. L. Gleason, Copemish.

Mecosta—L. S. Bertreau & Co., Big Rapids.

Monroe—L. J. Gierman, Carlton.

Montcalm—Lisk & Son, Howard City.

Muskegon — W. E. Springer, Whitehall.

Newaygo—Stell & Oosting, Fremont.

Otsego—D. M. Sly, Vanderbilt.

Oakland—H. W. Lee, Farmington.

Oceana—H. K. Bush & Son, Hesperia.

Ogemaw—E. V. Morrison, West Branch.

Ottawa—James Kole, Holland.

Saginaw—Leonard Reichle, Frankenueth.

Sanilac—Peter Fair, Deckerville.

St. Clair—Coddington & Co., Capac.

St. Joseph—Adama Brothers, Leesburg.

Tuscola—Striffler & McDermott, Cass City.

Washtenaw—Forsythe & Co., Milan.

Wayne—Holmes & Jane, Detroit.

Wexford—C. J. Gifford, Manton.

Thus you will see that only forty-six out of the eighty-seven counties had a county agent to represent us and, while we appointed many more, these were the only ones that we received replies from and sent supplies to, with the understanding that they would do the work necessary. Out of the forty-six appointed, we are sorry to say, only seventeen found time to cover the territory, after supplies had been sent, and only a part of these performed the work requested, and for this reason my report will of necessity be longer than it would be otherwise.

Without mentioning any names, I will state that those who followed the printed instructions furnished the Secretary's office with material to protect every dealer in their respective vicinities by placing on file full information as to who were selling implements and vehicles, and from the cards and his manner of conducting business we could determine what class of a dealer he represented, and this information, when furnished by the manufacturers upon request, is where we plan to protect you. This is the advantage of our county agent system, and why you should each give it more thought. Think of these things as you would of your own business, for we ought to be a part of your business.

Now this explains why we have not made the showing in proportion to last year, because some of our county agents accepting did not do our work, and not knowing why, until after the season had become too late to reappoint a successor, this is why our membership will show a slight dropping off. It has been our custom during the past two years to have the different county agents arise when their county was called for and we made the announcement. Now,

we shall reverse the plan and let the county agents respond with their own reports as their various counties are called for, as we feel that by this time they have overcome their timidity and possible embarrassment and would prefer to give their own report and possibly some can explain why they failed to do the work assigned.

At our convention and up to July 18 we have received the dues from 290 members, which shows a loss, for the corresponding time in 1910 of thirty-four members who had paid. From July 18 to Nov. 1 we have received through the mail forty active members and two honorary members, through our general letters and co-operation of some of the traveling men, four of whom I wish to make mention of here, C. N. Russell, Hudson; F. A. Jackson, Lansing; W. F. Horning, Saginaw, and Walter Seeley, of Ann Arbor, with the help of three of our county agents, one of whom we asked to go into an adjoining county and who secured eight new memberships, over 60 per cent. of those being new members who had never been with us before.

This gives us a paid membership at the convention and since of 321, or a loss of seventeen members to Nov. 1 from the corresponding months of last year. To this must be added ninety-eight members whose dues expired during 1911—most of which could have been renewed by a personal call of county agents, making our membership Nov. 1, 1911, 429. Now, gentlemen, do not get discouraged, for this is true in nearly every state in the Federation, except two, and while it represents a small falling off, if the truth were known, your percentage is about the same as last year, for more dealers have retired from business this year than ever before in our history, and let me say to you that with the present evolution now going on in this business that the next five years will see a still more marked change, old methods will have passed away and this line of merchandise will be represented by only the best business men we have in this country, and the false idea of any one stepping into the business who could drive a team or handle a plow will be a has been, for have not the manufacturers at their associations in Chicago said, by a strong resolution, "We stand by the dealer," and adopted our motto, "The retail trade for the retail dealer," and have they not realized that since the associations have been making better business men that a business dealer is more satisfactory in every way than a dead one. Just read the signs of the times, wake up, and when called on to act as county agent realize that this is something more than a matter of form. It is a matter of business and one that you, each and every one, should be interested in from the ground up. Education and progress move slow, at the start, but at the end they take hold like a whirl wind. Do not lie down and say, no use, for the hard work of the loyal association mem-

bers for the past few years is commencing to bear fruit. Stay with us and fit yourself for the new order of things by making yourself a better salesman. Put system into your business and when the whirl wind strikes find your business on a solid rock, made so by education and co-operation as a member of the Michigan Association. As more proof of what I have just said, let me say, have you noted that the Thrasher Committee, appointed last year by the National Federation, can report to you that this line of machinery that the dealers had allowed to drift from them, through lack of organization, is now coming back to them to stay and the thrasher manufacturers have agreed that through the dealer is their only logical selling force.

Pardon me for drifting partly away from a report as General Agent, but I want to instill in the mind of each one of you the advantage to be gained and nothing to be lost by being a coworker with us in building up our membership, which is the one important factor of association, and where we have the members and get them interested the inspiration which you have it in your power to make here will take root and grow in a more active, more willing and more enthusiastic membership, and from these we can pick out our county agents. Had the twenty-nine county agents who failed to respond obtained two members each during the year we should now stand at the head of all State associations, and have the largest membership we ever had.

During the year we have paid to county agents \$367.67, and your General Agent's expenses for the year were \$113.16. We have assisted in organizing two county associations during the year, responded to all calls by county agents up to the time of consolidation, made a trip to Chicago to look after the binder twine matters and visited Jackson prison for the same purpose, and while conditions were very peculiar and nothing was done at the time, we think the outcome will be beneficial.

In closing this report I wish to bring before your minds that now is the time to strengthen your forces, now is the time to get members, and I would recommend to this meeting that you continue the county agent plan, and take up the work at once, as you who are here are better posted and better qualified in many ways to go at the work of covering your county than the man who is never here, and I would recommend that arrangements be made to continue the work of the General Agent by the Secretary, appointments to be made before adjournment and with the understanding that the work will be done within thirty days from the last session.

There are a number of dealers who could renew by a personal call, while the new man does not know our benefits. We have taken in more new members this year who are now in the business than ever before. Now, gentlemen, progress without resistance is not progress. It takes

*Annual report of F. M. Witbeck, General Agent Michigan Retail Implement and Vehicle Dealer Association at annual convention at Lansing, Nov. 7.

resistance to make progress, and when some one tells you that the Michigan Association is lagging or asleep, you can say, We have made more progress the last year than ever before and we have withstood resistance, for we have planted our seed on fertile soil and it will grow. The harvest is one year closer at hand, the time when progress, profit and protection will win, and the trade that has been drifting away from home ties will be brought back to you through the Michigan Association, which stands for "The retail trade to and through the retail dealer."

Activities in Indiana Cities.

Written for the Tradesman.

The new Fendrich cigar factory in Evansville, when completed, will accommodate 2,000 employes and John Fendrich, head of the company, says that the output will be limited only by the supply of help. The two principal buildings, one for white and one for colored employes, are 62x241 feet, four stories. Manufacturing operations will begin about January 1.

The Indiana Young Men's Christian Association will hold its annual convention at Anderson Nov. 24-26.

The City Sealer of Weights at Ft. Wayne has addressed a letter to all the creamery men cautioning them against putting out short weight packages. Several cases have been found where the prints were short, although in the main the creamery butter offered in the city is up to scale.

Judge Yapple, of the Superior Court, Ft. Wayne, has held that the Maumee River is navigable and this decision is important, both on account of the movement in Ft. Wayne for river bank improvement and agitation in Northern Indiana for a ship canal from Lake Michigan to Lake Erie. Under the law owners of land which abuts on navigable streams hold title only to low water mark, while in the case of non-navigable streams their property lines extend to the thread of the water.

Druggists of Terre Haute, having found from actual experience that less than 5 per cent. of the business done on Sunday is for the relief of the sick and suffering, have mutually agreed to close their stores Sunday afternoons from 12:30 to 4 o'clock. The rule went into effect Nov. 5.

Engineering experts who have been looking over the situation at Ft. Wayne estimate that the river banks can be improved in and around the city, a dam constructed at the confluence of St. Mary's and St. Joseph's rivers, and a trunk sewer with all its branches constructed at a cost of \$480,000.

Woodburn will light its streets with acetylene gas and it is probable that the system will be installed in many residences.

After seventy years of canal agitation Ft. Wayne and other cities of Northern Indiana interested in the proposed ship canal connecting Lake Erie and Lake Michigan have at last taken a long step forward. They

have gained the ears of the National Waterways Commission and have taken the members over the route that has been mapped out. The Commission started on its tour of enquiry at Toledo, and at Ft. Wayne the members were greeted by 200 representative business men and shippers. A great mass of facts and industrial data regarding the manufacturing output and the shipping in the proposed canal zone was submitted and more data of this sort will be submitted within the next ten days, when the Commission will go over the material and make its report to the next Congress. One of the speakers at the conference said: "They tell us that the canal will cost \$40,000,000. Even so, but Congress appropriates \$20,000,000 for a single dreadnought for the Navy without batting an eye, and the cost of two or three of these battleships will build the canal, provide the terminals and start the boats to running." While the members of the Commission were non-committal, they showed unusual interest in the canal plans and Chairman Burton said: "I will say of this canal that of the limited number of plans considered practical by the Commission and worthy of further consideration, it has all the elements of promise and to us it is most attractive. Hon. D. S. Alexander, another member of the Commission, said: "The railroads are at the limit of their capacity. They must have canals as auxiliaries. Get the statistics to show the commercial necessity of the canal and, with the engineers' recommendations for a permanent survey and the approval of the Commission, you will have made a long leap between Lake Erie and Lake Michigan."

Land for the proposed beet sugar factory at Decatur has been secured.

Terre Haute hopes one day to be a water port instead of an inland town, with navigation via the Wabash, Ohio and Mississippi rivers to the sea, and with its resultant effect on railroad rates. Almond Griffen.

Litigation Features of General Interest.

Last March S. A. Halow, the Monroe street dealer in Oriental rugs, shipped three large bales of rugs weighing 1,350 pounds by United States Express to Bay City. Sometime before shipment Mr. Halow called up the agent of the express company by telephone and asked for the rate on Oriental rugs in bales to Bay City and was informed that it was 1.20 per hundred pounds. Nothing was said about the value. Mr. Halow had a formal receipt made out for the rugs on an old printed form of the express company which happened to be in the store at the time, without noting any value upon the receipt. Across the head of the form was the usual printed matter, including the statement that the rate on articles was based upon their value, and that the company would not be responsible for loss in excess of \$50, unless a greater value was stated. When the express man came for the

rugs he signed the receipt and noted on it in pencil "no value given." When the bales arrived at Bay City, Mr. Halow's representative found one of the bales loose and it had apparently been opened and some of the rugs taken out and the bale sewed up in a different way than it was originally. He had the express agent in Bay City weigh the rugs and found they were short in weight about 270 pounds, and upon checking them over he found that rugs to the value of \$1800 were missing. A claim was made against the company for the value of the missing rugs, which was claimed to be a contract, the company was not liable. Suit was brought against the company for the value of the rugs. On the trial it appeared that at the time of shipment the Express Company had adopted another form of receipt than the one used in this case, which limited the liability on oriental rugs to 50c a pound, which in this case would have been about \$650.

It is claimed on the part of Mr. Halow that he knew nothing about the limitation in the old form of receipt used; that he had been quoted an unconditional rate upon the rugs, and that therefore he was not bound by the printed form, but that it was a mere receipt for the goods. It was further claimed on his behalf that the use of the old form of receipt limiting loss to \$50 in one case, and new forms with a higher limitation in other cases, was discrimination and rendered the contract void.

The Circuit Court directed a verdict for Mr. Halow limited to \$50, on the ground that under the decisions of this state the receipt which Mr. Halow retained must be regarded as a contract between the parties, limiting his right of recovery to that sum.

It was claimed on behalf of Mr. Halow that in view of an unconditional quotation on rate, and the fact that Mr. Halow did not know of the limitation or the notation of the driver on the receipt, that it was not a contract limiting value but a mere receipt for the goods and that he was entitled to recovery of the full value. He also claimed that it would be void on the ground of discriminatory rates.

The case is being appealed to the Supreme Court and involves some questions of general interest to shippers.

If the physician precedes, the disease may not follow; if the disease precedes, cure may not follow.

A woman is never really old until men begin to tell her how much they love other women.

Doubt is can't believe; unbelief is won't believe. Doubt is honesty; unbelief is obstinacy.

Diseases caused by a sedentary life can be avoided by walking away from it.

A woman likes a man to remember her birthdays, but not to count them.



Attractive Display Cabinets At Small Cost

You would not think of piling up your package goods on the floor.

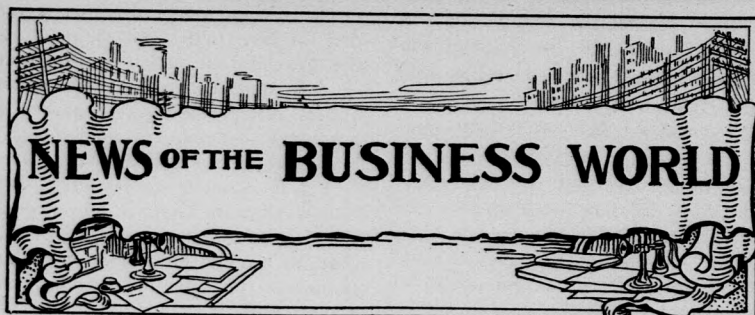
Yet you can better afford to stack your Package and Canned goods on the floor than you can your fruits and vegetables—for **THEY** are protected from dust, dogs and other repulsive objects.

GET A SET OF Ideal Fruit Display Racks

A set of six only costs \$3.60—and your sales will increase enough the first week or so to pay back this small amount. You have no idea how much more fruit your customers will buy when it is racked up where they can see it—clean and inviting. And besides, look at the room you save.

It's the modern idea—for modern grocers. Send your order, naming your jobber, and the bill will come through him. Or, if you prefer, send money direct, which will be returned if racks are not satisfactory.

IDEAL FRUIT DISPLAY COMPANY
448 CASS STREET LA CROSS, WIS.



Movements of Merchants.

Brookfield—Miss Lulu Dyke has opened a millinery store here.

Webberville—John Kimball has engaged in the meat business here.

Kalamazoo—John Hall will open a clothing store at 140 South Burdick street.

Milan—J. W. Royal & Co. succeeds J. L. Lockwood & Co. in the meat business.

Otsego—George Lane, formerly of Kalamazoo, has opened a meat market here.

Carson City—Alfred E. Gunther will open a furniture store here about December 1.

Niles—George Kimmich succeeds George A. Foster in the grocery and meat business.

Grand Junction—Bert Hodgman has closed out his stock of meats and returned to his farm.

Dowagiac—VanSlyke & Coleman are the successors of Beach & Maxam in the meat business.

Morley—Fred Woolworth, formerly of Weidman, has engaged in the harness business here.

Sault Ste. Marie—John Ericson, recently of Haff, has engaged in the grocery business here.

Berlin—Peter VanLiere has purchased the meat stock of Charles Danforth and taken possession.

Benton Harbor—The Daigneau Laundry Co. has increased its capital stock from \$15,000 to \$25,000.

Port Huron—John Ames has engaged in the grocery and confectionery business on Lapeer avenue.

Lowell—Owing to failing health, M. Ruben will close out his clothing stock and retire from business.

Kent City—M. C. Shipman has sold his stock of groceries and dry goods to Mr. Gerbey, who has taken possession.

Brighton—Lois and Ruth Bettes have formed a copartnership and engaged in the bakery and confectionery business.

Scottville—George McDonald and John H. Koopman have formed a copartnership and installed a bean elevator here.

Adrian—E. J. Fox has sold his interest in the Home bakery to his partner, C. F. Larzelere, who will continue the business.

Otsego—Tubbs & Brock, furniture dealers, have dissolved partnership, John S. Brock taking over the interest of his partner.

Detroit—The Newcomb-Endicott Co., dealer in dry goods and carpets, has increased its capital stock from \$750,000 to \$1,000,000.

Detroit—The DeLisle-Culbertson-Winchester Co., contractor, has

changed its name to the DeLisle-Frost-Winchester Co.

Three Rivers—William Hedinger, recently of Syracuse, Ind., has purchased the bakery of Ascher Ranck and taken possession.

Flint—J. L. Dafoe, the Lyon street groceryman, pleaded guilty Tuesday to a charge of selling cigarettes to a minor. He was fined \$7.

Carsonville—Niles Bros. have purchased the grocery stock of H. E. Clark, and J. I. Miller has bought the cooler and stock of meats.

Rockford—E. W. Smith has sold his meat stock to George Tompsett, formerly of Cedar Springs, who will continue the business at the same location.

Millington—Mrs. A. Huston has sold her furniture stock and undertaking business to F. C. Koch and Wm. Brauer, who will continue the business.

Lakeview—The Lakeview Mercantile Co. is succeeded by Vernice J. Dickerson, formerly clerk in the drug store of Alton L. Nye, at Lake Odessa.

Buckley—The store building and general stock owned by D. M. Slack was damaged by fire this week. Loss about \$9,000, which is fully covered by insurance.

Scottville—John H. Koopman has sold his produce stock to Ira Knowles and son, Fred, of Eden, who will continue the business under the style of Knowles & Son.

Wooster—D. Rottman has leased his produce business to J. L. Hillyard & Son, of Fremont, and will devote his entire attention to the implement and vehicle business.

St. Clair—Beyschlag Bros. succeed Koltze & Arlington in the meat and grocery business. The latter firm will devote their entire attention to buying and shipping stock.

Bay City—Thomas Hartwick, formerly of the firm of Thomas & Hartwick, has closed a deal for W. E. Stickles' store building and stock of groceries on Garfield avenue.

Vicksburg—Pursel & Styles, hardware dealers, have dissolved partnership and the business will be continued by D. I. Styles, who has taken over the interest of his partner.

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

Detroit—The C. F. Sweeney Coal Co. has engaged in business with an authorized capital stock of \$10,000, which has been subscribed, \$5,000 being paid in in cash and in property.

Ludington—James Terwilliger, recently of Manistee, has purchased the grocery stock conducted under the style of the Quality Grocery and will continue the business at the same location.

Martin—The Martin Dairy & Produce Co., for several years under the management of D. F. Boonstra, of Zeeland, has been sold to Folkert Barendse, of Beaverdam, for about \$6,700.

Charlevoix—L. E. Crandell has erected a two story building at 401 Antrim street, which he is now occupying with the Joseph Flint grocery stock recently purchased at Boyne City.

Holland—George VanDuren, who has conducted a shoe store on West Eighth street for the past twenty-five years, has sold the building and is closing out his stock, preparatory to retiring from business.

Saginaw—James Bagley, tailor, was burned about the face and arms when gasoline, which he was using to clean some clothes, ignited by friction. His establishment was damaged by fire to the amount of \$800.

Ypsilanti—A new company has been incorporated under the style of the Michigan Tulare Citrus Fruit Co., with an authorized capital stock of \$30,000, all of which has been subscribed and paid in in property.

Grand Ledge—Forest W. Spencer, formerly of the firm of Spencer & Hall, has purchased a half interest in the shoe stock of H. M. Byington and the business will be continued under the style of Byington & Spencer.

Owosso—Wallace D. Burke, who has acted as manager of the late J. B. Sullivan clothing and men's furnishing goods store for the past year, has purchased the stock and will continue the business under his own name.

Lowell—Fred B. McKay, dealer in implements and vehicles, has formed a copartnership with O. J. Howard and purchased a half interest in his produce and coal stock and the business will be continued under the style of Howard & McKay.

Pinconning—S. S. Morris has been elected President of the Citizens State Bank, being the unanimous choice of the stockholders. George Hartingh, who has been President ever since the bank started, resigned because of other business requiring his attention.

Gobleville—The dry goods, clothing and shoe business conducted under the corporate style of The Frank Co. has been merged into a partnership, the owners being Saul Frank, Philemon Bush and Frank S. Friedman, the latter to act as manager. The business will be conducted under the same style as heretofore.

Battle Creek—Stephen Speare has purchased the Kendall street grocery, which was formerly owned by Niece & Thompson. Mr. Niece left this city suddenly several weeks ago, leaving the store in charge of his partner, who is a minor. The stock was sold at the request of the creditors. Mr. Speare was formerly in the employ of Wattles & Strong.

Owosso—D. J. Gerow has sold his 500 shares of stock in the Gerow Implement Co., Inc., to E. M. Crowe, of this city, and is out of the business. The management of the company is now in the hands of Lee Crowe, who, with Mrs. D. J. Gerow, were the other stockholders. Mr. Crowe has been with the company since it incorporated and for years previously was employed by A. E. Hartshorn. He was at one time associated with W. E. Payne in the implement business.

Manufacturing Matters.

Dowagiac—Frank Saunders has engaged in the manufacture of sausage.

Detroit—The Hudson-Kennedy Die & Tool Co. has changed its name to the Kennedy Machine Co.

Wooster—The Crystal Lake Creamery Co. is succeeded by the Dalton Creamery Co., of Muskegon.

Hubbardston—The cheese factory which has been conducted by James S. Doten will hereafter be operated by a co-operative company.

Marion—The plant of the Marion Creamery Co. has been sold to J. M. Davis, of Clare, who will remove the machinery there and start a creamery.

Detroit—The Barr Manufacturing Co., manufacturer of auto parts and marine engines, has increased its capital stock from \$40,000 to \$55,000.

Saginaw—The Brooks Manufacturing Co., manufacturer of boats and knock down furniture, has increased its capital stock from \$140,000 to \$400,000.

Detroit—The Park Chemical Co. has engaged in business with an authorized capital stock of \$2,000, of which \$1,000 has been subscribed and \$500 paid in in cash.

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

Lansing—The Hildreth Manufacturing Co. is now known as the Novo Engine Co., action to that effect having recently been taken by the stockholders of the corporation.

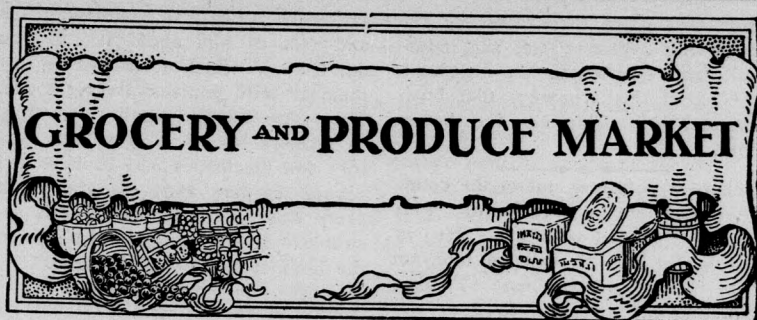
Leonidas—The power dam of the Central Milling Co. went out Monday without an instant's notice. The loss is \$3,000. It was a cement dam constructed eight years ago.

Detroit—The Locomotive Equipment Co. has engaged in business with an authorized capital stock of \$350,000, of which \$200,000 has been subscribed and paid in property.

Charlotte—The Beach Manufacturing Co. has begun the erection of a new heating and power plant, 42 by 46 feet, which will be built out of brick and will be one story in height.

Detroit—The Garrison Electrical Heater Co. has engaged in business with an authorized capital stock of \$20,000, of which \$5,000 has been subscribed, \$500 paid in in cash and in property.

Jackson—The Standard Safety Device Manufacturing Co. has engaged in business with an authorized capital stock of \$10,000, which has been subscribed, \$125 being paid in in cash and \$875 in property.



The Produce Market.

Apples—The apple quotations are the same as those of a week ago. The demand, however, has been exceptionally good as prices were reasonable and much below prices of November, 1910. The quality of most apples has been exceptionally fine this year which has also helped in increasing the demand. 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—There is an active consumptive demand for all grades of butter and the market is firm at $\frac{1}{2}$ c advance above last week's prices. Receipts are normal and are cleaning up on arrival. Healthy conditions prevail throughout the market and no change in sight for the next few days. Local dealers hold factory creamery at 33 $\frac{1}{2}$ c for tubs and 34@34 $\frac{1}{2}$ c for prints. They pay 25c for No. 1 dairy and 18 $\frac{1}{2}$ c 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—Prices continue to climb and supplies are small. The demand, however, will not be large as retailers must charge 15c per quart. The fact that Thanksgiving is only a little more than two weeks off will undoubtedly increase the demand, as most people think cranberries nearly as essential for Thanksgiving dinner as turkey. Early Blacks command \$2.80 per bu. or \$8 per bbl.; Late Howes, \$9.50 per bbl.

Cucumbers—75c per doz. for hot house.

Eggs—There is a difference of from 6@7c per dozen in the price of storage eggs and fresh laid, but still the holders of storage goods say they are not moving very freely. The demand, however, is much smaller than a month ago when prices were at a reasonable figure. The price on strictly fresh laid held at from 27@28c per dozen most of the week, which is the same price as a year ago.

Grape Fruit—Florida has advanced to \$5.50 per box of 54s or 64s.

Grapes—California Tokay, \$1.50 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, \$6.25 for 300s and \$6 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 pickling stock; \$1.75 per crate for Spanish.

Oranges—Floridas, \$3.50 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—The market is well supplied with both live and dressed poultry and from present indications the receipts will be of sufficient size for the heavy demand at Thanksgiving time, which as a rule is the largest of the season. Receipts of chickens were also large on account of the recent cold weather, which caused the farmers who were not prepared to take care of their poultry to ship them. 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—1 $\frac{1}{2}$ c per lb. for Hubbard.

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

Turnips—50c per bu.

Veal—6@10 $\frac{1}{2}$ c, according to quality.

Frank M. Beach, trustee of the L. F. Jones Seed Co., has completed an inventory of the assets, showing stock appraised at \$4,515 and book accounts valued at \$2,400—a total of \$6,915. The assets will be sold by the trustee on Nov. 25. It is not thought that over \$3,500 will be realized from the sale. The liabilities are \$1,104.46, divided among sixty-five creditors.

The Grand Rapids Lumber Co. has engaged in business with an authorized capital stock of \$250,000, of which \$137,500 has been subscribed and \$70,291.90 paid in in property. The principal stockholders and the amount of stock held by each are as follows: Carroll F. Sweet, 300 shares, Fred A. Diggins, Cadillac, 300 shares and W. S. Brannum, Chicago, 350 shares.

J. H. Busch, who conducts a bakery at 196 Michigan avenue, has uttered a chattel mortgage for \$100 in favor of the Chattel Loan Co.

The Grocery Market.

Sugar—Refined grades have been marked down another 10 points, placing New York granulated on a 6.20 basis and Michigan granulated on a 6c basis (N. Y. basis). The market is quiet. Retailers are still buying sparingly with the fear that there will be a big break in prices, but that is hardly possible now since prices have reached their present level. The raw market is also at a standstill according to reports received from the East. Receipts of beet refined have been of fair size during the past week and are responsible for forcing the market down, but as soon as the heavy supplies of beet are consumed the market may firm up.

Tea—The trade on teas is rather quiet, but the market continues to hold firm, with special strength on low grade Japans. Siftings have advanced 1 $\frac{1}{2}$ c per pound. The China market remains very unsettled and Eastern importers have organized to fight the recent decision by the Treasury Department not to interfere with the color tests during the present crop season. This applies to China greens almost exclusively. The East is holding out for a strict interpretation of the law, while the Western importers, who made heavy settlements of China greens, ask for, and have, apparently, obtained a liberal ruling which will allow the entry of the China greens (already made up and contracted for) into this country. India, Ceylons and Formosas continue to hold firm.

Coffee—The option market has been quite firm. The visible supply of coffee on November 1, shows an increase of 760,000 bags for the month and brings the total up to 13,128,641 bags. This increase in the visible supplies is said to be caused by the active crop movement. The demand from the retailer continues of a fair size, and prices on roasted coffees are unchanged during the week.

Canned Fruits—Prices on California goods are much higher now than at the opening of the season. Wholesalers report deliveries of new pack Hawaiian pineapple very short, and in some cases not more than 50 per cent. of their contract has been received. This will be sufficient to fill the future orders, but there is sure to be a shortage before another pack. The demand for all kinds of canned fruits is increasing now as fresh fruits are not so plentiful and prices are higher than a month ago. We believe that the grocer who buys his supply of canned fruits at the present time will be well pleased with his buy next April.

Canned Vegetables—The market is at a standstill on tomatoes, but the market is firm and while prices are much higher than last year there is nothing to indicate that prices will be any lower. Packers are offering supplies sparingly in some cases, which would indicate quite a shortage. Corn prices are still cheap and the market is weak because the packers trying to realize on their pack have unloaded it freely on the market. The pea

packers of Wisconsin announced their prices a short time ago and every one realizes that there is nothing available that the retailer can sell at 10c per can. The pack of other grades is also repored as small.

Dried Fruits—Apricots high and dull. Currants show no material change and light demand. Raisins are about $\frac{1}{2}$ c weaker; demand light. Other dried fruits quiet and unchanged. Prunes are high, but no higher than a week ago; demand quiet. Peaches are firm on the coast, but dull in secondary markets.

Olives—Retailers have been buying quite freely of both Queens and Manzanillas. Consul Cookingham, of Seville, Spain, reports that the prospects are bright for a good olive crop in that country.

Rice—There will be no lower prices, as the millers state that there is very little profit in milling rice at present prices. The demand from the retailer is increasing over what it was a few weeks ago and prices are still so low that a good rice can be retailed at less than 10c per pound.

Cheese—The consumptive demand is about as usual for the season and stocks are reported considerably lighter than a year ago. The market is healthy at an advance of $\frac{1}{2}$ c and if the consumptive demand continues as now the market will probably remain firm, with possible advances in the near future on the highest grades.

Provisions—There is no change in price for the week. Both pure and compound lard are steady and unchanged, with a fair consumptive demand. Barrel pork, dried beef and canned meats are unchanged and in fair demand.

Fish—Cod, hake and haddock are unchanged for the week, the price being comparatively high and well maintained, and the demand moderate. Domestic sardines are a shade easier for the week; demand light. Imported sardines unchanged and quiet. Salmon is unchanged, being very firm and high. Mackerel shows no actual change for the week, but the market is strong and prices maintained on the previously quoted high level. The demand for mackerel is very fair.

Harry VanOstrand and T. R. Mattison have formed a copartnership in the drug business at Kalamazoo under the style of VanOstrand & Mattison. The new firm will be located in the new Burdick Hotel building. The Hazeltine & Perkins Drug Co. furnished the stock. Mr. VanOstrand was long connected with the drug store of his father at South Haven. Mr. Mattison was formerly engaged in the drug business at Three Rivers.

O. H. L. Wernicke, President of the Macey Company, is spending a couple of weeks with Governor Osborn at his hunting lodge in the Upper Peninsula. He is expected to return to his desk about Dec. 1.

F. B. Livermore has purchased the confectionery stock formerly conducted by W. F. Lyon and lately conducted by A. B. Collins, on Plainfield avenue.

Detroit Department

Remarkable Advances Shown in Local Stocks.

Detroit, Nov. 14—Local capitalists and brokers are feeling considerable pride and have for a long time over the good showing made by standard Detroit stocks during the period of depression and falling investment prices on the New York and Boston exchanges.

Local investors who have stuck to the sure returns and steadily increasing values of local stocks feel that they are generally better off and have used better judgment than the plungers in Wall street fluctuations of big things, with alluring possibilities for gain, but with as many possibilities for drops.

There are many standard local stocks, of ten years or more dividend-paying record, and brokers say that these, as a rule, will show nearer a sure value, year in and out, than the stocks of the big companies, so susceptible to the chills and fevers of Wall street manipulations. From year to year there have been increases in standard local stock values, some almost phenomenal. These stocks are on such sure foundations that legislative action in business matters never has affected them.

Continuous records on local stocks go back about three years and a half, through Detroit Stock Exchange channels, and disclose some remarkable advances of permanence that have taken place. Burroughs Adding Machine in May, 1909, was 162; it is now quoted at 325 to 350. D. & C. Navigation, which was 90 in May, 1909, now stands at 101. Detroit Creamery in the same time went from 11 to 22½; Detroit Edison, from 54 to 123; Michigan State Telephone common, from 48 to 119, and the preferred from 85 to 98; Michigan Sugar common, from 16 to 100, with, however, a recent drop from a higher figure, and the preferred from 75 to 100; Parke, Davis & Co., from 75 to 104; Scotten-Dillon Co., from 40 to 77; Central Savings Bank, from 175 to 235; Detroit United Bank, from 120 to 180; Dime Savings from 149½ to 170; Home Savings, from 242 to 280; National Bank of Commerce, from 121½ to 172; Old Detroit National, from 148 to 160; Peninsular Savings, from 150 to 165. Other stocks in both bank and general lists show high and long sustained values, but those quoted have shown the most marked gains in the past three years. In addition to carrying up stock values and paying good dividends a considerable number of the banks and other corpora-

tions have cut big melons in the shape of stock dividends.

The contrast between the local stocks that have made reputations and some of the spectacular stocks of Wall street glamour that have attracted thousands all over the country as the candle draws the moth, is startling. United States Steel, which stood at 91½ two years ago, dropped to 81¼ last year, and after the pouring in of millions to sustain the market, now stands at 63 to 64. Calumet & Hecla copper, long considered one of the greatest of investments, sold at 669 two years ago, at 565 last year and is now quoted at 369; Amalgamated Copper was 87½ two years ago, 71½ last year and is now 58¼.

Standard Stocks Down.

Even standard big scale stocks have not held as well as Detroit local stocks. New York Central was 134¾ two years ago, 116¾ last year, 108 now. Pennsylvania was 142¼ two years ago, 132 last year, and 123½ now. Other examples of big stock value losses will suggest themselves to the followers of the daily stock list.

"If a man wants to gamble with his money Wall street (and to a certain extent the Boston exchange) and the Chicago grain pit are the places," says a Detroit financier of close observation, "but if he wants good, sure investments there is no reason for his going out of the home market."

Barney Barnett has opened a furnishing goods store for both men and women at 156 Michigan avenue.

The well-known shoe merchant, C. C. Becker, 22 Gratiot avenue, has signed a ten-year lease of the basement of the Breitmeyer building for a branch shoe store. The first floor and basement of the building were formerly occupied by John Breitmeyer's Sons, the florists, and are now being remodeled, the main floor for a branch of the Peninsular Savings Bank and the basement for Mr. Becker. The latter hopes to get into the building in time for the holiday trade.

Pessimists take notice. Almost all the business being done now by the hand-to-mouth character—that is they are running on orders from customers who are buying just what they need, not anticipating wants to any extent whatever. Even under these conditions plants are operating to a much larger percentage of capacity than a year ago. Hand-to-mouth buying is the process when purchasers get down to bed rock.

From that point there must be improvement. What affects the industrial plant re-acts upon the merchant. It is upon this argument that business men are declaring for better times.

There is a farmer out in the country, somewhere in your vicinity, who has never traded with you. He is waiting for you to call on him, or write to him, or telephone to him, attracting his attention to your excellent merchandise. Single out some

article he is likely to be interested in and talk to him about it. If you don't know which farmer it is, try them all until you find the right one. This same method applies not only to farmers but to lawyers and doctors and mechanics and bankers and school teachers and everybody in every walk of life whose trade is desirable. The fish would not rise to the hook if there were no bait.

Many a man is in great fear that he will get all that is coming to him.



Invest your dime in a Green Seal Cigar

And get the worth of
your money

Ask for the

New Standard—3 for 25c Size

**Detroit Cigar
Manufacturing Co.**
Detroit, Mich.



12-Inch
FINEST and BEST

AMERICAN

Bullet Proof Duck Overs
with Leather Tops
8, 10, 12, 16 and 18 inch

All styles for Men, Boys' and Youths'
in
AMERICAN and PARA brands

Detroit Rubber Co.
Detroit, Mich.

Just what you have been looking for—
A reliable place to ship your **Poultry**
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)

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 ½c per dozen. Liberal advances. Railroad facilities the best. Absolutely fireproof. Correspondence solicited.

The Implement Salesman as an Educator.

When a traveling salesman is employed by a manufacturing company or a jobber of farm machinery he is usually considered ready for active work when he has been given an outline of the general policy of his firm, and has been trained in a line of talk on the goods he is expected to sell.

With such preparation, provided he has some natural ability, he may develop into a successful salesman. In order, however, that he may reach the highest possible efficiency in representing his particular line, his instructions should extend far beyond that indicated above. Not only should he know every detail in the construction of the machine he is to sell, but he should fully understand the function of every part of the machine and its relation to the purpose of the entire machine. In fact he should be capable of operating the machine in the field under the most adverse conditions. He should be able to remove any part from the machine and reassemble it in a proper manner.

He should know something of competing lines of goods, not that he need to refer to them, but that he may come out strong on points on his own machine where his competitor's machine be weak, and allow his prospective customer to make his own comparisons.

If the implement he is to sell be a plow, cultivator or grain drill, he should know its adaptability to the kinds of soil in the territory he is to cover. He should have comprehensive methods of learning the financial standing of the various firms with whom he expects to do business.

But, above all, he must develop the ability to impart to others the knowledge he may have acquired. A traveling salesman's work is sometimes only half done when he has secured an order from his customer. This is especially true in the implement trade. After the order is signed, the relation of buyer and seller has changed to a closer business relationship. From then on there is a mutuality of interests that did not before exist. This is the time for the salesman to aid the dealer in organizing a selling campaign on the line he has just purchased, suggesting the best methods of exhibiting this line and posting the dealer's clerks and salesmen on the points that will be most effective in selling the line to the farmer. Many of these points would not be brought out in selling the goods to the dealer. This gives the salesman an opportunity to get close to the dealer, and if the suggestions by the salesman are along lines that will work out in practice, he will have established a friendship with the dealer and the selling organization that will be of mutual and lasting benefit.

Don't overlook the dealer, or, if possible to prevent, don't let any one else do so. Only ask him to take what can reasonably be sold in his territory. As time goes by the dealer will look more to the traveling salesman for counsel and advice, not

alone in his particular line, but also in regard to the general policy of his business. The capable salesman can aid the dealer in estimating his overhead expense so that a sufficient percentage may be added to the net cost of his goods to establish a selling price that will leave the dealer a fair margin of profit on the business transacted. He may advise the amount of insurance that should be carried on the dealer's stock, as the protection of the dealer's property is a protection to the account of his firm.

But, above all, the salesman of to-day should have a definite knowledge of a proper method of determining the overhead cost of doing business in a retail way. To no other source can a dealer go for this information with the same confidence as he will to the capable traveling salesman, who, he knows, is deeply interested in his welfare.

To measure up to this responsibility the traveling salesman should know that the cost of selling goods at retail is more than that obtained by the old method of arriving at cost, which was to add freight to the invoice and take that as the basis on which to add the profit he should make on each article. He should know that a proper proportion of every item of expense connected with the business should be added to the invoice price, and, after that is done, the desired profit should be added to determine the selling price. These items include rent, or interest on the amount invested in real estate used in conducting the business, insurance, light, heat, water rent, teams or livery hire, printing, advertising telegrams telephones, stationery, expressage, entertaining, clerk hire, a fair salary for the dealer as manager of the business, depreciation, interest charges, and any other expense that may be peculiar to the business that is being considered. The dealer must be made to understand all this, if he is to succeed, and if your firm is to have a permanent, intelligent customer to represent its line in the territory assigned to the dealer.

The traveling salesman who may have felt that his opportunities in life were narrowed down to the mere purpose of order getting may take an enlarged view of his occupation, and should prepare himself for the greater and broader work of tactfully guiding the dealers in his territory away from the shoals that have so frightfully wrecked the implement dealer in the past, and which can only be avoided in the future by clearly-defined, practical business methods, which every traveling salesman should be prepared to impart to his dealers.

Is not such a field as this large and inspiring enough to stimulate the greatest mind to preparedness for his chosen calling?—W. H. Rayner in Implement Age.

What the corn heard with its own ears the potato saw with its own eyes.

What Some Michigan Cities Are Doing.

Written for the Tradesman.

Saginaw will entertain the annual convention of the Michigan Bee Keepers' Association, December 13 and 14.

The Thumb district of Michigan is developing rapidly and, in commenting on this fact, the Caro Advertiser says: "With Flint promoting the extension of the Pere Marquette from Fostoria to Clifford and from Marlette to Sandusky; the Grand Trunk surveying for a new branch from Bad Axe to a point on the P. O. & N.; Handy Bros. completing the extension of the Detroit, Bay City & Western from Caro to Wilmet, with the prospect of its further extension to Sandusky and Pt. Huron; an entirely new line from Pt. Huron into the Thumb and another electric extension from Romeo northward through Inlay City and North Branch, with lines diverging to Bay City and Bad Axe, the continued rapid development of the Thumb seems assured."

Celery shipments from Kalamazoo this fall have been a record-breaker in the history of the industry there.

The Michigan Auctioneers' Association will hold its annual meeting in Saginaw during the third week in January.

A meeting of 200 business men of Eastern Michigan was held at Pt. Huron last week to discuss the inadequate transportation facilities in the Thumb district and, as a result, the Thumb District Improvement Association was formed to secure better attention from the Pere Marquette and to promote the building of another up-to-date road, steam or electric, through Sanilac and Huron counties.

The Saginaw Board of Trade is meeting with success in its campaign for a convention fund and, with the money in hand for entertainment and a splendid auditorium for meetings, the city is fast becoming the convention hub of the state.

Kalamazoo has adopted a new bicycle ordinance and all riders must have a license, lamp and bell.

Bicycle riders in Coldwater, where there are no hills, have been permitted to use the walks without restraint for years, but an ordinance is now being considered with reference to speed, use of lamps, etc.

Traverse City and the Traverse City Board of Trade are given a six-page write-up in the November number of the Pere Marquette Magazine.

The Bay City Board of Commerce has taken up with the Michigan Central the matter of improved passenger service between Bay City and Midland. The Board has also taken up the question of a through baggage car from New York to Bay City with the Pere Marquette.

Charlevoix will now proceed with the paving of Dixon avenue and side streets, having sold its street improvement bonds for \$17,714.

Reed City business men have now united and are bound to do things. They have three new factories on the tapis and are also planning to gain the favor of farmers in that territory by the erection of hitching sheds.

Bangor has taken steps toward forming a Board of Trade or Improvement Association and has lines out for a canning factory, possibly two of them.

Laingsburg has entered into a street lighting contract for five years with a private concern, by which 25 lights of 80 candle power are maintained for \$625 per year.

Baraga has awarded the contract for a municipal water and electric lighting plant, to cost \$28,676.

Laurium will urge the postal authorities for an early installation of free mail delivery service there. The houses have been numbered, streets named and other requirements met.

Almond Griffen.

Probable Amalgamation of Two State Associations.

The Executive Committee of the Michigan Retail Druggists' Association held a meeting in this city last Wednesday, but the proceedings were of such a character that no public information was given out regarding thereto. Enough is known, however, to predicate the statement that overtures have been received from the Michigan State Pharmaceutical Association looking toward a consolidation. The old Association has less than two hundred members and an empty treasury. The new Association has over seven hundred members and a full treasury. The new Association would never have been organized had the old Association been conducted along more practical lines and with less regard for the theoretical and technical features of the pharmacy business. The matter reached a climax last winter, when a committee from the old organization appeared before the committees of the Legislature in opposition to the legislation sought by the new organization. As the new organization represented several hundred live druggists and the old organization represented less than two hundred members altogether, the result was about as could be expected—the rank and file of the old organization repudiated the action of the knockers and insisted upon either the abandonment of the old organization altogether, on the ground that it had outlived its usefulness, or its consolidation with the new organization, which had already demonstrated its ability to do things and had the numerical strength and financial backing to accomplish results. To the credit of the officers of the new organization, it might be stated that they originally opposed a separate organization and only consented to serve the new organization when they found that it was impossible to get action through the old organization. Although the old organization has very little to offer in the way of members and nothing to offer in the way of activity and progressiveness, there seems to be a disposition on the part of the officers of the new Association to meet the old organization halfway, and this will, undoubtedly, result in the consolidation or amalgamation at the next annual meeting. Pharmacist.

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E. A. STOWE, Editor.

November 15, 1911

FRUITS OF THE APPLE SHOW.

The Land and Apple Show last week was as great a success as its promoters hoped that it would be. It was a success as a beautiful display of splendid Michigan fruit, in attendance and in the interest it aroused. It brought many visitors to town alike from the farms within driving distance and from distant points, and the retail merchants testify that the visitors came to do their shopping as well as to see the apples. The Show was an experiment, but is no longer so. If the wishes of the fruit growers, of the farmers, of the merchants, of those who have lands to sell and fruit growing equipments to offer are consulted it will be made an annual function, growing bigger and better each year as experience points the way and conditions warrant it. The Show this year filled the largest hall in the city and at times the crowds were entirely too dense for comfort. It is a question if a show of this character can really be given satisfactorily in a single hall, no matter how large, and in preparing for the next Show it may be suggested that the management consider whether it would not be better to take two floors of one of the furniture exposition buildings. The displays and booths could be arranged on the first floor and above in comparative quiet could be held the speechmaking, the discussions and the institute work. In a show of this kind, with so many coming to learn, the institute work should be regarded as of first importance, but what chance is there for speaker or for those who would listen against the playing of the band and the clatter of many feet; a competition that is inevitable when everything is on the same floor.

A question that serious minded fruit growers are considering is whether or not fruit growing will not be overdone, and the interest and enthusiasm which the Apple Show has awakened seems to give the question pertinence. All over Michigan orchards are being planted, and what is true in Michigan is equally true in other states. If the mere planting of many thousands of trees would cause an overproduction there might be ground for apprehension, but it should be borne in mind that the planting of the tree is only the first step. The neglected tree will not

prosper, nor will it bear good fruit. And how many thousands of the trees which are being planted will be left to shift for themselves when the first flame of enthusiasm fades? And how many thousands more will be only half cared for? The time may come when there will be an overproduction of ordinary apples, of the kind of apples that should be sent to the cider mill instead of being brought to market, but there is little to fear that there will ever be too many of the kind of apples that were in evidence at the Show last week. The grower who puts industry and intelligence into the growing and applies scientific methods, such a grower need not fear competition, for always will there be demand for all he can bring to market. One of the best results to follow the Apple Show will be not the incentive to plant more trees, but the encouragement to better methods in the growing. Another of the lessons of the Show is that fruit growing is not a recreation or a past-time, but a serious occupation, calling for the best there is in men if success is to be achieved.

THE LINCOLN DEDICATION.

A neglected Kentucky farm was the center of attraction a few days ago when President Taft and many visitors assembled to take part in or witness the dedication of the little log cabin in which Lincoln was born, the Lincoln Farm Association having formally transferred it to the keeping of the Federal Government.

The farm and building were rescued by this Society from total ruin and the old cabin, which had been moved away and used by a farmer for dairy purposes, was restored to its original site and enshrined within granite memorial walls, the simple exterior of which was quite in keeping with the simple life of Lincoln, while the enduring qualities suggest the permanency of his memory among a grateful nation.

Those entering the lowly floor of the mud-chinked walls were forced to stoop, as Lincoln must have done. There is now one small window, which has been cut in since the birth of Lincoln. When Nancy Hanks was brought there as a happy bride only the light of the open door or of the open fireplace was available. Broad granite stairs now cover the path to the spring, over which she carried many a weary load, the natural fount having been the ruling point in the location of the home.

It is not the birthplace of the statesman, the President or the martyr who is thus enshrined. It is of the man who has left us the example of success from the lowest ranks. We recall how he read the few books within reach by firelight after a hard day's work; walking forty miles to procure his first book on law, husking corn to pay for a book ruined by accident and a leaky roof, rafting, doing any honest work which he could find. He had more hardships, fewer opportunities than almost any boy now on American soil. Yet he rose above these discouragements,

keeping character first and honest endeavor close behind, backed up by sympathy and good will, so that we are now enabled to point back with pride to the page in history relating to Abraham Lincoln. May the little cabin safely enshrined be a source of pride for the past, an incentive to all for the future.

MAINE'S VICTORY.

Temperance people the world over will rejoice that Maine has, after so many weeks, been found to have lined up for prohibition. Although the majority is small—so small that the opposition will renew the fight at the first opportunity—some lessons have been learned which should prove a strength in the future. She has kept the fortress for many years. She may still hold it; but there must be determination and work.

We are told that her plan is, a failure; that there is a violation of the law at many points. Yet where is the law which is not sometimes evaded, winked at or openly defied. Even murder goes on, despite the many illustrations of punishment. Surely no one would think of asking for a repeal of the acts forbidding it on the plea that they can not be enforced!

The old argument that if we let liquor alone it will not harm us is equally absurd. On every side we can see families suffering because a single member is intemperate. It may be he is the wage earner, and because of his weakness others must go cold or hungry. It may be that he only creates disturbance in the neighborhood, heartaches under his own roof! Are not these sufficient to prove the fallacy of the assertion?

It has come to pass that in many communities women do not feel safe in their own homes because of passing intoxicants. This is especially true in rural districts, where there is no police protection. Meantime we see on the suburban trolleys those who have been to town to celebrate, coming home noisy or in other ways a menace to all peace-loving passengers. There is only one way to put down the traffic, and that is to prohibit its use, enforcing the law with all possible power. It can not be completely done in a generation, or in several generations. But pluck, and perseverance, and stick-to-it-iveness will aid in the work.

PUSHING THE CRANBERRIES.

These bright, fresh berries have in themselves quite enough of attractiveness to make their own sales. And yet there are those who should give them liberal patronage who are indifferent or, perhaps, unappreciative of their real worth. Nature has a happy habit of balancing our needs; and in the old Pilgrim days she gave the cranberries to enrich the flavor of the Thanksgiving turkey and counteract any tendency toward overindulgence in greasy food.

We still cling to the happy combination, in many instances ignorant of the fact that there is a hygienic as well as a pleasurable reason for it. Even though we may not be so fortu-

nate as to secure the Thanksgiving bird, there are still numerous combinations which require an acid fruit; and none other fills the purpose more acceptably or completely than this rich berry, so easily prepared.

Some dealers in the fruit prepare a small circular for distribution by retailers, which is prefaced by practical directions for preparing and storing. Then follow receipts for spicing, preserving, and making blanc mange, jelly, various forms of sauce, short cake, and pudding. Those who have only used the fruit in the regulation form of sauce or pies will be quite surprised at the variety suggested. And as any symposium on a subject suggests a multitude of permutations and combinations, the alert housewife will soon have added to the printed list, finding that she can thus suit her own tastes or materials at hand admirably.

If no such list has come your way, select one or two recipes which have been found tried and true in your own family, and run them into your advertisement in the morning paper, calling attention to the excellent fruit on hand. Emphasize the point that few other fruits except the apple have such varied uses; none are better appetizers, or more wholesome.

An Indiana man says the phrase "as blind as a bat" is wrong, for bats have good eyes and a sixth sense of direction. The man, C. H. Spurgeon, is making a special study of bats and says they are great sleepers, devoting about three-fourths of their time to repose. The bat goes into winter quarters about the middle of September and hangs itself upside down to the top of caves or walls. There are hooks on its wings for that purpose, and in that position it remains until the last of March. The bat flies around only in the nights of spring and summer, and is seen very little the rest of the year. Mr. Spurgeon also declares that bats have a sixth sense of direction whereby they are enabled to evade collision with other objects in the dark. Any one who has ever tried to chase a bat out of a room will doubt Mr. Spurgeon's word about the sense of direction, but perhaps that is because of the light. When the room is darkened the bat generally disappears.

A Minnesota woman lost a suitcase in which she was carrying \$10,000. She had no faith in banks and preferred to keep her money in sight, but some one stole the suitcase as she got off the train. A polite stranger offered to assist her, and the next time she saw her suitcase it was empty and lying in some bushes, where the police found it. Her faith in suitcases as a place to keep money is shattered, and now she wishes she had trusted in some bank.

The official slugger of the plumbers union of Chicago was sentenced to prison for life Monday. To the casual observer it is difficult to determine the difference in the degree of guilt between the man who actually strikes the blow and the men who hire him to enter upon a crusade of murdering non-union men.

REMEDY FOR DESPAIR.

How To Keep From Becoming Discouraged.

There is hardly a day we do not read in the daily news an account of some poor wretch taking his own life, or seeking to take it.

The curious thing about this is that it strikes a responsive note in many more breasts than we suppose.

For, while there are comparatively few who commit suicide, there are for every one of us, I dare say, many and many times when that feeling, more or less intense, comes over us; when, if we do not say out and out, "I want to die," we at least feel the dumb longing for annihilation. We may not want precisely to die, but at those black moments we wish we never had been born.

There is much more despair in the world than we like to confess. There is many a "mute, inglorious" Hamlet who balances the arguments whether "to be or not to be—whether to bear the ills we have, or fly to others that we know not of."

It seems to me, therefore, it might not be amiss to say a word to them who often find life's cup sickening.

That army of the discouraged! It makes one ambitious to have handfuls of hope to scatter among them! to be rich, not in money, but in cheer, to treat all; to be skilled, not in physic, but in heart tonics of love and light, that could purge the bosoms stuffed with clouds and chill vapors.

It may help all this army to remember that, in this universe of ours, the fixed principle, the inexhaustible, everflowing fountain of force, is joy; while sorrow of all kinds is an accident or, at least, an incident.

"Weeping may endure for the night, but joy cometh in the morning," said a wise man. Note that the weeping may endure, but that joy surely cometh. The first is adventitious; the second is in the nature of things.

Despair is the breath of death. Whoever feels its salt, leprous taste in the heart knows the essence and flavor of death. The wife in the first white moment of paralyzed horror when she learns that she has been betrayed; the husband in the dizzy realization of his dishonoring; the parent in the clutch of awful disgrace that a child has wrought; the man of business who awakes to the agony of failure and fall; and each one of us in that bitter moment when the cup is dashed to the ground just when his hand was about to grasp it; we all need then some steadying, upholding thing.

It is in these bare, ultimate crises of life that we feel the want of great principles, of profound, unshakable convictions, which no event can possibly disturb. Only such principles constitute the real remedy against despair.

Any person's boat of plans and hopes is liable to be wrecked. We sail uncertain seas, for the most part uncharted. To-day, to-morrow, we may strike a reef.

The first thing any human being should attend to, therefore, is to set

tle upon some sort of intelligent adjustment of his life with the universe. You may call it a philosophy, or you may call it a religion. But whatever you name it, you want the thing itself.

How To Find Yourself.

Think it out! Get some plan of life! Find some usable theory of why you were born, what you live for and how you shall meet the end of your life, or the assassination of your hopes! Think it out to the bitter end! Meet destiny boldly, face to face, and make the final and fatal elements of life clear to yourself.

I am not going to recommend to you any particular religion, although those who heartily embrace any faith are fortunate in this matter. Nor will I commend to you any especial philosophy, although to be a stoic or an epicurean (in the true sense) is better than nothing. I do not suggest to you that you take any of the ready made systems that society stands prepared to offer. You might get one by going into the next chapel, or liberal hall, you chance by.

But my suggestion is that you find yourself. And to this end let me tell you what I myself have settled.

First. I was put in this world for some reason. The fact that I do not know the reason is no proof that there is none. I have as good a right here as any tree or animal or stone. Somewhere in the mind of nature there is a plan and purpose even for me, insignificant or worthless as I may seem.

Second. Life is better than death. If I am to fulfill the plan laid out for me at all, I must live on until causes outside of my control—that is, until nature herself removes me.

Third. My life is successful and complete only as I find joy—that is, so long as I like to live.

Fourth. The only joy that is not fragile, not likely to be crushed by some untoward chance, is the joy that comes in the exercise of my higher nature. The love of beauty, the love of right, the abstaining from impurity, the pleasure I find in making others happy, the wonder and delight I feel in this majestic world of sky and earth, and in the sublime thoughts of God and humanity, and progress—all these things are firm, fixed and can not be taken away from me by any conceivable calamity aside from my own desertion of them or disloyalty to them.

Fifth. The joys of sensuality, on the other hand, the ratification of my bodily appetites, the tickling of pride by the praise of others, the gaining of fame or of money or of success of any kind—all these are fragile, breakable, temporary, slippery and my only sensible attitude toward them is that of one playing a game of chance; if I win—good! if I lose—let it go.

Indifference the Best Attitude.

Sixth. My true attitude, therefore, to these things men pin their hopes on must be—indifference. There you have my remedy against despair—indifference toward the fragile elements of life. If you break a vase you do not weep—you know it was

breakable. This explains the wisdom of the old Greek who, when told that his son was dead, replied: "I knew he was mortal."

By this indifference I do not mean coldness of heart, nor laziness, nor aversion to the world and its good things. But I mean that underneath all the pleasures I get from any good thing that possibly I may love is a reserve supply of indifference.

Now those joys I mentioned in paragraph four are not capable of being lost. Hence I am not indifferent to them.

This attitude of soul, I take it, is the gist of every religion and of every philosophy. It is what the monk strives for when he retreats to his cell, what the heathen means when he lacerates himself, what the ascetic is driving at when he says of many mysteries, "I don't know," and what the religionist means when he says he believes in heaven.

Do not misunderstand me. Ponder deeply upon this. The secret remedy against despair, against that black and bitter hatred of life, against that awful feeling of wanting to die, is an intelligent, thoughtful, reverent—indifference. Frank Crane.

Railroad News of General Interest.
Written for the Tradesman.

In the event that Judge Sanborn's ruling in the Minnesota rate cases is upheld by the Supreme Court, to which appeal has been made, it is pretty certain that every 2-cent fare law in the various states will be attacked at once by the carriers. Judge Sanborn held that states had no authority to regulate intrastate rates because a change in intrastate rates also affected interstate rates.

A trackwalker on the Pennsylvania railroad, who has spent thirty-five years in the service, has covered 177,900 miles in that time, which is equivalent to seven and a half times around the world. Track inspection is reduced to a science on the Pennsylvania. A patrolman registers in the tower at the end of his beat and the hour and minute of his arrival. He carries a registering clock by which his trips can be checked to the minute. His route usually covers about four miles, but is less than half this distance on stretches where special watchfulness is needed. At night the inspector has only the light of his lantern to work by and he must see that every frog, switch and signal is in good order. Overhanging trees and rocks, the wash of streams, road crossings, overhead wires and even the cattle in the fields must be watched closely by the track walker.

Next New Year's day every railroad in the United States will establish a pass bureau, in accordance with the ruling of the interstate commerce commission. The bureaus at general officers of companies will be in charge of a superintendent and no trip or complimentary passes to the wives or dependents of railroad employees will be issued until the superintendent of the bureau signs the pass.

The Supreme Court has just held that the so-called "bell ringing law" of Indiana is valid. The Legislature

enacted a law in 1909, compelling railroads to equip their locomotives with automatic bell ringing devices and the Louisville & Nashville road started a test case at Evansville.

Patrons of the Duluth, South Shore & Atlantic in Michigan are now getting receipts for money paid for tickets. The railroad secured a temporary injunction restraining the State from enforcement of the 2-cent fare law, and agrees if this law, now in litigation, shall be held valid that the holder of each receipt will obtain a refund of the amount charged in excess of 2 cents a mile, payment to be made within thirty days after presentation of receipt.

Great Salt Lake, Utah, is likely to become a great pickling vat for treatment of railroad ties and piling. "Pickled" ties in use on the Central Pacific for forty years have not decayed and demonstrate the preservative qualities of the highly mineralized water.

Locomotive engineers of the Wabash have formed an association to equip an instruction car, fitted out with all the brakes and the electric and steam appliances, which will make regular trips over the line, keeping the men informed with regard to all the latest devices.

No holiday rates this year for Thanksgiving, Christmas or New Years—this is the decision of the Central Passenger Association. A minimum of 25 cents for handling baggage which exceeds the regulations as to size or weight has also been adopted. The question of abolishing interchangeable mileage books in Central Passenger Association territory is being discussed and decision is deferred, pending reference of the question to the executive officers of the roads involved. The withdrawal of these books will seriously affect the traveling man.

The adoption of uniform lighting and heating plants, so that the interchange of cars may be made more effective and repairs expedited, was urged on all railroads at a recent meeting in Chicago.

The campaign of economy is still on and the Rock Island in a recent appeal to its employees says that \$5,000 worth of rubber bands were ordered by this road last year, while on one division at least an investigation shows that four bands were given out to conductors for every one that was properly used. Almond Griffen.

Jack's Resourcefulness.

Miss Loveleigh—The Professor was telling us to-day about the moon. He says the moon is a dead body.

Jack Spooner—That so? Then suppose we sit up awhile with the corpse.

Coins lose a little in passing from hand to hand, but it is not that way with neighborhood gossip.

A good conversationalist is a fellow who invariably agrees with whom he is talking.

The people who expect the most leniency are the people who never have any to give.



News and Gossip of Interest to Business Men.

Sunday's Great Havoc.

Saginaw people generally are sympathizing with Owosso in the terrible disaster that took place there Sunday. There was some disturbance in Saginaw and the wind blew with terrific force, but fortunately no serious trouble occurred, although people were very much inconvenienced. However, Owosso is so comparatively near at hand and the people of the two cities know each other so well that the disaster in Owosso is taken rather in the nature of a local tragedy for Saginaw. The locality and the people are so well known that the disaster takes on all the force of a neighborhood visitation and it is felt with peculiar strength.

Campaign For Better Conditions.

A very lively campaign has been inaugurated in Saginaw for better conditions as to what is known in all cities as the "red light" district. Rev. N. S. Bradley, one of the most powerful preachers that Michigan has today and a most determined and sincere man, has undertaken the campaign and has put it up to the citizenship as "the man's job." There exists and has existed in the city for years a peculiar and anomalous condition in that the haunts of vice are almost next door to some of the leading churches, and not only so, but in the district which is covered by the theaters and through which children have to pass to go to the high school. In the discussion that is taking place it is held by very many men that the "red light" is not a good business proposition, not even after being baptized by Rudyard Kipling as the "oldest profession in the world." The Board of Police Commissioners is being asked to act and to stamp out the evil, and the growth of the city is such that action will undoubtedly follow, even if delayed. Some excuse is being made that time itself is working the remedy and that the places are being forced out by the business growth. There is some truth in this, as in the case of the far-famed Saginaw auditorium, which is located with the State armory adjoining right in a neighborhood where in former years there was located perhaps the most notorious house in this or any other city. The bright light of publicity and of education of the people is having its effect and the houses are being gradually reduced to that condition of disrepute and disregard which is theirs and which properly belongs to them. It looks very much at the present time as though the

campaign inaugurated was bound to win out, irrespective of the opposition it is meeting from certain quarters.

Cutler Hub Company.

The Cutler Hub Company has just been organized for the manufacture of wooden hubs in Saginaw. The company has acquired about three acres of land from J. H. Malcolm, on Salt street, near Stewart street, in the vicinity of the McCormick-Hay Lumber Co. and will erect factory buildings at once. A complete equipment of machinery has been purchased and if the weather is favorable the factory will be under operation within sixty days. It is expected to employ about twenty-five mechanics on the start. The Cutler Hub Company is a copartnership composed of William H. Cutler, of Flint, and E. L. Cutler, of Pine Bluff, Ark. These gentlemen both have a long and successful experience in the manufacture of hubs and wood materials. The new company is supplied with adequate funds and promises to be another valuable addition to Saginaw's diversified industries and successful manufacturing enterprises. William H. Cutler will be in active charge of the factory in Saginaw and will remove his family to this city. Charles Totten, also of Flint, will be the superintendent of the Saginaw factory. In securing this industry for Saginaw the Board of Trade has had valuable assistance from the West Side Business Association and J. D. Swarthout, President of the Wholesalers' & Manufacturers' Association.

Business Notes.

By a fire occurring early Sunday morning, the West Side Arbeiter hall, one of the best known German organizations in the State was damaged to the extent of about \$8,000.

The Duryea Auto Co. has delivered its first 1912 light built vehicles to the New York representatives.

Julius Holland Horitz, Auditor for the Bank of Saginaw, is in New Orleans to attend the convention of the National Bankers' Association.

An addition of 32x92 feet is to be put to the Valley Grey Foundry Co., and work is already well under way. This plant is one of the young ones, but is progressing very rapidly.

The West Side Business Men's Association, with President Brady presiding, had a well attended banquet at the new Fordney Hotel Thursday night, and the evening proved a very pleasant one.

The Academy of Music, Saginaw's best theater and one well known to commercial men as a first-class place

of entertainment, has passed into the hands of a local stock company, with John T. Carpenter as manager.

Braymenn Bros., the Government contractors for the dredging of the Saginaw River, have sublet a contract to be started in 1912, and which will result in the construction of a splendid boulevard between Saginaw and Bay City.

Articles of association for the Saginaw and Bay City Navigation Co., capitalized for \$25,000, have been filed with the County Clerk. The company proposes to engage in a general maritime commerce. John G. and Harry S. Erd and William J. Passolt are the stockholders.

J. W. Brady.

It is a common and familiar expression, in speaking of a person who is delicate, to say that he "has one foot in the grave." With just as much force it might be said of some people that they have one foot in the past. They have never lifted it out of the rut in things that have been. Business conditions have changed materially as the years have flown. The way to succeed is to change with them. There are too many Rip Van Winkles who have been asleep for twenty years or longer, and have just opened their eyes to the fact that there have been great changes to which they find it impossible to accommodate their obsolete methods. They wish things were as they used to be. But they are not, and never will be, so what's the use of croaking? The receipt for success and happiness as well as peace of mind and contentment is to accept things as they are and go along with them. The man who thinks he could make the world over and improve upon it is something of an egotist, and, like

most egotists, finds few who agree with him.

Christmas comes next month. All people feel their happiest at that season of the year—open-hearted, open-handed, open-pursed. They will lavish affection upon their friends and relatives, incidentally being very good to themselves at the same time. They will think they are fairly nice sort of people, themselves, and deserving of some of the good things of life. So they will see to it that they live well during the holidays, even if it costs a little more than the customary allowance for running expenses. For this reason the storekeeper should see that his best foot is put forward with the boot nicely polished—or, in other words, that the choicest wares he has to offer are temptingly displayed. They will go at Christmas time, if ever.

It does not do any good to be dissatisfied with the world, for here we are. Some day we hope to reach a better one, but, in the meantime, we must make the most of this one. The chronic growler and complainer only makes himself and his associates miserable without accomplishing anything worth while. He is a nuisance to all who come in contact with him, and dies unwept, unhonored and unsung. The cheerful man, who makes the best of things, is the happy man and the best company. Also, he has ten chances for success where the whiner has one.

Symons Brothers & Company
Wholesale Grocers
Saginaw :: Michigan



Our Brands of Vinegar

Have Been Continuously on the Market For Over FORTY YEARS

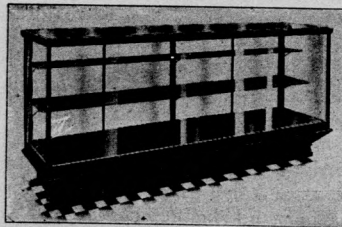
Think of it—FORTY years of QUALITY

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.

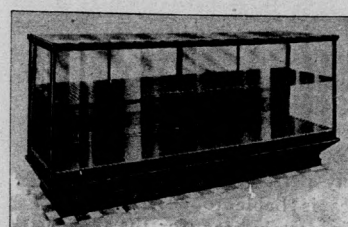
The following brands have the FLAVOR. specify and see that you get them:

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

Oakland Vinegar & Pickle Co. Saginaw, Mich.



No. 81 Display Case



No. 84 Cigar Case

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

MISTAKEN RETAILERS.

Grand Rapids Merchants Who Lose Money By "Economizing."

Written for the Tradesman.

The Tradesman has been saying sassy things about retail merchants who fail to work together, either for their own good or for the good of the city. In recent editorials Mr. Stowe has used strong language regarding the retail situation in the city, and it is probable that some of the merchants who have been hit by his tart statements of fact think he is putting the case too strongly.

If there are such, they ought to spend a little time talking civic pride with their neighboring dealers. They will soon find that a large proportion of the retailers of Grand Rapids have a subconscious notion that they ought to get together, that they ought to boost the town in every possible way, and so help themselves. But, coupled with this notion, is the belief that no unselfish movement for the good of the city will ever meet the approval of a majority of retail business men—if it costs a dollar. Every man distrusts every other man.

This used to be the case with wholesalers and manufacturers here, but that is all over now, and it is time that retailers got together and found out more about each other. Of course the remedy is association as well as organization. Then, perhaps, the notion that some one else ought to do what is necessary to be done will be knocked out of the heads of the dealers. What "some one else" is supposed to do is rarely done. The retailers must get together and do things themselves.

One reason why retailers are slow in doing things which, without immediate profit to themselves, will bring benefit to the city in the future, is because the manufacturers and jobbers and retailers have in the past been so liberal in everything connected with civic advancement. The "big firms" have been so willing to do, and have done so much, in the past, that the "little men" are perfectly willing for them to keep right on booming the town, bringing money here which finds its way into the till of the retailer rather than the bank account of the boomer.

The "big men" have always shouldered the burden, and now the retailers think they ought to keep right on doing so. The latter do not object to anything which brings money here, but they seem to want others to do the work and foot the bills. This in spite of the fact that the retailers are the ones who receive the immediate benefit of any great gathering, like a state convention, a fair, or a homecoming week.

It has been said that the wholesalers and manufacturers are the ones who do the pushing. While this is in a measure true, there are some manufacturers who are deader than Moses when it comes to helping out in bringing a crowd to Grand Rapids to spend money. Not long ago a man working for the West Michigan State Fair went to one of the largest and most prosperous furniture firms in the

city for an advertisement for the fair book. It was not claimed by the solicitor that the advertisement would do the big firm much immediate good, but would give the Fair people a little money to help push its work of bringing hundred of thousands of dollars to Grand Rapids merchants every year.

"Why," said the manager of the concern, "I'll give money to have the Fair kept out of Grand Rapids. My men want a day off every time there is a Fair, and that interferes with my business. We contribute to the prosperity of the city by paying all these men," he added, glancing out of the window at the big shops in sight.

And yet, that man was getting special prices for his furniture because it had the Grand Rapids mark on it. His product was from Grand Rapids, and had a name in the world—and he wasn't one of the men who built up the reputation of the city for good furniture, either. He couldn't see that anything—especially a State Fair—which advertised Grand Rapids widely also advertised his furniture.

But this man was an exception. When the solicitor went to the Nelson-Matter Company and saw Mr. MacBride and to Sligh plant and saw Mr. Charles R. Sligh no arguments or persuasions were needed. They are big enough to see the benefits of a big Fair.

"Is it possible that there isn't a furniture advertisement in the book?" asked Mr. MacBride. "Well, Nelson-Matter will take a page. Just put in the name of the company, and let it go at that—a whole page."

Mr. Sligh said the same thing. Mr. Bishop of the Bishop Furniture Company said what the others said. Like Mr. MacBride and Mr. Sligh, he knew the benefit of advertising Grand Rapids by State Fair or otherwise.

But the idea was to tell what some of the retailers said. One hotel man said: "Why, my place is so full during Fair week that I have to put up cots in the halls, so where is the use in advertising? This advertising is just a big graft!"

The solicitors opened to the page showing the names of the officers and directors of the Fair.

"Do you think these men are grafters?" he asked, pointing to the distinguished names on the page. "Not one of these men, bankers and men of large affairs, gets a cent of pay for all the work done by them for the Fair, except the Secretary, Mr. E. D. Conger, and he gives his salary to me for doing this work. You're a hog, that's what you are," the solicitor went on, thinking he had lost the business anyway. "You want these men to bring you patrons at their own expense."

The hotel man signed the contract. One restaurant man asked to be given space, one was urged into a \$6 advertisement, and one refused because he could not find accommodations for people Fair week. Mr. Boyd Pantlind doubled his order and said he would take more if necessary. A trunk man looked over his books of the year before and said that he had no increase of business Fair week and stayed out.

A merchant tailor who does an exclusively fine business out of the city said the advertisement would do him no good, and would not talk about the benefits to be brought by the Fair.

"Why," said the solicitor, "the West Michigan State Fair paid me the \$40 I gave you for the suit I have on. What about that?"

"Oh, you would have had the suit anyway," was the reply. "You would have earned it somewhere else."

A grocer who has a large business from restaurant men said the Fair would do him no more good if he advertised than if he didn't. He admitted that he week was a very profitable one for him, but refused to help pay the bills. If there would have been no Fair at all if he had not given fifty dollars, he would have put it up quick, but he saw that there would be a Fair anyway and let the others bring it here.

A West Side business man said he would give money to have the Fair remain away, as the week was always a dull one for him. When asked how many of his regular customers made money out of the Fair and spent it with him the week after they got it, he said that was only his good luck!

Three furnishing goods men refused to assist in bringing the Fair to the city because the kind of men who bought of them were not interested in Fairs. When asked how much of the half million the fair would bring to the city would eventually pass through their hands they said that the problem was too difficult to consider.

One merchant refused to renew his advertisement because he could not violate about all the rules of the grounds. Another refused because he could not get all the free admission tickets he wanted. An oculist declared that he never knew when there was a Fair in town, never went to one, and never received any benefits from one. During Fair week the solicitor observed that his store was full of country people every night.

The West Michigan State Fair brought hundreds of thousands of dollars to Grand Rapids that year, and all of this money eventually found its way into retail channels. Whether paid out in premiums, in care of the grounds, in putting up new buildings, in caring for stock, it all drifted into the hands of retail men in time. The money the visitors brought here was paid out in admissions, in car fare, hotels and rooming houses, in restaurants, and directly in the retail stores. Eventually all this money went to the men who supply the necessities of life at retail, just as all the water in the world has somewhere an outlet in an ocean. Yet the wholesalers and manufacturers and other men in general business were the ones who helped, and not the retailers.

This article may be considered rather intimate, but it tells exactly what the "big men" are expected to do by the retailers. Why, the retailers never even go to the fair. They say they are too busy, and look "superior" when you ask them about a certain fine exhibit. If all the money which comes here every fall by reason of

the Fair went to the State Fair at Detroit, there would be a howl among retail men that could be heard above the roar against "Dr." Cook at Copenhagen.

The attitude of retail men toward the Michigan State Fair shows their attitude towards nearly every other enterprise designed to help business in the city. Mr. Stowe is right when he says they are narrow-minded. They take no interest in anything which does not show a dollar right away quick. Even the foreign management of Powers' Opera House sent to New York for a list of plays booked for the season and helped the Fair out. And the shows for Fair week could not be advertised at that. Mr. Stair of the Majestic did the same thing. They received no greater benefits during Fair week than did the retail grocers, and yet there wasn't a retail grocer or druggist in the book!

If associated closely together, the retailers would be able to talk over such benefits with one another, and their help would come without a strain like the pulling of a tooth. As every benefit to the world comes from the ground, so every dollar in the world is at one time or another used in sustaining or clothing life, so the more dollars the retail dealers help to bring her the more they will get.

Alfred B. Tozer.

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.

For Dealings in
Show Cases and Store Fixtures

Write to
Wilmarth Show Case Co.
Grand Rapids, Mich.

Hart Brand Canned Goods

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

Michigan People Want Michigan Products

G. J. Johnson Cigar Co.

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



MAPLEINE
(Flavor de Luxe)

Sells
Satisfies
and
Sells Again

The Louis Hilfer Co.,
4 Dock St., Chicago, Ill.

Crescent Mfg. Co., Seattle, Wn.

TEN TALKS

To Bank Clerks By a Practical Banker.

Sixth Talk—Loyalty.

We have noted during the last year several instances of engineers upon locomotives sticking to their places with their hands upon the levers through the most terrible catastrophes. The newspapers acquaint us with deeds of heroism which are identified with disasters and exhibit the loyalty of men to their highest sense of duty. Perhaps we have no stronger exhibition of loyalty than that which is illustrated by Job, who, with all the calamities that came upon him, still clung to his faith in God. On the other hand, we have in strongest biblical illustration of disloyalty.

We call loyalty to the country, patriotism, and we canonize men who have made themselves prominent in times of trial. The number of men and women during the Civil War in this country who gave the best they had for their country's sake stand out as the most splendid examples of patriotism.

On the other hand, those men who sought to evade the responsibilities incident to citizenship by seeking a way to Canada, fleeing from the country's greatest need, cast a shadow upon their families which has never been forgotten.

The last injunction to me by my father before his death was couched in this language: "The State has been very kind to you. It has furnished you with the best opportunities to equip yourself for a career. Do not forget the State in your plans for usefulness and never count it a sacrifice to do all you can with your ability for the State." My interpretation of this has not led me to think that the man who runs for office is heroic in connection with State responsibilities. The man who is willing to accept a clerkship or other positions in connection with the government of the State must not be considered as exhibiting any particular loyalty, but the man who is willing to give himself and devote his ability to the interests of all the people and the State shows his loyalty and his good citizenship.

We ought to be proud of our own city and to stand up for it in every possible way. The lines of business that make it prominent should receive our attention and we ought to be loyal enough to our own specialties in business to make our purchases in our own city instead of going outside in the hope of getting a wider range of samples and probably better prices. I have no patience with people who depend upon the conditions in their own city for their success in getting on in the world, and, when they have any purchases to make, go away from home and spend their money. This it seems to me is disloyal to one's own town, and in one's own nature loyalty is a most attractive attribute of character. I think it is almost always true that people who have good neighbors are good neighbors. You know the story

of the people who were moving from one village to another and had all their effects upon the loaded wagon and stopped at the toll gate to enquire about the town to which they were going. They asked the genial gatekeeper what he knew about the people in that town, and if they were nice people to live with. He enquired, before giving an answer, as to the kind of neighbors they had left, and found they could not say mean enough things about the people and they were glad to get away from them and wanted to get into some nicer place. Then he replied: "I think you will find the folks not much better where you are going. I am sorry to give you as my opinion," said he, "that your new neighbors will be no better than your old ones."

Later in the day another moving wagon came through the gate and the toll receiver asked where they were going and found they were moving to the same place where the morning travelers were migrating, and the father of the family said to the toll gate man: "Do you know anything about the conditions in this town in which I am going to live, and what kind of people they are?" And the same wisdom was exhibited again by asking what kind of a neighborhood they had left, and the reply came quickly: "We left a splendid neighborhood. We were awfully sorry to leave such good neighbors as we had, but it seemed to be a necessity because of conditions that we could not control. We can not hope to find better people or kinder people than those we have left." The astute gatekeeper then answered: "I think you will find very beautiful people in the town you have decided to live in. The people are just as kind and good neighbors as those you have left."

This illustrates a great truth that WE GET WHAT WE BRING; that the possibilities of happiness and usefulness are within ourselves, and if we are loyal to the best we have in us, we shall meet good citizens and good neighbors everywhere.

It is important to be absolutely loyal to the occupation in which we are engaged, and there are times when the greatest test comes to such loyalty.

You know the case of Dr. Ludlow, the celebrated surgeon, who, with his son, was performing a delicate operation which involved a life. In the midst of it the elder Ludlow was suddenly stricken by the hand of death and had to be carried out by attendants. The younger man, knowing his father was stricken and with a great anguish of the loss upon him, still nerved himself to the responsibilities which involved a life and with a steady hand tied up the arteries and finished the operation successfully before going to the performance of his last duty to his beloved father.

We espouse a business and this involves the best we can give to it and we have no right to neglect in any way the obligations involved in this business. One day I talked with a

bank clerk who was employed in this city and in a burst of confidence he told me about what unfortunate methods prevailed in the institution with which he was connected, giving me an account of many things which he had seen and which he considered discreditable to the institution. This was done, I found later, because the young man had in mind a position in connection with our own bank. Do you think for a moment this exhibition of disloyalty would be any recommendation to me for this young man? If we are out of sympathy with the methods pursued by our employer there is but one thing for us to do and that is to seek employment under conditions which are more congenial to us.

I am proud of the personnel in our own institution largely because you all exhibit such an interest in and loyalty to our bank. I never see any unwillingness to make sacrifices in the interest of our institution and I want you to know that the management appreciates any personal sacrifices you may make from time to time because of your desire that we should achieve the highest success as a factor in the community. The highest type of good citizenship demands of us loyalty to our country, our state, our city and neighbors, our occupation, our employers, our home and family. And in the opportunities of the home circle it seems to me we have the most promising field for the exhibition of loyalty. If we are loyal to our home and those who should be the most dear to us, the principle upon which we exhibit this loyalty will lead us to employ it in every relationship in life. So permit me to enunciate what I believe to be a great and far reaching truth: That the man who is true to his parents,

his wife and children, his family circle, his home, has in him the basis of the most loyal manhood to care for all the responsibilities of life.

Charles W. Garfield.

Ease and Naturalness First Requisite in Signatures.

Among bank cashiers there are some signatures that would grace an Egyptian obelisk. Happily, there is a full roster of officers on the letter head, or somewhere on the piece of paper there is a clue to the name. Sometimes one has to look at the cabalistic letters that denote who dictates the letter for aid as to the initials. And very often one has to take a leap in the dark. It is very embarrassing. One likes to make fair weather with the correspondent. He may be a man of great repute. It is unfortunate not to be able to know who he is by the name signed to the letter. In the banking business it is very important that the name be known. But hieroglyphics

We recommend the purchase
of the
Preferred Stock
of the

**Cities Service
Company**

at prevailing low prices

Kelsey, Brewer & Company
Investment Securities

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

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.

take too much time. Then one is never sure. There are names that have never been deciphered. They are taken on allowance. The printed forms say so. The rest is left to chance. You think it is the same man. You do not really know. So as one reads the day's mail, one is thankful for the small favor of a plain and really legible signature.

Of all men bankers ought never to write a signature that can not be read. All this flummery of so twisting and turning the letters, the making of monograms and the like out of initial letters, is too puerile to really be a part of a banker's record. Yet there are hundreds of signatures of bank officials in the land that can not be read. To try to devise something that is bizarre and unusual, past the unraveling of the reader, does not mean that it is hard to counterfeit. The reverse is perhaps true. But names are nothing unless known.

Practice What He Preaches.

It certainly is an aberration of an otherwise sane lot of men that there should be so many signatures that can not be read. Then, too, the banker ought to practice what he preaches. And how often does he say to the customer: "Write your name on the card in an easy manner, in the way you usually sign it." This is for the double purpose of being read and of being a copy by which the signature may be known when it is signed to a check or note. Every customer is cautioned to have but one signature with the bank. And it is a practice that is pretty well understood by the average business man. This signature has a great and abiding value. But if it is something that a man can not read then he can not learn it. He can not know when it comes round whether it has the right number of lines or not. The banker of all men ought to have a signature that can be easily and quickly read.

Illegibility and Consequences.

This matter of being known and readily distinguished is a prime requisite. The signature means the entrance of the individual into the bank's strong hold. Cash is paid out on the signing of a name in every bank in the country. Millions of money every day in checks and the tellers must read them all and make no mistake. If the signature is forged it will make a loss for the bank. The banker must know the signature of his customer. And he does. The forgeries are few and far between. But when they do come they are disastrous. Illegibility adds to the confusion. It is impossible to read a signature by spelling out the letters. No man will every time make the same number of strokes and with the same slant. The hand bears a distinct relation to the nervous system. And it is impossible that it shall not partake of the general condition of the nerves. You can not count the lines or observe the slant and the shading as matters of infallibility. Men who sign their names most will vary according to the mood. There is character in writing

and it makes its impress on the whole signature and not on a part or on the mere penmanship. A signature is, in fact, a mark.

A Signature Is a Picture.

In fact, the true signature is a picture that fastens itself on the brain of the teller. He reads it as a human document. He knows the disposition of the man to some extent. He can tell his habits in part from the way the whole looks and the variations that will occur from time to time. But the picture is the same. It remains fixed in the memory once it is learned. And so it is simply important that it be legible so that it may make itself felt. If the letters are mixed up in an effort to make something that will be hard to read, then it is impossible that this picture form in the mind in the same clear way. It moreover does not signify what is intended; the real name. An acrostic is not a signature. Neither is the hieroglyphic that is executed with so much pains.

Not Protection Against Forgery.

If it is to be imitated, then that which is most illegible on the lines we have laid down is the least likely to be detected. There are names in plenty that can not be read, and they cause embarrassment and confusion and may indeed cause loss. No man can write his name in a way that will not disclose something of his individuality. So that the making of the picture signature in a plain manner is not likely to make it the more easily counterfeited, or to take from it any of its legitimate individuality. Let a hundred men of the same name write their signatures on cards and the skilled reader will be able to distinguish every one of them by its general makeup even although each is plain.

Signature Photograph of Writer.

The writer who comes to the bank's counter must be identified by this form. There is no one who can come each time and identify the signature. It must be the picture in the mind of the teller that will authorize the paying of the check. And if this is not a plain one it will be the harder to remember. There is no doubt of this. For if it is never read it is never learned. The signature is not a Chinese character. It is a name written in English. It must mean something, and yet it must make its indelible impress on the mind. For this reason it ought to be plain. And it can lose nothing and will gain much. For it is the peculiar impress which the writer makes on the plain signature that will give it unmistakable individuality.

Simplicity Adds To Distinctness.

No two men will make a combination of initials alike, it is true. But if they are so interwoven or overlapped that they can not be distinguished then it is impossible to say which one belongs to the person in question. It is impossible to say what the combination of letters reads even if they can be made out in the proper order. The very best that can be done for and by the banker is to secure a signature that is the full name written out according to

the order of penmanship in which the writer learned his first lesson. It will, as we have said, bear a something peculiar to himself. It will not fail to make the proper impression. For the nervous force of the individual will make enough variation so that there will be no mistaking the name and the signature.

Distinctness a Valuable Feature.

Distinctness is necessary, then. It aids memory. The mind retains the full picture with whatever shading or "expression" has been inwrought into it. Memory is not of the peculiar combinations when it is allowed its natural course. Of course when these odd signatures come in they must be learned. But the mind left free to follow the route of least resistance will make a picture in conformity with the writing of the time and lay on it such marks of peculiarity as will always distinguish it. There is no effort to unravel the hidden. There is no effort required. It is the ordinary thing. And the rest lies in that faculty of the mind that will retain, once it is given, the picture of the whole name, taken together. This is the cut to the teller's adept skill. He sees the whole. He learns this character that is the character of the man. He need not make a mistake. For it is just this that the forger can never acquire no matter how skillful he may be.

We do not go to the extent here of agreeing with those who read character by means of the handwriting. But we do say that there is a part of the character of the man impressed on his signature. And although one in looking at a name can not tell a man's politics, one can, and without a shadow of a chance to be mistaken, tell just who wrote the signature.

Forgery Easier by Complications.

Indeed the forger looks for something that is out of the ordinary. For the man in making this blots out that natural character impress of which we speak. Then if there be the acrostic process, the intermingling of letters to make a handsome monogram, the character is still more obscured. And so it is that the best work of the depositor and the banker is found in a plain and natural signature. The importance that attaches to this is only estimated by the

magnitude of the transactions involved daily in the United States. Millions and millions go through the clearing houses each day on a signature and on that alone.

Forger Looks For Peculiarities.

The forger is on the lookout for that which will best serve his purpose. He will not analyze and compare in the way in which we have indicated. But he will still be a menace to the bank and to the honest transactions of the bank while he is able to follow some mode of signing that is peculiar and out of the ordinary. In fact, the man who tries to conceal his signature is helping, himself, to perpetrate a fraud. This may seem like a strong statement. But is it not true? Why should a man with sound sense seek to hide away his name so that a forger may not know it and may not be able to imitate it? Imitation is easier when there is something that the forger may study out and conform to. But the whole name, with its natural nervous force, and even the writer's temperament concealed, and at the same time revealed, therein, this it is very hard to forge.

Hieroglyphics Valuable.

The mere matter of time lost in trying to decipher these illegible signatures and these hieroglyphics is warrant for a concerted effort to do away with them. And the practice can nowhere start so well as in the bank and with the banker himself. One need not be proud of one of these mysterious combinations of letters. Any school boy can get up one no other school boy can read. It is time that the business of the world get upon a sane basis in the little things that make for the good of all. And the pure cussedness there is in some signatures and in some handwriting give to the rubber stamp a claim to our respect that it ought not to have. For in fact there ought to be a place to draw the line on its use. It is very necessary in endorsements, but it will never come to take the place of handwriting on the original document. And the very best that can be done is to urge everywhere that ease and naturalness be the prime requisites.

Charles W. Stevenson.

WORDEN GROCER COMPANY

The Prompt Shippers

Grand Rapids, Mich.



Quotations on Local Stocks and Bonds.

| | Bid | Asked |
|---------------------------------|---------|---------|
| Am. Box Board Co., Com. | 23 | 90 |
| Am. Box Board Co., Pfd. | 62 | 65 |
| Am. Gas & Elec. Co., Com. | 43 1/2 | 44 1/2 |
| Am. Gas & Elec. Co., Pfd. | 294 3/4 | 295 1/2 |
| Am. Light & Trac. Co., Com. | 106 | 108 |
| Am. Light & Trac. Co., Pfd. | 79 | 81 |
| Cities Service Co., Com. | 81 | 83 |
| Cities Service Co., Pfd. | 93 1/2 | 95 |
| Citizens Telephone Company | 175 | 180 |
| Commercial Savings Bank | 60 | 60 1/2 |
| Com'th Pr. Ry. & Lt. Co., Com. | 89 1/2 | 90 1/2 |
| Com'th Pr. Ry. & Lt. Co., Pfd. | 88 | 91 |
| Dennis Bros. Salt & Lbr. Co. | 93 | 95 |
| Denver Gas & Elec. Co., bonds | 96 1/2 | 97 1/2 |
| Flint Gas Co., 5% bonds | 185 | 193 |
| Fourth National Bank | 85 | 91 |
| Furniture City Brewing Co. | 125 | 130 |
| Globe Knitting Works, Com. | 100 | 101 |
| Globe Knitting Works, Pfd. | 210 | 225 |
| Grand Rapids Brewing Co. | 100 | 101 |
| Grand Rapids Gas Lt. Co., bonds | 163 1/2 | 165 |
| Grand Rapids Ry. Co., bonds | 12 1/2 | 13 |
| Grand Rapids Nat'l City Bank | 250 | 251 |
| Holland-St. Louis Sugar, Com. | 175 | 180 |
| Kent State Bank | 28 3/4 | 30 |
| Grand Rapids Savings Bank | 95 | 97 |
| Lincoln Gas & Elec. Co. | 10 1/2 | 12 |
| Macey Company | 96 1/2 | 99 |
| Michigan Pacific Lumber | 100 | 102 |
| Mich. State Tele. Co., Pfd. | 80 | 81 1/2 |
| Michigan Sugar Co., Com. | 198 | 200 |
| National Grocer Co., Pfd. | 66 1/2 | 67 1/2 |
| Old National Bank | 88 | 90 |
| Pacific Gas & Elec. Co., Com. | 225 | 225 |
| Pacific Gas & Elec. Co., Pfd. | 98 1/2 | 99 1/2 |
| Peoples Savings Bank | 52 | 55 1/2 |
| Saginaw City Gas, bonds | 78 | 80 |
| United Light & Ry. Co., Com. | 67 | 70 |
| United Lt. & Ry. Co., 1st Pfd. | | |
| United Lt. & Ry. Co., 2nd Pfd. | | |

November 13, 1911.

Cities Service Co. stocks have experienced a sharp advance during the week owing to rumors that the company are planning to add another property to their holdings on a basis which would increase the earnings of the common stock. Enquiry at New York has practically confirmed the deal this morning.

Public Service Corporation securities continue in demand and all show slight advances over last week's prices.

Several good sized blocks of American Light & Traction common have been purchased by local investors and sales have been made up to 296.

Bank stocks are still sought after and Grand Rapids National City is quoted at 164-165 while 225 is bid for Peoples Savings. Buyers seem to feel that it is useless to bid Bank stocks up very much for they are so closely held that even prices above the last sale do not bring out any of the stock.

Overdrafts an Evidence of Unsound Banking Methods.

The Comptroller of the Currency has issued instructions to the examiners to warn bankers against the overdraft evil. The compiled statements of all the banks have shown overdrafts to a total of \$53,000,000, and the regular average for the country is around \$33,000,000. Following the instructions of the Comptroller the examiners will advise bankers that to permit overdrafts will not be accepted as evidence of sound and safe banking and that by individual action or by agreement the banks should put a stop to the practice. In this city every bank has its overdraft, but the overdraft here is held in such close check that it can scarcely be counted as a menace. The total is less than 1 per cent. of the total banking capital of the city, and less than one-half of 1 per cent. of the total capital and accumulated earnings, from which it may be inferred that it is not particularly dangerous. Here are the figures, as

shown in the September 1 statements:

| | |
|------------------------|-----------|
| Old National | \$ 804.18 |
| G. R. National City | 6,002.59 |
| Fourth National | 935.73 |
| G. R. Savings | 4,907.73 |
| Kent State | 3,896.01 |
| Peoples | 396.85 |
| Commercial | 5,633.65 |
| City Trust and Savings | 5,178.08 |
| South Grand Rapids | 213.24 |

Total\$27,968.14

Advice from the Comptroller as to the overdraft may be timely, but as it relates to this city it can hardly be considered necessary. The bankers here discourage the practice all they can, but circumstances often arise when it is exceedingly hard not to permit it. If a customer known to be good makes a mistake in his book-keeping and unwittingly draws for more than he has to his credit, it is customary to pay the check when presented and promptly give notice of the overdraft rather than expose the drawer to the embarrassment of having the check rejected. Often it occurs, also, that a customer will telephone or call personally and ask that he may be permitted to overdraw as an accommodation for a day or two, and if it is known that he is good this permission is usually granted as an accommodation. When customers become careless too often or ask for the temporary accommodation in too large amounts or too frequently, the bank gently intimates that there is a limit. It is only those known or believed to be good that are accorded the overdraft privilege—not many chances are taken with those of questionable credit. The overdraft is admittedly an evil, but nothing short of cast iron laws will put a stop to it entirely, and such laws might in results be more harmful than beneficial.

Kelsey, Brewer & Co. have acquired another gas property, that of Boise, Idaho, and will finance it as a \$200,000 bonding proposition and an equal amount of stock. Kelsey, Brewer & Co. have been highly successful in their gas ventures, their properties all being on a dividend paying basis, but gas promotions are not looked upon with as much favor in this city as they were a few days ago. The Edward M. Deane & Co. failure and the Heald-Stevens fiasco gave the "game" a severe black eye, and then there have been other enterprises that have not panned out well, and there has been a growing disposition among conservative investors to leave such offerings alone.

It may be unjust to permit a few failures to militate against the many successes, but it is more or less human nature on the same theory that it is the unusual that attracts attention. Kelsey, Brewer & Co., as stated, have a fine record of successes, but their securities have a handicap, not in a lack of merit but in the fact that their properties are mostly small and the market for their securities is so narrow that when an investment is made it may be classed as permanent. To their credit, however, it may be stated that they make their securities so profitable that their investors are loath to part with them.

Another "holding company" for utility properties has been organized, known as the Western Utilities Company, capitalized at \$500,000, paid in in full. The company has

taken over the Ottuma, Iowa, Gas Co. as its first undertaking and will acquire other properties as opportunity offers. The Ottuma Co. has been reorganized with authorized bonds of \$750,000, of which \$250,000 will be issued, also \$250,000 preferred and common stock. The bonds have already been placed. The Western

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

GRAND RAPIDS SAVINGS BANK

Only bank on North side of Monroe street.

GRAND RAPIDS
FIRE INSURANCE AGENCY

THE MCBAIN AGENCY

Grand Rapids, Mich. The Leading Agency

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

Selling Life Insurance for

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

ASK US HOW

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

BOND DEPT.

of the

Continental and Commercial
Trust and Savings Bank

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

Combined Assets over \$200,000,000

Offer high grade Municipal, Railroad and Corporation Bonds and Debentures to yield investors 3 1/2 to 6%. Correspondence invited.

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

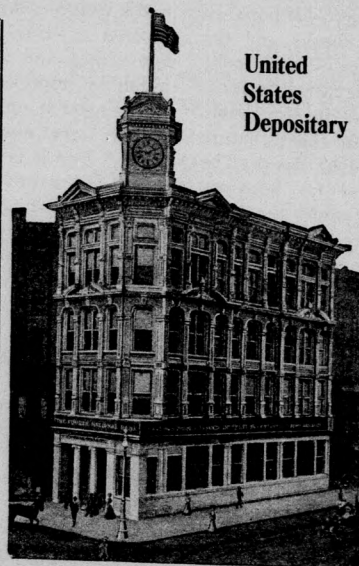
Fourth National Bank

Savings
Deposits

3

Per Cent
Interest Paid
on
Savings
DepositsCompounded
Semi-AnnuallyCapital
Stock
\$300,000United
States
DepositoryCommercial
Deposits

3 1/2

Per Cent
Interest Paid
on
Certificates of
Deposit
Left
One YearSurplus
and Undivided
Profits
\$242,000

Utilities Company will hold all the common stock and some of the preferred stock will be offered to investors. The new Western Utilities is of local interest in that Frank T. Hulswit is Vice-President and Richard Schaddelee Treasurer, both of this city and both well known in public utility circles. Prominent Chicago bankers and business men are identified with the enterprise. The Western Utilities is entirely distinct from United Railways and Light, with which Mr. Hulswit is identified, but the two will work in harmony.

The State banks must invest certain proportions of their investments in bonds, mortgages and similar securities, and ideas differ with the different banks as to how much shall go into such securities and how much shall be available for commercial loans and discounts. The Grand Rapids Savings, according to its last statement, split even as between loans and discounts and bonds and mortgages. The Kent State had 51 per cent. in loans and 49 in securities, the Peoples 28 per cent. in loans and 71 in securities, the Commercial 58 per cent. commercial and 42 mortgages, the City Trust and Savings 67 per cent. commercial and 33 securities and the South Grand Rapids less than 20 per cent. commercial. The loans and discounts represent quicker action and more profits, but the banker who has his money in well selected mortgages and bonds has less to worry about in times of trouble.

How to make the most out of all special occasions is always an interesting problem for a business man to work out. The holiday season presents one phase of this subject. Is it profitable to put in side lines of seasonable merchandise not carried continuously through the year? Some have found it a good thing to do—others say there is much risk with losses on unsold stock greater than the profits. Therefore, the question would seem to resolve itself into a matter of judgment in buying and familiarity with the trade of the town. Novelties of many descriptions are offered and plenty of them are sold. The discriminating merchant may catch some extra dollars if he can size up his customers well enough to know what they would likely purchase, and then stock up not too heavily. Better miss a sale by not having enough than to throw away profits on the over-supply. One thing about a well selected assortment of specialties to recommend them is their power to attract buyers who may buy other goods also.

A hen will spend a whole day getting up an egg that a hungry man can eat in a minute.

There are few things that make one feel so comfortable as money in the pocket.

Women are vain, but men are much more so and with far less reason.

Finnish Colony on Drummond Island a Success.

Sault Ste. Marie, Nov. 14—Miss Maggie Walz, of Hancock, Calumet and Drummond Island, promoter of the proposed national training school for immigrant girls at Marquette and founder of the prosperous Finnish colony on Drummond Island at the mouth of the St. Mary's River, in Lake Huron, is a remarkable woman in more ways than one and has had an interesting career. Coming to the United States alone when still in her teens, poor in purse and unable to speak a word of English, she is prominent now in various state and national women's organizations, has accumulated considerable wealth and is a leader of her nationality in the Upper Peninsula.

One distinction possessed by Miss Walz is unique. For service as maid of honor at nuptial ceremonies, she holds the Michigan record. During one period of five years, when she was employed as a clerk in Wm. Condon's general store at Hancock, she acted in that capacity 148 times. In one week she was a bridesmaid on five different occasions. Miss Walz sold the wedding dresses to practically all the brides attended by her when she was making her Hancock record. The former Condon business is now conducted by an incorporated concern, in which Miss Walz is financially interested.

Miss Walz was the third Finnish girl to arrive in Hancock, two of her friends having preceded her from Europe about a year. During her first five years' residence there she was employed as a domestic in the home of a hardware merchant and also clerked in the store. She left that dual position some twenty-six years ago to enter the employ of Mr. Condon. Miss Walz was an unusually good saleswoman. She was also a newspaper writer. She furnished weekly letters to Finnish papers in this country and in Europe for many years and finally purchased an interest in a Finnish daily published at Calumet. She lost heavily in this enterprise.

Miss Walz has been very successful in dealing in real estate and farming lands, but she had the hardest kind of a task to induce Finns to locate on Drummond Island, where she established a colony seven years ago. During the first year the people were dissatisfied. There was a lack of homes and other conveniences. The children complained because there were no sweets or marbles and other playthings. Miss Walz tapped maple trees and made sugar from the sap. She satisfied the appeals of the children for gum with rosin from spruce trees, and she made marbles out of clay.

There are now five settlements, with a combined population of probably a thousand people, on Drummond Island, and during the past few weeks fourteen of the early homesteaders have proved up their claims. Others will prove up in the near future. Kreeton, meaning Maggie and named after Miss Walz, is the principal settlement. There are five stores and a hotel at

Kreeton, as well as the only school in the United States attended exclusively by Finnish children. There are five schools on the Island. Miss Walz is one of the original homesteaders, and in addition to the 160 acres she procured from the government, she has purchased forty acres. She is the godmother of 150 children now living on the Island.

Scenically, Drummond Island is a beauty spot. Its people are contented now and it is declared that the population is bound to grow. There is a permanent sawmill, as well as a number of portable plants of the same nature. All of the settlers are farming. They are going in extensively for fruit-raising and already much fruit is produced including the finest of Concord grapes.

When fishing for compliments it is important that we use the proper sort of bait.

Keep your face to the front—that's successward.

May your thanks-time last through the year, until the next one doth appear.

If our mistakes teach us nothing it were hardly worth while to make them.

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.

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

There is Nothing in Safe Banking that we Cannot Perform

PEOPLES SAVINGS BANK OF GRAND RAPIDS, MICHIGAN

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

Savings Department Reserve 18%

Commercial Department Reserve 27%

WE WILL

BUY---SELL---QUOTE

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

C. H. Corrigan & Company

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Grand Rapids, Michigan

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BUYING GOODS TO SELL.

Difference Between Best and Worst Buyer.

The buyer of any mercantile firm has it in his power to make or break a whole business. Successful buying has a greater importance, when applied to retail merchandising, than even some buyers are aware. When the buyer sets out after goods for his firm he must consider many things besides the mere giving of the order. His first consideration must be to carry out the policy of the shop. If the business is done on high-grade merchandise it would be "snaps" or "jobs," just because "anything cheap will sell." On the other hand, if the business is to be done along popular lines, a buyer is perfectly safe, to a certain extent, in dabbling a little in higher-grade goods, because there is always a demand for lines of real staple value.

The good buyer has but one end in view in making every purchase—to buy goods to sell. That will be his first consideration. "Will it sell?" is his first question. It may appeal to his judgment in many ways and yet there will be something, let us call it the "buyer's instinct," that urges him to go slowly, to give the transaction a second glance. Sometimes the buyer asks his salesman's advice and abides by their decision.

A few years ago there was an old merchant who had for nearly thirty years been in business selling shoes. He was buying and among the lines offered by the traveling salesman was a certain line that captured the old fellow's fancy. But he was a careful buyer and as this was a novelty he felt he should purchase some of the line. The salesman waxed enthusiastic over the large sales he had made on that line in other towns and had almost persuaded the old merchant to purchase, when he decided to take the sample over to his shop and ask his son, a young fellow who would some day succeed to the business.

When asked his opinion of it he made his reply rather more emphatic than the old merchant thought was necessary, and notwithstanding it was entirely against the purchase of this line, he bought a small quantity. In a whole season there was but one pair sold out of the lot, the whole proving in the end almost a total loss.

This incident proves that while it is perfectly safe to follow one's judgment in buying, one must be able to bring to the aid of that judgment a critical and impartial and unprejudiced mind. The merits of the article must be weighed in the scales of judgment with honest weights.

Here are some of the elements that go toward making up a desirable article to purchase:

1. It has a dependable value.
2. The style is correct and one that will appeal to enough people to make it safe to handle.
3. The price asked is a fair one, and—
4. It can be retailed with a fair margin of profit.

5. The stock is hardly complete without this article.

6. There is no line in stock that very nearly duplicates it, or conflicts in any way with it.

7. There have been some calls for such an article, or—

8. The article appeals to the buyer as a sure seller.

The buyer's instinct as to what kind of articles will sell can most always be relied upon, but sometimes the most practiced will make a mistake.

A merchant in a border city visited by many tourists had been offered souvenir handkerchiefs. These were of silk with embroidered designs in colors in one corner. This merchant would not buy. He was afraid they would not sell, and as five dozen was the smallest quantity offered he "fell down." The next year another salesman visited him. The merchant still refused to buy.

"But, my dear sir, you ought to have these. O—H—(a store two doors away) sold, last season, over fifty dozen of them. Surely you can sell some, at least five dozen." This was the traveler's argument, usually a lame one, but in this case it proved effective. The merchant ordered five dozen. Before the season had passed he had sold over fifty dozen and had ordered sixty dozen for the next year.

Here was a case where a buyer's judgment was not up to the mark, although the merchant is a very successful one. His one failing is a too careful system of buying, a system that keeps his stock to such a low point that he often loses sales from being "out of" articles usually carried in stock.

When there is any doubt in the buyer's mind he should by all means be careful; he should put himself in the customer's place. Will the average purchaser, or even one class of customers, buy the article? If they will, the buyer should "try out" its sale by making a small purchase. There will be some failures, for no one is infallible.

It is not always the technically expert who can buy to the best advantage. It is necessary to know something about the goods one buys, although when dealing with reputable houses the value or reliability of the merchandise is almost assured. The trouble, if any, will arise from the buyer's poor judgment in selecting the lines that will sell readily to the class of trade the shop enjoys.

James H. Collins, a well-known writer of business literature, in an article that appeared some time ago in the Saturday Evening Post, describes the different methods of two buyers that illustrates our point:

"One of the worst clothing buyers in the United States, it is said, is the man who selects stock for a large men's clothing store in a manufacturing city. He knows clothing from fleece to rag-bag. He has operated a sewing machine himself, been a 'sweater' and also 'sweated.' His present employer took him from the cutting bench on an assumption that

his shrewd knowledge of how clothes were made would fit him to be a buyer.

"One of the best clothing buyers in the country is proprietor of a competing establishment in the same town. His ideas on the technical making of goods are probably hazy. To fool him in fabrics and workmanship would be easy enough, because his whole training has been acquired in retail stores selling clothes.

"Now, when the first clothing buyer selects stocks he is absorbed in goods, linings, seams and buttonholes. He knows so much about details of workmanship, and so little about selling, that he never pictures a suit on a customer. And so the establishment he purchases for, while holding its great trade among bargain hunters and men who buy a suit once in two or three years, is practically at a standstill in point of growth. He hasn't added a thousand dollars in new patronage.

"The other buyer, on the contrary, makes purchases with nothing but his fascination of merchandise in mind. Buttonholes and seams he leaves to the manufacturers, because he deals with reputable houses. Every suit he fingers is ordered or rejected on its selling qualities—as his eye takes in the whole effect of style and color he mentally sells that suit to his customers at home, or decides it isn't his kind of stock. This clothier is building a fine trade among the discriminating people of

his town, and every season his purchases are larger."

From these two instances it will be seen that the buyer can not make himself any less familiar with the technical knowledge of his business, as well as try to discover the tastes and demands of the locality. For with one he can select merchandise that will secure the permanent trade that extra good values always attach to any shop, and by the other secure the profitable trade of the transient and more discriminating element who will follow the newest fads and fancies from shop to shop. The trade of one class is in a way just as profitable as the other one, and except in rare cases can they be profitably divorced.

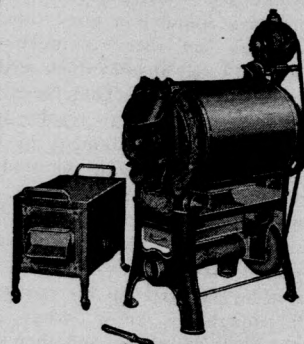
There are still a number of buyers who can not see any good in anything that does not fit in with their own peculiar tastes. They buy "value" every time, and more often value that has been bereft of style. "That's a good substantial article, that'll give bully wear," and they buy them. No doubt many people buy from the retailer who selects goods for the wear they can get out of them. But after buying the same thing over and over again for years there comes a desire for a change. Then look out for that customer. He will make the salesman wonder. He will want some thing radically different and if he can not find it at his "home" store he will go across the street to the rival firm and spend his good money there. And he will

How Does the High Price of Coffee Affect You?

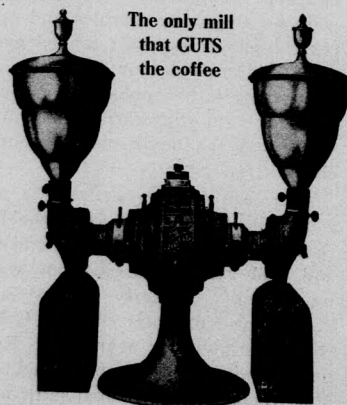
Now is the time Grocers using a ROYAL Roaster reap the advantage. They can continue to sell coffee at the same old price and still make as large a profit as before. With the other fellow who buys his coffee roasted it is different. He has been compelled to boost his prices—losing customers—and even then is making very little, if any profit.

ROYAL Users

buy their coffee green and thus save all middlemen's profits and roast it fresh as wanted. You know its better fresh roasted, consequently larger sales—bigger profits.



Our No. 5 ROYAL Roaster



The only mill that CUTS the coffee

Individualize your Coffee Department with YOUR OWN brands. Build up your own coffee trade. A ROYAL SYSTEM will increase your business and profits quicker than anything else you could install.

Get our complete catalog today. It tells all about the ROYAL SYSTEM, also the "free" aid of our Service Department—our easy payment plan, etc. Drop us a card. We'll gladly send it.

THE A. J. DEER CO.

372 West St. Hornell, N. Y.

probably never go inside his "home" store again.

So that the merchant who sticks to the one idea of "value," meaning in fabric and workmanship only, will eventually fall by the wayside as his old friends get the bee in their bonnet to have a change.

The merchant who plunges for a season or two in his buying and has to take a "season off" to get rid of his left-overs and recover the ground he has lost will never recover the customers he loses through this method of buying. It is about the laziest method of all.

No good buyer will overload himself. He must not. He will, however, use every means at hand to try to buy enough. His knowledge will come mostly from past experience. He knows how many, or ought to, of any line he has sold during a past season, and that gives him a line on the amount he may safely buy for another.

There is one thing certain, and that is that in at least 70 per cent. of the shops and stores in the United States the year's profits, at the end of every fiscal year, will be found on the shelves in the shape of merchandise instead of in the bank as cash on hand.

And it is also certain that no one makes a profit until the article sold has been disposed of, been paid for and likewise the expense of selling paid for. Then if there is anything left over the original cost, it may safely be called a profit. If a merchant has only paper profits, profits proven by figures but not by solid cash, his profit is problematical, after all.

Therefore it is safe to say: Buy in as small quantities as you can safely, without detriment to the stock, and as much from hand-to-mouth as possible. By this we do not mean that no placing orders should be given. They must be in many cases, but they need not be so large as to tie a fellow's hands when the next traveler comes along with undoubted underpriced goods.

If a buyer will place about 70 per cent. of his orders in advance he is in a position to hedge should local conditions indicate an unfavorable season, or to buy any late styles or snaps that come along later. Credit is so easily obtained these days that the manufacturer often kills the retailer by his kindness in supplying him with more goods than he can pay for and consequently many otherwise sound business men are forced out of business by obtaining credit too cheaply.

There is often a great deal of misleading advice given by business writers. Those who advise merchants to hold off their purchases until the season for ordering is very well advanced, or practically past, do more harm than good. Among the shoe retailers there is a growing number of local organizations and one of the avowed planks in the platform of these organizations is to put off buying. This is a mistake, for the proper time to buy is when the right goods

are offered, when the traveling salesman comes around and has his samples on view. The goods purchased early are manufactured during the regular manufacturing season and will prove to be better made and oftentimes of far greater value than those produced later on during the rush season.

The manufacturer must have a sufficient time to produce his wares. Unless a dealer desires late deliveries he should place his orders early enough to assure early deliveries. At the same time, the retailer benefits; he buys most of his goods at a time when nearly every firm is offering its best values and greatest varieties. He has time to compare values and prices, time to figure out his probable wants and to grasp the possibilities of every line that is offered him.

If a merchant goes to market each season he can not afford to buy less than 60 per cent. of his merchandise from the traveling salesman when he calls. This gives him ample chance to pick up lines he can use that are often temptingly shown to the buyer when he visits the larger centers.

Every merchant should go to market as often as he can. Even if he does not buy very many goods while away on his trip he is able to pick up ideas that are very valuable.

A country merchant last season went to New York City to buy goods. He spent thirty dollars on railroad fare alone, while his other expenses were perhaps double that. He bought only three hundred dollars' worth of merchandise, so that he practically lost money on every dollar's worth from that purchase; but he made hundreds of dollars out of the new ideas he observed in use in the city stores. He learned a great deal about the class of merchandise he was handling that he would never have learned at home. He was better fitted to deal with the local situation from having rubbed up against all classes in the city. This merchant was a great deal better off at the end of the season, although his city purchases must necessarily have been sold at a considerable loss.

The merchant should cultivate the friendship of the traveling salesman. He is in a position to deal out hundreds of dollars' worth of the most valuable information—and does, too, to his friends. It pays to be friendly to every one, for that matter.

It was only the other day that a certain buyer went to a sample-room to place an order. He did not act as if he was conferring a favor on the salesman, but the reverse. His entire attitude was one of good fellowship and equality. It did not take him long to do his work, but when he went out he left an impression which brought forth this remark from the salesman: "There's one of the whitest men in the trade." It can readily be deduced that this buyer would not have long to wait for delivery and that if there is at any time any inside information this salesman can disclose, this buyer will be the first to hear it.

A merchant should be aggressive enough and independent enough to buy the new styles as they come out. This can be made an excellent feature of the business. The shop showing new goods first each season usually gets a reputation and maintains a prestige that it is a valuable asset and should bring a considerable price, in case of a sale of the business, as good will.

One of the greatest guides a merchant can have in all phases of business is his trade journal. Any reader of the advertising pages alone of these journals should be able to buy the newest lines.

Many merchants will wait until the new things are brought to them. This is wrong. There is more buying done by letter now than ever before. There must be still more. The world is moving too fast now to await the traveler's semi-annual visit. As the new lines are advertised in the trade journals they should be purchased by the retailer. If he does this he will keep his stock up to date and hold his reputation for being the foremost retailer in his locality.

A system of perpetual inventories of each and every line would give a buyer, after one or two seasons, an accurate account of what has been sold, the sizes sold, the quantities sold, the increase of each season over its predecessor and so on.

A system of "out of" and "called for" slips to be used by the salesmen on the floor and behind the counter will aid materially in supplementing the testimony of the inventories and in revealing the mistakes of the buyer, for it is a mistake to underbuy just as it is a mistake to overbuy.

No buyer should start his purchases without first figuring to some extent how much he should buy and how this amount should be divided among the different departments. The haberdasher, for instance, who begins buying four or five and even six months ahead and keeps no record of his purchases, nor has laid any plans as to the amount he shall buy, is sure to overstock in one depart-

ment and underbuy for another. This always means a double loss.

As each purchase is made a fully itemized copy of the order should be secured. This should state sizes as well as color, shape and pattern. It is only a lazy man who buys any line that comes in sizes in a "regular" assortment. One man's regular assortment does not mean the same as another's. Sometimes the "regular" assortment proves to be very irregular. Take plenty of time to figure out your own assortments and see that you get them. If you do, your stock can be decreased fully 10 per cent. over a stock that is assorted "regular."

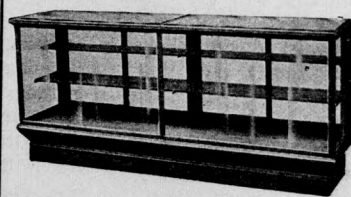
Most merchants can afford to buy less than they do and will eventually make more money. Read over again what has been said about paper profits.—A. E. Edgar in Haberdasher.

The other day a New York storekeeper was fined \$500 for having 40,000 cans of fermented condensed milk in stock. Another was fined \$100 for having 12,000 dozen of bad eggs in his possession. Several have been fined smaller sums for similar offenses. This is all in the fight for pure food, and surely the people are entitled to have it, and to them it is a misfortune if they fail. Adulterated food products, and especially those that are decayed or fermented, are dangerous, the more so because they probably fall into the hands of those too poor to buy better and those who are ignorant of the damage they must thus suffer. Purity and cheapness are not incompatible. Plain food may be at once pure, cheap and wholesome. All the authorities can do in this direction is nothing more nor less than a public benefit.

The man who "has his nose to the grindstone" is not guilty of sticking it into other people's business.

Nothing shocks a man so much as to find that his sons are just as bad as he was in his youth.

The man who is too busy to be polite, is also too deaf to hear Opportunity's gentle knock.



"Paragon"

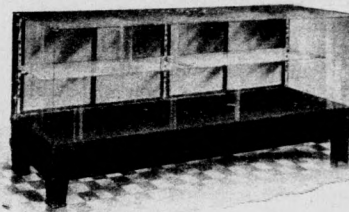
No. 58—18 Styles

Send for Full Information on the Modern Methods of Merchandising

Men's Suits ☐ Millinery ☐
Furnishings ☐ Dry Goods ☐
Show Cases ☐ Drugs ☐

And.....

Name..... Address.....

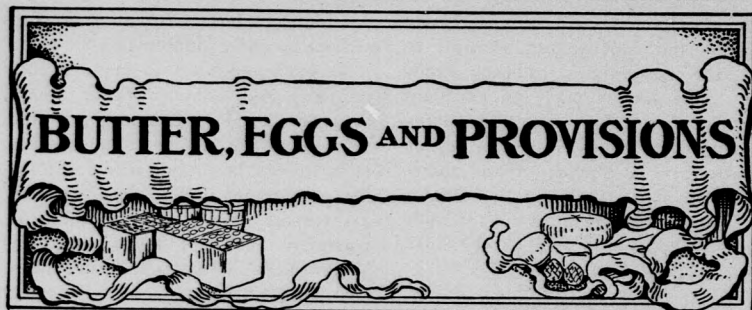


"American Beauty"

No. 412—36 Styles

Cut out and mail to
Grand Rapids Show Case Co.
Grand Rapids
Places you under no obligations to buy

The Largest Manufacturers of Store Fixtures in the World



The Cheesemaker of the Good Old Time.

Written for the Tradesman.

The cheesemaker of the past had much to contend with—much to try his patience and his religious standing. Nevertheless he was a good fellow.

This information, it seems, got around just before or soon after he died. The funny part of it is, the statement has been circulated at full face value, like a questionable coin, except, no effort has as yet been made to trace it to the source, at least by the public in general.

But, for ourselves, we have investigated some, in an unofficial way; we have quietly traced the hearsay to its source and back again in an effort to nail the lie, if it be one. We took up the trail again determined, if possible, to run the epitaph, as it were, to earth and we did—we came to the poor fellow's unmarked grave and then we went back again sadder, if not wiser, than before. Let us say, after carefully weighing our deductions, that the aforesaid statement seems to be based simply upon the assumption that all god cheesemakers are dead ones, and there you come to a full stop. They have never come back to make a statement for themselves and they never will. Let the temperature be what it may where they are now, they know too well how hot it was here.

I see cheese is spoken of in the Bible. I mean to say, some one told me one day, with a scholarly air, that it was. Well, I began hunting for it—I mean for our Bible—I found it laid away very carefully, all fears to the contrary notwithstanding. Then I began hunting for the cheese. I thought if it was spoken of in the Bible, it must be good old cheese and I had never found any too old yet; so I hunted and hunted, but all I found anything like it was a musty smell. Then I determined some rainy afternoon I would read the Bible through, but somehow it has rained on forenoons and Sundays only ever since.

Now if cheese is spoken of in the Bible, perhaps the cheesemaker is spoken of, too. If so, another honor has fallen to the profession, good and proper, as we say nowadays. If anybody deserves to be spoken of anywhere and well spoken of, too, it is the cheesemaker, and I protest against this too common practice of waiting until he is dead and gone. Yes, I know, being one myself, that this statement strikes closely at home. Not that I am a dead one,

but, "honest Injun," I have been more than half dead lots of times.

As I was about to say, if cheese is mentioned in the Bible it is probably where some too over-zealous or over-loaded cheesemaker started the time-honored theory that "the moon is made of green cheese." Our research must not be accepted as final on this point, but if substantiated by other theological students it certainly goes without saying that the cheesemaker, even in that early day, was "the same old sixpence," although he may have lacked the polish and, perhaps, some of the purchasing power of the more modern product—ask the "credit man."

I have often wished we could go back to the "good old days" as they are often referred to, and have the cheesemaker show us his cheese and get some "curd" to eat. But I don't wish it any more—not for mine. Prof. Seekno further, of Cornell, a great man himself, having a great grandfather with a great memory, recently told me that the old gentleman told him confidentially that when his great grandfather was only a little boy they used to take the curd directly from the calf's stomach to make the cheese with; and it was "a regular circus," wherein the cheesemaker played a two roll act, inasmuch as he was butcher as well as cheesemaker; since the calf had to be killed before the much desired curd became available. However, it seems some precautions were made, looking to cleanliness for a piece of cheese—bandage was always tied over the calf's mouth after feeding and before the autopsy to keep stray hairs from permeating the curd by the calf carelessly licking himself. Naturally we are told that the cheese was "licking good."

Now, I don't believe in splitting hairs, and I say this hair-raising story, as hairy as it may seem, may be accepted as true to a hair; for even to this day it is known to cheesemakers that a good curd will "hair out" when put to the test—the "hot iron" test.

Truly hath it been said that history repeats itself.

Yes, let the dead rest, poor fellow. We know the greatest boon to a cheesemaker, dead or alive, is rest. As stated at the top of our eulogy, our departed brethren must have had anything but rest while trying to sojourn here on earth and making cheese at the same time. Look at the problems he had to work out; not the least of these being how to live within his income, while with

the cheesemaker of to-day the problem is, how to spend his income. There is a difference, however, trifling, and the results are different.

Then there was the whey problem. What was to be done with the surplus whey in the flush of the season when the pigs and calves were small and their stomachs not as yet trained in the marvelous possibilities of expansion. For him to pull the plug and let the superfluous quantity run down the creek was the most suggestive and at once the most heroic and heart rending process to one possessing his fine sense of economic phenomena and, no doubt, hurried his haste to an unmarked grave.

But, aside from how to keep body and soul together, the great impending, stupendous, international question was doubtless how to make the whey "hold out" in the latter part of the season; when, seemingly, every pig's and calf's stomach for miles around (literally miles around) had to be filled from the whey tank. Ah, my brethren, "honor him," I say, "to whom honor is due."

To him we owe the discovery that whey and water mix under proper conditions and, furthermore, here, no doubt, originated the saying that "necessity is the mother of invention."

Harry Webster.

A Long Sermon.

A stranger entered the church in the middle of the sermon and seated himself in the back pew. After a while he began to fidget. Leaning over to the white-haired man at his

side, evidently an old member of the congregation, he whispered:

"How long has he been preaching?"

"Thirty or forty years, I think, the old man answered. "I don't know exactly."

"I'll stay then," decided the stranger. "He must be nearly done."

All Kinds of
Feeds in Carlots
Mixed Cars a Specialty
Wykes & Co., Grand Rapids Mich.
State Agents Hammond Dairy Feed

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.

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

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.

Wanted—Potatoes

Wire or write us what you have naming price and when can ship

Both Phones 1870 M. O. BAKER & CO. TOLEDO, OHIO

W. C. Rea

Rea & Witzig

PRODUCE COMMISSION
104-106 West Market St., Buffalo, N. Y.
"BUFFALO MEANS BUSINESS"

A. J. Witzig

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

MAIL ORDER BUYING.

Smaller Concerns Not To Be Overlooked.

Second Paper.

Written for the Tradesman.

In a previous article we pointed out some facts which should not be ignored in dealing with the mail order question. Briefly summarized, some of the reasons why people, especially farmers, patronize mail order houses are these:

The thorough and persistent advertising of the large mail order houses as compared with the entire lack or the partial, perfunctory, inefficient advertising of many local retailers; the lack of friendliness, even animosity, between town and country people for which the former are much at fault; the division of merchandising into so many distinct lines, necessitating the transacting of business at many separate stores, consuming much time in trading in town, whereas the catalogue house offers almost every kind of article known or needed from which list customers may select at home at their leisure; late opening and early closing of stores in contrast to the early-to-late service of the general stores to which farmers have been accustomed; the decline of the small villages and the greater distance for many farmers to reach a trading center while they still have near-by freight and express offices and more frequent mail service; inequitable, fair treatment of cash customers at credit stores; similar result when the farmer trades at city groceries and helps pay the heavy expenses of the delivery service for others and gets no reward for self delivery of his own purchases; ordering goods by mail encouraged by advertisements in almost every paper which enters the home; prejudice against middlemen; the independence of the individual buyer—no dealer must tell him where he ought to trade except the one who can convince or make him believe that he is giving him goods at the lowest possible price; ignorance as to quality of goods; not posted as to what goods are kept for sale by local dealers except in a general way; elimination of the personal equation in mail order buying with those who are influenced by personal dislikes—no look nor gesture repels, no insincerity of tone warns the buyer against untruthful statements or extravagant claims; disloyalty of manufacturers who depend largely upon jobbers and retailers to distribute wares and yet sell to catalogue houses at prices which give the latter advantage over the home retailer; reluctance or refusal of some merchants to make adequate reduction in price to quantity buyers. And there are other reasons. After every revelation and discovery we can still ask, "Why?"

It is possible that too many merchants think only of the few large mail order houses as responsible for the injury to their trade and overlook the lesser concerns the aggregate of whose sales in their community may be considerable. Aside from man-

ufacturers of important and useful articles who see fit to sell their wares direct to consumers there is a great host of advertisers of toys, games, jewelry, trinkets and trash who secure mail orders from boys and girls, school children and older people. Only the records of postoffices, banks, express and freight offices could reveal the amount of money sent away by people not dealers for goods in a single year. Such records would not include stamps and currency enclosed in letters. If a complete report of such moneys could be obtained for a given community for one year it would be of great use in helping merchants to determine the actual and the unnecessary loss of trade to themselves.

Whether or not these lesser mail orders for widely diverse kinds of goods to innumerable points could by reasonable exertion be decreased in favor of local merchants, some of this trade ought to be repressed by legal means. The source of supply is the proper point of attack, and this could be reached only by prohibiting the advertising. Here is where publishers come in for their share of blame in helping to sell such injurious, useless and dangerous articles.

No merchant anywhere need look upon the inroads of mail order buying as an inevitable or unremediable condition. There are many advantages in favor of the home merchant which are not always used or not rightly used. No one can succeed in business who simply takes what trade comes his way, or who makes no effort to overcome unsatisfactory conditions. None of these outsiders get trade without determined effort. They can not continue in business without constant and persistent "going after trade." They advertise, advertise and advertise. They must secure new patronage continually, for, whether valuable or worthless their goods, many can not sell a second time to the same individual.

Many a merchant would secure benefit financially, physically, mentally and perhaps morally by an occasional trip around among the farmers who should naturally be his patrons. Visit with them as a neighbor, talk about their crops and stocks, learn their needs and their preferences as to goods, places and methods of buying. After such a trip the merchant will not feel so much disposed to grumble about his customers dealing with mail order houses. He may thus be enabled to see some questions from more than one side and endeavor to improve conditions for the mutual benefit of both buyer and seller.

The mail order question in its entirety may seem like an insurmountable difficulty, but it has its weak points which even the small merchant may take advantage of and win some degree of victory. It may seem like a hopelessly tangled web, the result of present day pushing and scrambling, yet he who searches patiently for a loose end may find it, and by careful and persistent following up his opportunities accomplish much for himself.

It may not be the large intruder who does most mischief, but a swarm of little ones. In learning who these little ones are and how they operate we may better learn how to oppose the larger.

E. E. Whitney.

Conditions are materially changed from what they used to be, a fact of which the courts, of course, must take judicial notice. A case of interest everywhere came up in Massachusetts some time ago, where land had been sold under the familiar restriction that "no stable, private or otherwise, is ever to be erected or maintained thereon, etc." An owner under such a restriction built, or started to build a garage and those who attempted to prevent it declared that a garage is a stable for motor cars. The action went to the Supreme Court, which has rendered a decision holding that a stable in such a restriction involves the presence of domestic animals, like horses or cattle, etc., and that a building put up as accommodation for automobiles is different, and that a lot owner, under a stable restriction in the deed, can build a garage. That is a pretty important decision, for what the Massachusetts courts say on such a subject would be influential in the courts of other states.

A new law governing bakeries went into effect in New York, Oct. 1, and is drastic in its requirements. The commissioner of labor has authority to seal the oven of any bakery that is not kept clean, to put a label containing the word "Unclean" on all utensils and material in the place and to keep the oven sealed and the material and utensils so labeled until the whole place is put in a sanitary condition. The commissioner is the judge of cleanliness, may order windows cut to secure proper ventilation and other contrivances furnished to make the air pure. Any person sleeping in a bakery is guilty of a misdemeanor. The old law made the pro-

prietor of the shop guilty for allowing this, but the new law makes the one who sleeps in the bakery also guilty. Flour must be kept in clean, airy rooms, free from vermin, and rubbish must be deposited in airtight receptacles, which must be emptied daily. The law is a good one and thorough enforcement is very desirable.



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

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.

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.

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.

PRACTICAL STOREKEEPING.**Matters of Vital Concern To the Merchant.**

Paper Two—The Location.
Written for the Tradesman.

Location is an important item in the retail business. The theory that "the right man can make a store pay in any location" sounds plausible, but the writer knows of a big concern operating a chain of stores throughout the country and backed by millions, that failed to make one of their stores go in a certain location after a most thorough try-out. Insofar as executive brains, adequate stock, excellent store methods, skillful window trimming and persistent advertising are factors in helping to overcome the handicap of a bad location, all these factors were not wanting in the case I have in mind; and yet this concern failed ingloriously. They had leased the property for twelve months with the privilege of extending the lease at the end of the period; but at the expiration of nine months they were perfectly willing to pay in full for the twelve months covered by their lease, and quit that location. Moving down the street some four or five squares, they found a location in which they are making good.

A retailer who has his eyes open should be able to discover in a very short time whether his store will or will not pay in a particular locality. The sure test is a try-out. Of course it does not follow that, because one dealer has failed in a given location, another must necessarily fail who attempts to conduct a business in that stand. The second man may have superior ability, tact and enterprise. He may have better judgment in preparing beforehand to fulfill the requirements of the trade in that particular locality. What one retailer has failed to do because of a too limited capital or a too limited experience, another man better equipped with these things may be able to accomplish. Yet there are certain localities in which a given business must necessarily go slow; and there are certain stands that seem to be almost hoodooed. Of course they are not; for we have outgrown childish superstitions; and yet there are substantial reasons why such places are not good locations.

The location of one's store will depend upon a number of things. First, upon the nature of the business. If one is going into the dry goods business; a good plan is to get into the vicinity of the big department stores—right up alongside of one, if possible; or in the neighborhood of other large dry goods stores. Of course this does not apply if one is opening a little dry goods establishment in the suburbs. The neighborhood store is another proposition. Any store that carries a line or lines appealing to women should be located on a street frequented by women. A grocery store will do well in the vicinity of a market or meat shop. A fruit store will also do well in such a locality. I know a man who opened a fruit and vegetable stand just two

doors removed from a big successful market, and during the year has built up a phenomenal business. He carries a full line of fruits and plenty of fresh vegetables in season and, although he has just a little frame store, and, so far as I know, does absolutely no advertising, he is doing a marvelous business for the amount of his investment. The best thing about that shop is its location.

I know a retail shoe dealer who located his shoe store two doors from a big, well established shoe concern—thereby showing rare good judgment. He is reaping the rewards of his sagacity. When his competitors advertise a big sale, this dealer puts in some attractive window cards announcing special bargains, and comes in for a share of the benefits in the

the better; and now he is doing a big business. He has enlarged his store, increased his stock, taken to advertising on his own account and is doing a fine business. Another example of getting wisely located.

On a populous corner in a residence section of a certain city—populous because so many people changed cars there—a druggist bought a two story brick residence that came well out to the walk, turned the lower part of it into a drug store by remodeling it—and is now reaping the rewards of a bright idea. In the summertime his store is filled with people pretty much during the day—especially in the afternoons and evenings and well on to 11 o'clock at night. His business in cigars and tobacco is also very large. In addition

one gains by such a location is sufficient to offset the additional cost.

I know of one dealer—a furniture dealer, by the way—who is located far out of the downtown furniture retailing district. He has, however, a lot of ingenuity, and for several years he has been capitalizing this bad location in rather an ingenious way. He advertises that he is out of the downtown location where rents are high and the cost of operating the stores correspondingly high; he is out in the low-rent district; and thus able to sell furniture ever so much cheaper than his downtown competitors. He plays up this idea in season and out, urging the people who need furniture to take a car and ride out and see for themselves how much money he can save them. And he is getting a big trade. It is bully good advertising. Although he is unquestionably operating under a handicap insofar as location is concerned, he is turning that very circumstance to an advantage. But he is an exceptional man. And his advertising is of a persistent and persuasive quality. If he were to change his location to a better one and then put into his proposition the same fire and ginger, I dare say he would get more business than he now secures. I only cite this case to show how even a bad location is not necessarily fatal.

Sometimes the difference of a square or two makes a big difference in the amount of business that comes to one.

Generally speaking, the larger the number of people passing a given point during the course of the day, the better the location. I am told this is the way a certain large concern locates its stores; it has men stationed at certain points for days and days, getting an accurate record of the number of people passing that point in the course of the time. Yet this is not the only point to be considered; for it may be these people—or many of them, at least—are a busy workaday people on their way to and from the factory or the shop. I have in mind such a location. It is at the end of a bridge connecting a suburban town of forty thousand with the larger municipality; and, judging from the continuous throngs of people that pass this point from six until half past eight or nine in the morning, and from about half past four until half past six in the afternoon, one might suppose that it is an excellent stand. But, as I happen to know, it is not—for these people are not in a buying mood. In the morning they are thinking of their work and hurrying to it just as fast as they can; and in the evening they are worn out by the day's labor, and not in a buying mood. All they want to do is to get home just as quickly as possible.

Assuredly one of the most important problems that faces the practical shopkeeper is this of getting wisely located.

Chas. L. Garrison.

Coolness in Extremity.

Do you think he would be cool in time of danger?"

"I think his feet would."

The Road to Town

What are you doing to bring the farmer and his trade to YOUR TOWN?

Have you done your part toward making his visits profitable to him as well as to yourself?

Do you realize that good roads are business builders and that they are fully as important to you as they are to the farmer?

These are pertinent questions. They involve profit or loss. THEY OUGHT TO HAVE YOUR CONSIDERATION NOW.

costly newspaper advertising. One of the curious things about this instance is that one of the partners in the shoe business I mean the big shoe firm—anticipated this possibility, and urged the other partners to join with him in leasing this nearby stand just to keep a competitive shoe dealer out. But the other men in the firm could not see it that way so they let the opportunity pass. Seeing so much good shoe trade coming in that way, this young dealer conceived the idea that it would be a bully good place to have a shoe store so he moved in. In his old stand half a mile across the city he had never been able to do any business worth speaking of; but just as soon as he got established in his new location, things took a turn for

tion to all this he gets the neighborhood drug business. It is pretty much all in the location. In a less favored locality I fancy this dealer would not cut much of a figure. In casting about for a location he had sufficient imagination to see unrealized opportunities in this locality.

Somebody has said that the ability to pick one's neighbors is in a sense one of the most important points in retail storekeeping. And this is true as I have shown by the case of the fruit dealer and the shoe merchant. It is poor economy to get off of the prominent streets just to save something in the way of rents and operating expenses. Rents and operating expenses cut no ice provided the increased volume of business

Dignified Politeness Not Only Proper But Good Policy.

In times of political excitement when candidates for office are on their good behavior, and the seeker after votes, with well-rounded figure, goeth abroad through the land, making friends with those whom he would win to a place beneath his banner, we are wont to smile inwardly and accept with a few grains of salt his protestations of friendship. The extended right hand of gladness is regarded as insincere, and the general opinion, largely correct, is that his affability is only for immediate effect. No one is deceived, but many are well pleased to get even this momentary acknowledgment of their importance to the success of the candidate. It is human nature to like to be sought after, and made much of. No one knows this better than the office seeker, and although he neglects his constituents shamefully after election, he comes back with smiling confidence and repeats the dose when the time comes round for his re-election. A politician who would have the persistence to keep his affability up to concert pitch all the time would be well nigh invincible whenever he might come before the people for their suffrages.

What is of service in winning support in politics may well be applied to business. The merchant is constantly before the public, and his success depends upon the manner in which he is regarded by those to whose wants he caters. The old gruff-and-grum type has no place in trade. Customers may come to him for what they can get nowhere else, but they do not want to patronize him, as he will quickly find when a competitor appears on the scene with a larger stock of politeness.

Familiarity and so-called "jolly-ing," of an insincere kind, are not the things. Both disgust persons of sensitiveness and refinement. A dignified politeness is what carries the day. And it must be shown constantly and to all classes of people. It will not do to have one set of manners for the rich and another for the poor; or one set for the man and another for the woman; or one for the grown person and one for the child. Whoever comes to buy has a right to expect the best goods in the store of the kind for which they are willing to pay, and the best attention that can be given them whether the purchase be large or small.

It has been carefully figured out that the average American income is about eleven dollars per week. Out of this the family must be supported. The result is bound to be pinching economy on the part of many, for if the average be only eleven dollars, very many must be much less. For this reason the great majority of purchases in retail stores are for amounts under one dollar. But that dollar or less is a great amount to the purchaser, and it is given to the merchant, for value received, it is true, but, nevertheless, in preference to some other storekeeper. He should appreciate it.

Naturally the purchaser of house-

hold goods is the woman. She plans for the outlay and she does the buying. It is therefore to be expected that a large factor in running the store will be consideration of this arrangement. A man should always be a gentleman, but he should be doubly careful of his actions when in the presence of ladies. It is the part, then, of the merchant to treat all women customers with proper deference, whatever may be their station in life, and whether or not they may be agreeable. It is also the part of the true gentleman to allow nothing to go on in his place of business which may be offensive to the female eyes or ears. This means that rude, staring loafers are to be excluded, and only the best of manners to be allowed on the part of the salespeople. We show respect to the President of the United States because of his office, whether we like the man or not. In the same manner we are to be respectful to women because they are women, and so are our mothers, sisters, wives and daughters.

Where many storekeepers err, however, is in their treatment of children. They are accorded too often but scant attention, and are put off with hasty words and careless actions. This is not only wrong but it is the poorest of policy. They are quick to notice, and they are sensitive to affront. They do not hesitate to tell at home of the overbearing word or act which is their portion, and the parents are quick to resent these things in mind even if they do not mention them. They are like chickens which come home to roost, and if he but knew it, many a merchant could trace lost trade to just this cause.

Let the storekeeper ask himself how he would feel if he sent his child to another retailer, with good hard money to pay for what she was about to purchase, and she received brusque treatment and harsh words. Would he have the spirit of love and tenderness for the man who committed the offense? Just because they are children and are innocent and incapable of defending themselves is the reason why they should be accorded the very kindest of consideration.

Business is a game in which all points have to be carefully watched. No man on earth is entirely independent of every other man. We are too closely knit together in this world to go bounding along without heeding the rights of others. The merchant of a small town is a big man in that community. He is looked up to, and is considered when any important movement is on foot. He can maintain this position for his own benefit if he chooses to do so, but he can not make good if he is churlish and cranky. It is admitted that he has a great many calls made upon him for favors of one kind or another, and he often thinks he has to support every church, charity and society the town contains. Even so, he must not forget that the town supports him. It is a penalty that every man of prominence pays that he will

be run after, oftentimes very unreasonably. What he can not do he can politely refuse, and what he does do he should immediately forget. If he nurses a grudge against those who have gotten him to do something he would rather not have done he will bear malice against that person, and it will crop out some time to his undoing. If Peter Jones induces him to give a dollar towards the buying of a new carpet for the parsonage, he need not be sore if he finds the members of that church do not all hurry to patronize him. He has done no more than many others who expect no return. Just the same there is generally some friendship created by each act of this kind, and it will bear fruit. The whole trouble lies in expecting the returns from the investment are going to be out of all proportion to the amount invested.

Nobody can compel him to give to anything. It is his own doing, and if he does not feel that he wants to do it for the sake of the doing, or if he believes there is no business reason that is sufficient, then, by all means, let him turn the request down in a gentlemanly way, but let him not, whatever he does, remember it ever after as a regrettable incident,

and one in which he has been imposed upon.

And, above all, let him be courteous to the women and children who patronize his store.

The Baby's Future.

The Smith's first baby had come. He had been in the world ten months. They had christened him John and they called him "Johnnie" for long. There never was such a baby.

"How wonderful!" murmured Mr. Smith in hushed tones.

"He is a genius!" cried Mrs. Smith. "I feel it!"

"He will become an inventor," said Mr. Smith, "for his originality is unparalleled!"

"Or an actor," sighed Mrs. Smith. "He is so beautiful!"

"Or a musician," hazarded Mr. Smith, "for his voice reminds me strangely of the music of Strauss."

"Or a soldier," said Mrs. Smith. "He is so active!"

"Or a great politician," exclaimed Mr. Smith.

"Why a politician?" queried his good wife.

"Because, my dear," answered Mr. Smith reverently, "he crawls out of everything so easily."

Continuous Service

The popularity of the products of the National Biscuit Company and their great sales are due to continuous quality and continuous service—National Biscuit Company products are always dependable. They are always up to sample. Every package is like every other package.

And this quality-reliability is vastly to the profit of the dealer. It means continuous demand and a continuous service to supply that demand.

The extensive distributing service of the National Biscuit Company extends from coast to coast. It means a constant supply of all the products of the National Biscuit Company to every part of America.

Is your store a part of this continuous service? Do you enjoy your share of the goodwill accorded to National Biscuit products?

**NATIONAL
BISCUIT
COMPANY**



Price Ticket and Proper Display Best Salesmanship.

Written for the Tradesman.

Mr. Harkner is a successful dry goods merchant, the owner of a large and flourishing establishment. He has recently started his nephew in business in the same line in a Western city. Before the young man went away his uncle ventured to give him a little advice:

"Jim, there's just one thing I'm afraid of. I fear that you will use too much salesmanship. You're an A No. 1 salesman yourself. You're a crackerjack and you haven't any use for the kind of a clerk who just stands around and hands out the goods when they are called for.

"You have been the head of my cloak department for the last two years; before that you managed my carpet department. You have made a marked success in both positions, and both these places require salesmanship of a high order. You not only have yourself the tact, persuasiveness and quiet force that make for the disposal of goods, but you can impart these desirable qualities to others; you can train those who are under you to be good salesmen.

"You will naturally lay so much stress on this point that I am a bit fearful that you may neglect to take proper advantage of the fact that a great many goods will sell themselves better than any salesman can sell them.

"I have just been reading in the Tradesman a little story which illustrates the point I am trying to make. In a certain store there had come to be an accumulation of odds and ends of silks of various kinds and prices, some mere remnants, but mainly lengths of from four to fifteen yards in a piece. Some were getting a little out of style and altogether it was considered desirable to move the whole lot out as soon as possible. It was decided to offer the choice of the entire collection at a certain price per yard—a fairly low price, by the way—but still one which allowed a small margin of profit on the goods taken as a whole.

"As to just the best method of placing the goods on sale, the proprietor and the head of the department differed. The proprietor said, 'We'll stack them on a counter and place a good saleswoman in charge.' The head of the department expressed the opinion that it would be better to place the silks on a table where they could be readily examined by all who passed, have a large price ticket conspicuously displayed

and no saleswoman in immediate attendance.

"As an amicable adjustment regarding an honest difference of opinion, it was decided to try both plans, part of the stock being placed on the counter with the saleslady and part on the table with only the price ticket.

"The silks on the table were all gone by the end of the second day. How long it would have taken the saleslady to work off those that had been put in her charge was never known, for the goods had to be taken to supply the table.

"Jim, the price ticket and the proper displaying of goods are the best salespeople you ever can put in your store, and they work for the least money.

"The old idea of keeping store was to have all the goods primly stacked on the shelves; then show them when asked to do so by some person wanting to purchase. The new idea of merchandising is to utilize all available space for effective display, price ticket everything in plain and even conspicuous figures, and let the goods sell themselves.

"A merchant must make a constant study of human nature and cater to its whims and peculiarities. Many people do not like to ask the price of anything. If they see the price in plain figures, then they can decide in the silent recesses of their own souls, undisturbed by any human influence, whether they want that particular article for that money.

"The woman of limited means is diffident about asking as to prices, because she feels that if she does not buy a thing that she had manifested enough interest in to make an enquiry about, the haughty salesperson will think she can not afford it. The wealthy woman likes the price card as much as her poorer sister, for often she of the full pocketbook enjoys picking up a bargain as well as anybody. When she enquires for goods, she knows that only the high-priced things are shown her.

"Then so much has been said and written about women who just shop and take up the time of salespeople without buying anything that many ladies are very reluctant to ask to see goods unless they are quite sure they will find what they want. When such a one happens upon something that pleases her, she buys it without further delay.

"Another thing. It's human nature to want to get your hands on what you are buying. I can't just explain why, but it's true. Some one puts it

in this way: 'Women are just possessed to paw goods over.'

"So far as possible, this tendency should be gratified. Of course, delicate fabrics can not be exposed to dust and dirt and rough usage, but ordinary quick-moving goods suffer little harm by being thrown right out for inspection and handling.

"There are occasions when salesmanship is required. For instance, Mrs. Struckitrich comes in with her daughter to buy the wedding trousseau for the latter. Now bring on your salesmanship. They do not want to wander around and see what kind of dress goods you are offering at 69 cents a yard, nor do they care to look at those gloves in off shades at 97 cents the pair. Let some one who knows how show them the goods—the best you've got and all you've got, if necessary—and at the same time give them the all but obsequious attention which their souls covet. Let their case be handled correctly, and the Struckitrich check for a good-

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



Table Linens

We carry a good assortment in Bleached and Silver Bleached 20c. 27½c. 37½c. 47½c. 75c and up.

Red figured and checked Cotton Damask 20c. 30c and 35c.

Table Cloths mercerized and linen 75c and up.

Napkins from 45c to \$3.50 per dozen.

If your stock needs replenishing for Thanksgiving trade it will pay you to see our line.

PAUL STEKETEE & SONS

Wholesale Dry Goods

:: Grand Rapids, Mich.

A Quick Seller and Good Profit Makes an Item Attractive to a Merchant



Our line of Hand Bags consists of attractive items. We have them in Mesh, Velvet, Leather and Tapestry. Prices are \$2.25, \$3.50, \$4.50, \$8.00, \$11.00, \$12.00, \$16.50, \$21.00, \$22.50, \$24.00, \$32.00 and \$39.00 per dozen.

WILL BE PLEASED TO SHOW SAMPLES

Grand Rapids Dry Goods Co.

Exclusively Wholesale

:: 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

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.

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
VIKING GRADUATED VIKING SYSTEM
BEST MADE CLASSY CLOTHING

sized amount is just the same as yours, provided your stock is right.

"But with little Mrs. Slimpurse the case is entirely different. Better than having the attention of all the clerks in the store, she likes to go by herself back there to those remnants of wool goods and figure on whether she can get a dress for her little Irma out of that two and a quarter yards of fine crimson poplin 45 inches wide which is being offered for \$1.87.

"Now, Mrs. Slimpurse is not Mrs. Struckitrich, but of the two customers her patronage is far steadier and more dependable. At any time she likes the affluent woman may go to some large city and buy all she will want for a season. Mrs. Slimpurse can not do this. Besides, the Struckitriches are few in number, while the Slimpurses, counting all the relatives, form an almost innumerable connection; so it pays to have things so arranged that they will all like to come to your store, particularly the women folks.

"By the way, it is, generally speaking, women and not men who prefer to make their selections without a salesman in attendance. That feeling of wanting to get off by herself and plan her purchases and see just how far she can make her money go—that trait is of the eternal womanly. A man would rather have some one flying around to show him things.

"So if it were automobiles or gasoline engines that I wanted to sell, I certainly should put salesmen at it and not rely on price cards. But with a lot of this junk that women do the buying of, price tickets and bargain counters are better than persuasive eloquence.

"Salesmanship is all right. There is absolutely nothing that will take the place of it on some occasions and

for the disposal of some wares. The point is just this: Don't depend on it entirely, and don't use it when and where you don't need it and are better off without it. For there are occasions and wares regarding which it may be said that salesmanship is 'more honored in the breach than in the observance.'" Quillo.

The Microbe of Discontent.

Discontent is a microbe that does great injury to some people, and is excellently beneficial to others. Its action depends upon the condition of one's mental attitude. If it sours the disposition, breeds jealousy, unbalances sound judgment, ferments the mind into a mad passion for quick riches; or if it urges you to undertake things overnight that need years of mature efforts to accomplish, then discontent is doing you great injury and should be banished from the system.

But if discontent kindles a healthy ambition, if it inspires you to do good work to-day so that better things can be accomplished to-morrow; or if it gives a clearer vision of the great future to be attained, coupled with a willingness to do the necessary climbing, then discontent is exceedingly beneficial to you and should be nourished and encouraged.

Harold A. Holmes.

No Crown For Him

Sunday School Teacher—If you are a good boy, Willie, you will go to heaven and have a gold crown on your head.

Willie—Not for mine, then. I had one of them things put on a tooth once.

The man who buys a woman's favors is inevitably stung, no matter what price he pays.

The Road To Success.

There is no easy road to success. The man who spends much time looking for one, will find that it takes far less time to find a man who is a failure. He can see him in the looking-glass every time he shaves himself. Men who are always on the lookout for a direct route and an express train to Successville, make easy running for the get-rich-quick artists. It is the latter usually who get the rides in the parlor cars. It may be wearisome and it may wear out shoe leather and patience to count the ties, but the man who walks the way to success will know the road and he will have had time to enjoy the scenery enroute.

Of course, some concessions and allowances must be made for the peculiar individual ideas a man may entertain as to what constitutes success. These differ materially. Some men measure success in terms of money, and are not overly scrupulous as to the means they employ in getting the money. Other men, while not neglecting the money value of success, add a measure of service to their conception of it, and consider themselves as successful men if they have been of use to their community, even although that use has been of financial advantage to themselves meanwhile. Neither does it much matter which one of these aims is considered the primary and which the incidental.

There are still other men who put duty to the world and to themselves above every other consideration. To have satisfied their own conception of what they believe they owe society constitutes for them the highest attainable reward; success in their code is the self-consciousness of a duty well and faithfully performed.

This view of success is far too lofty and austere for the most of us to appreciate or to emulate, and its aspect is the more forbidding because its attainment is usually accompanied by more or less of poverty. This may do for high-brows," but it will hardly appeal to the common man. The latter will be far more likely to measure his success by the amount of coin he can secure and later spend for tea, sugar, automobiles and creased trousers. And just so intense as his longing may be for these material comforts and embellishments, so will be his search for the speediest means for gratifying that longing.

The desire to enjoy before we have legitimately earned is the bane of business to-day. Rather than regard these things as the reward of success we want to consider them as means thereto, and in our efforts we anticipate our deserts and make a nasty mess of our efforts. Greasy overalls are not as aesthetic as creased trousers, nor is the street car as comfortable nor as speedy as the auto, but a preliminary wearing of overalls and riding in street cars make possible the enjoyment of trousers and autos without a mortgage.

The very best advice that anyone can give the modern business men is not to be in a hurry. Rome was not built in a day, and neither was success. The old fable of the hare and the tortoise has a practical meaning to the business man of to-day that is far more worthy his consideration than it had in the days when Aesop wrote it.

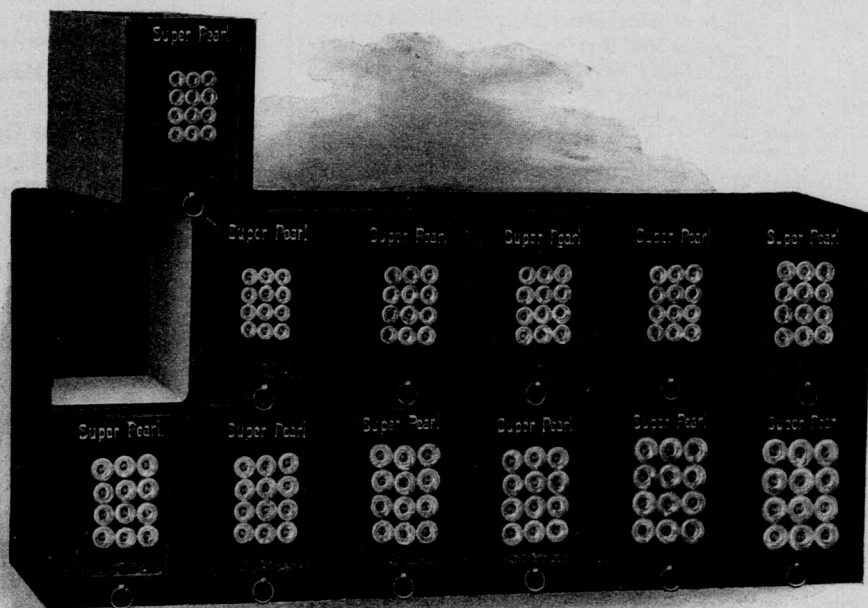
A Processional Practice.

"You say he's a professional man?"

"Yes."

"But I thought he followed automobile racing?"

"He does. He's a doctor."



No. 21 FIFTY GROSS

:-:

3

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Button Salesman

Says Nothing Does Much
Costs Little Brings Big

You can sell out this cabinet without any effort and realize 100% profit. We pack this specially for quick trade. A dust-proof case keeps your stock immaculate—no more soiled cards.

50 GROSS ASSORTED

5-14, 10-16, 15-18, 10-20, 5-22, 5-24

PACKED IN CASE - \$10.50
OUR PRICE . . .

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Reliance Pearl Button Co.,
Muscatine, Iowa.

Write for Catalog No. 31



COST OF DOING BUSINESS.

Michigan Dealers Well Up on This Subject.*

It is hardly necessary for me to tell the members of this Association that they need to know more about the cost of doing business; it would be time wasted to explain to you dealers how to figure costs. Then, you may ask, what can I have to say about the subject which will be of interest?

I can say considerable. Before I am done you will likely confess that I have said too much. But if I have it is because I am a trade paper writer and not an implement dealer.

If the success of the Cost Educational movement depended upon educating the members of the different retail dealers' associations, there would be no occasion for men like Curtis M. Johnson, Harry Mead, E. W. McCullough or myself to address you. In truth, it is not you men that we are "shooting at," but it's the other fellows. The men we hope to interest are the dealers who don't belong to retail implement dealers' associations. They are the ones who need to study what it costs to sell goods. And the only way we have at present is to talk to dealers like you, and get you to see that you must help us to reach your competitors who have not yet learned what factory cost, plus delivery, plus expense, plus net profit equals. When they have learned that lesson through the mediums of the trade press, the public speakers and the retail dealers, there will be less price cutting and not so much trade jealousy.

If every retail implement and vehicle dealer in Michigan were here in Lansing, attending this convention, it would be an indication that every Michigan dealer knew how to figure costs and profits, and I would be simply sitting at a table taking notes and listening to the other fellows filling the trade balloons with heated ozone.

The mercantile agencies report that between 25 and 35 per cent. of the retail trade either retire, fail or change their vocation every year. Our own reports indicate that this estimate is conservative. Who are these dealers who quit or change? They were not members of retail dealers' associations. If the proportion was equal between members and non-members, then your membership would have suffered loss since your last convention of from one-quarter

to a third of your enrollment one year ago. And it has not, by any means. The dealers who yearly go to make up that startling number who are so reported by the commercial agencies are the dealers who need your help and my help along educational lines.

During the year 1910 there were in the territory in which you Michigan dealers do business 645 failures. These failures were attributable to eleven specific causes. Of these 645 business men who failed, 231 cases were laid to the doors of incompetency, 217 to the lack of capital and fifty-three to inexperience. These three causes total 501 and leave 144 failures from all other eight reasons.

Stop and think what this means! Is there not a crying need of educating the incompetent, the inexperienced and those who lack capital to carry them to success?

If a majority of the 284 men had had experience, or had sought the advice of those who had been through the mill, the chief cause of failure would have been removed. The best place to try and educate the incompetent and inexperienced business men is in the state and local associations. The local club is preferred as an educational institution, because the incompetents and the inexperienced are best known to the successful dealers, and their education can be best worked out in that direction. Once they are members of local clubs, and have seen the benefits, they will naturally seek the higher education which the state association affords.

There were, in your territory, 217 failures from lack of capital. It must be assumed that a great proportion of these men had sufficient cash to make their start. If they had been educated in cost accounting so that they would have charged factory cost, freight, cost of doing business, and even a little bit of profit into the selling price of their goods, not one out of ten of this class of business men would have gone to the wall.

Some of you will say that a good many men fail because they grant too much and too unwise credit. The records show that in your territory twelve men failed in 1910 from this cause. So, but very little education is needed to make men more careful of whom and how much they trust in their business.

I have not much patience with the man who says that competition is too strong for him to make money. Competition—or the fear of it—seems to be one of those Hallowe'en bug-

boos that is nothing but a pumpkin shell with rude features carved out and lighted with a tallow candle. Only five (now let that figure sink in deep, you Michigan dealers), only five failures occurred in your district in 1910 from too much or too free competition. In four years, 1907 to 1910 inclusive, only sixteen business men in all lines failed in your territory from the confessed cause of competition. Forget that there is such a thing as competition in any bad sense. It is only a buzzing fly. The fly may be annoying, but its bite is not fatal, nor even serious. So get on more friendly terms with that awful competitor of yours. He is a good fellow, even if he does not think just the same as you do.

It's the incompetent, the inexperienced, the lack of capital men that need educating. They are the persons whom we cranks on cost accounting hope to interest. They are the fellows whom you dealers want to work hardest upon to get them interested in the local club, the State Association and to know more about the cost of doing business.

When one of your brother dealers is selling plows and harrows and binder twine lower than you can afford to and make a profit, ask him to take dinner with you after a day's work. Don't ask him to go to some lunchroom where you get coffee and doughnuts for a nickel, but take him to the best hotel in the town. After he is feeling good and has come to the conclusion that you are a pretty decent sort of fellow after all, slyly ask him what it costs him on the hundred dollars to do business. He'll probably say \$12. You can look surprised—you know how to do it. Ask him how he manages to keep his expense down so low. Then you, who know that salary, rent and even postage stamps are charged up to expense, will be able to start the ball of education rolling. And the chances are that he will say that he had heard that you were selling cultivators for \$2 less than you are, and as he knew that you were making money, he thought that if you could sell at the price named he could do the same and make some money, too.

If you, and he, had been members of a local club, when the farmer came in and said you was selling cultivators \$2 less than the price you had

named, your friend up the street would have called you up on the telephone and found out if it was true before he cut the price to what the farmer said you priced the cultivator to him at.

And if that dealer knew that it cost him 18 per cent. to do business, and his price had been made on that basis, you can bet he would have told the farmer that if Bill Bumps wanted to sell goods and lose money on them he could go ahead and do it.

Taking the retail dealers all over the country from whom we have had reports 36,177 of them—it costs 17.7 per cent. of the sales to do business. In some states it costs 20 per cent., and in such states as Kentucky and Alabama, where rents and labor are low, the average cost is 15 per cent. of the sales.

In Michigan the average cost of doing business at retail is 13 per cent. And I want to say that few dealers do as much business on the capital employed as they do right

ROBIN HOOD

AMMUNITION (Not Made by a Trust)

Ask for special co-operative selling plan. Big Profits

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

A. T. KNOWLSON COMPANY

Wholesale Gas and Electric Supplies

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Best Equipped
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Steam and Water Heating
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The Weatherly Co.

18 Pearl St. Grand Rapids, Mich.

Foster, Stevens & Co.

Wholesale Hardware



10 and 12 Monroe St.

31-33-35-37 Louis St.

Grand Rapids, Mich.

*Address Delivered by Frank E. Goodwin, St. Louis, Mo., Before Michigan Retail Implement and Vehicle Dealers' Association, November 8.

here in Michigan. The average capital invested in retail trade in Michigan is \$8,500, and the average yearly business is \$25,800. That's a turn-over of three times. Down in Missouri the turn-over is only a trifle more than twice, and in Illinois it is quite a little less than two times. You will see from this that there are other fields more fertile than Michigan where I ought to be making this talk.

But to get back to the cost of doing business and cost accounting: If there are any dealers here who can truthfully say they are doing business at less than 17 per cent. of their sales, they are either very fortunate or mightily mistaken, and I am inclined to think it is the latter case. If there are any who believe that it costs more than 19 per cent., there is need of a revision of the study. For 18 per cent. is the average in Michigan, and one man does not possess much of an advantage over another when it comes to costs. What one man makes up in one direction he loses in another.

A Kansas implement dealer has succeeded in getting every one of his four competitors interested in the study of selling costs, and did it in a very clever method. Two years ago, at the Kansas City convention, I succeeded in getting him interested in a cost-accounting system. He started in to use it, and was surprised at the things he learned. That Kansas dealer got to be quite a crank on cost accounting. He found that it was making him more money than he ever thought was in the implement business.

One day he asked a neighbor dealer if he used a cost-accounting system. The dealer said he did not. "I do," said the first Kansan, "and it has opened my eyes." The result was that the first dealer showed the second one his system, and he bought and began using one like it. Soon a third dealer got interested in the same way, and the fourth and fifth. Now every one of the five implement dealers in that Kansas town are using cost-accounting systems, and they find that their percentage of selling costs is almost identical—within a fraction of 20 per cent. Every man is making a profit on everything he sells. Do you think any one of those dealers will cut prices? You bet they won't. Nor is there a bit of danger in any one of them failing, although one dealer there confesses that he was pretty nearly on the rocks before he took up the systematic keeping of his costs.

The trouble with most dealers is that they think they have a system of cost accounting when they really have not. Ordinary book-keepers, such as get their education in the public schools or business colleges, and keep books the way they are taught, do not know the first principle of cost accounting. They may be able to take a trial balance every month, quarterly, semi-annually or at the end of each year. They can put that information in shape so that the sales, expenses, debts owing to and by the dealer, and the per-

cent. of expense to the sales are accurate. But that is hardly sufficient to tell a dealer what he ought to know.

A really good cost accounting system will form a map of one's entire business, and not a mass of figures. It ought to tell at a glance just how every day's expense is divided, and the totals at the end of each month ought to be so classified that the dealer can see the little leaks, and stop them before they grow.

There ought to be a classified account of each day's financial transactions to form another map. And then there ought to be a classification of stock and profits so that the dealer can see just how many goods of each kind he has bought, sold, has on hand, and the factory cost, gross sales and actual profits each line has turned.

If you wanted to see where Kalispel, Mont., was you would get a map of Montana and find Kalispel, and then find out about how far it was from Helena, a town you know by reputation better than the other, would you not? Then if you wanted to know what direction Kalispel was from Lansing you would get a map of the United States and trace the direction. If you wanted to estimate the distance you would get the scale of miles and measure it off. Do you know that the distance from Texarkana to El Paso, Texas, is the same as from Philadelphia to St. Louis? A map will show you that it is.

So a map of your business will show you instantly what mere figures will not reveal. A dependable cost accounting system will make such a map for you. Some hearer will possibly say that it takes too much time to make that map. That is not so. There are many hundred dealers in this United States who are every day and every week making a map of their financial doings, and it does not take them only a few minutes to do it. In fact, they save enough from their old style methods of book-keeping to more than make the maps, and they have a little time to spare after it is done.

Frequent comparisons by the maps will tell a dealer whether he is going straight or not. A comparison of the map of last October's doings with a map of October the year before will instantly show whether sales have been as good, better or worse this last October as compared with the same month last year. The map will show whether the expense is kept within proper bounds. It will tell the dealer whether he had not better get busy on his collections, if too many bills are overdue.

Of course, you all know that your rent and your salaries and taxes are no larger than they were a year ago. Those are the big things, and big leaks are always seen at once and stopped. But how many of my hearers know whether or not some one is using the telephones more than he ought to? How many here can tell whether the postage stamp account for last week was larger or smaller than the corresponding week six months or a year ago? A de-

pendable cost accounting system even takes care of such minor details. Some day you may discover that the office had used a lot more stamps than seemed right, by comparison. A little research locates, perhaps, that office help is appropriating stamps for its own use, and another leak is stopped.

A traveler comes in and says: "Jones, how many plows are you going to want next spring?" Your cost accounting system shows that you bought thirty 8 inch walkers; two are carried over. You say you will take thirty-five. The traveler says you are crazy; that you bought and settled for forty last year. Your system shows he is mistaken, and proves it at a glance. No danger from over-buying. If the system shows six or eight carried over you order only twenty-five and you have the figures to prove that you are conservative. The net profits will all be classified, and you know just how much you have made, or lost, on every kind of goods sold.

When you come to take the annual inventory instead of working nights and Sundays, it is all cleaned up in a few hours, and a more accurate inventory is secured than would be the case if the whole office force was put on the job to count the goods, hunt up the invoices, and do the extending haphazard.

If your store burns down, and your cost accounting system is in the safe, and kept up to date, the insurance adjuster has to take the figures on your books for what you have in stock and its value. He serves you, and not you the adjuster.

If you wish to sell out, or borrow money, take in a partner, or satisfy a wholesaler as to your credit rating, the figures spread upon a cost accounting map will double discount any other method of book-keeping.

I am frequently asked what system of book-keeping I consider best. To my mind there is no best system of book-keeping. Any kind of record which eliminates labor and makes it possible to build a map of one's business in the least possible time, is what every retailer ought to have. If I was going into business, or was already in trade, I would get a multi-drawer cash register, use duplicating sales slips, make all record of money paid out by disbursement slips, and carry charge and credit accounts upon a self-balancing card ledger. I wouldn't have a day book, cash book, journal or old-fashioned ledger in the store. This would cut off about three hours out of four of the usual time taken in the ordinary methods of keeping books.

When I sold a plow, or a harrow, or buggy, or large article, I would

take the descriptive tag off and hand it into the office to be checked up as sold. If it went out on credit a sales ticket would go with the tag. If it was nails, or a dozen gross of screws, or small articles bought in half dozen, half gross, gross or pound quantities, a tag would go to the office as soon as the package was broken, and be entered on the perpetual inventory as being sold.

If a discount from the regular price was made, I would turn in a disbursement ticket as so much cash paid out.

Every week I would compare my cash and credit sales with the same week a year ago, and know just how my business was running as compared with the same time twelve months gone. I would see by my perpetual inventory if I had any goods that were not moving as fast as they ought to. I would keep cases on my clerks and know that everyone was earning his salary in the sales he made. And I would spend at least 1 per cent. of my gross sales in advertising with my home newspapers. If these things did not give me a satisfactory and pleasant business which paid me at least 12 per cent. on the investment, besides a good living salary for managing the business, I would look around and sell out to some one who had more ability as a dealer than I had, and go to work for some one else so that I would not have to attend to a hundred and one things and take the brunt of the worry.

I shall not weary you with any directions for figuring costs and profits. The Cost Educational Associa-



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Peanut Roasters and
Combination Machines.

MANY STYLES.
Satisfaction Guaranteed.
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Mica Axle Grease

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

Hand Separator Oil

Is free from gum and is anti-rust and anti-corrosive. Put up in 1/2, 1 and 5 gallon cans.

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Grand Rapids, Mich.

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

Clark-Weaver Company

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Grand Rapids, Mich.

The only EXCLUSIVE WHOLESALE HARDWARE in Western Michigan

tion, of which I have the honor of being a director, will supply all of this information in accurate form to any dealer, for the asking. My good friend, Curtis P. Johnson, of Minnesota, has worked out an admirable classification of expense found in a \$50,000 business. Some of you dealers have heard his address; most of you have read it in the trade papers. So there is not much along these lines which I can say and enlighten you at all.

Within the past week I have received a letter from one of your members asking that I try and shed some light upon the different practices of making prices on the delivered cost, and the sales price.

This is a matter which each man ought to settle for himself. Both methods have their advocates, and if accurately done either will prove satisfactory.

Personally, I prefer making prices built up from the factory cost. I think it is safer and more satisfactory to compute the expense on the delivered cost than upon the sales, although I must confess that in a great many of the articles I have written I have taken the sales as a basis, principally for the reason that the volume of delivered cost is usually hard to obtain.

Experience has shown me that when delivered cost is used as a basis it tends to make a dealer conservative, while computations made upon the gross sales often leads him into extravagance. As a usual thing, the dealer who figures expense on cost is a careful buyer, and counts largely upon his turn-over to keep his expenses within just proportions to his cost of stock sold. On the other hand, the dealer who figures expense upon volume of sales is likely to try and crowd his gross to the limit, and to do that will sacrifice the net profits whenever necessary to make the year's showing on sales as large as possible.

The most satisfactory method of price making seems to be to determine how many dollars it costs to sell a certain number of dollars' worth of goods, and add the ratio in dollars and cents to the delivered cost of incoming goods, and then add the net profits in dollars or cents, also.

To make this more clear, and apply it to conditions in Michigan, I will suppose that the average dealer in the State is paying out 18 cents of the sale price per dollar of all goods handled. In other words, if a horse blanket sells for a dollar it takes 18 cents of that dollar to sell it. Arithmetically this is 18 per cent. But when another blanket comes in the dealer can not multiply the delivered cost of it by 18 to get the cost of selling. There must first be found the proper ratio which in this case is supposed to be within a minute fraction of 22. Any goods incoming, no matter what the delivered cost, will make selling expense, according to the average in Michigan, if 22 cents are added to the dollar before adding the profit.

Take a farm wagon, for example. I will suppose, by way of illustration, that it costs laid down in Lansing, \$52. It costs \$11.44 in selling expense to handle. Five per cent. net profit added to that would be \$3.17. The selling price would be \$66.61. The same wagon if figured on 18 per cent. cost of doing business based on the selling price, and 5 per cent. net profit, must be marked to sell for \$67.53, and would return \$12.15 for cost of doing business, and \$3.38 net profit. It will be seen that there is a discrepancy somewhere. By the first method the expense is \$11.44, and by the second it is \$12.15. The proper ratio has not been maintained, because while 22 per cent. added to cost will return almost exactly 18 per cent. on the selling price, the reverse is not always true. The variance is found in the fact that in figuring expense on the selling price it must include a proportion of the net profit, for the reason that the sales price is made up of delivered cost, expense and net profit to form the completed whole.

Would it not be better, easier, more simple and lead to less confusion, to first ascertain by dividing the amount of selling expense by the delivered cost of stock what it costs per dollar to sell goods, and then multiply the delivered cost of incoming stock by that amount, and then add the desired amount of profit? The dealer has only to say that it costs him, say, 22 cents to sell an article which costs a dollar laid down. If the cost is 50 cents the selling expense is 11 cents. If it costs \$2 the expense will be 44 cents, and so on through the entire gamut of prices.

The same procedure might be applied to the fixing of the net profit.

When you go to the bank and have your savings accounts or investments balanced you know the accountant does not first raise the whole amount to a certain figure and then compute the interest. He takes

the amount of money you have deposited, figures the interest on it at the amount agreed upon and adds the amount of interest to the deposit.

When you take your discount you take the par of the invoice, multiply that by the per cent. of discount allowed, and deduct the amount from invoice. It seems to me that net profit ought to be treated as interest and not as discount.

However, I will pick no quarrel with any man who says that his method is better than mine. All that I ask is that he put every cent it costs him to do business into his selling price, and a fair and legitimate amount of net profit besides. I don't care whether he determines the amount by geometry, trigonometry, astrology, or uses a Chinese laundryman's frame of beads to do his figuring, just as long as he makes a little money for himself in fixing the selling price, and sticks to it.

I will not close without saying that I am firmly convinced that no dealer in this room can afford to sell any article without first having added 22 cents to every dollar wholesale cost, to cover the expense of doing business, and then add at least five cents to every dollar for net profit. In most cases the net profit ought to be more. A store which does not show at least 5 per cent. net profit on the gross sales is not returning its fair proportion to the dealer. Five per cent. net, on a turn-over of two and a half times, will show about 10 per cent. dividend upon the investment. Remember this—no business man who is looking for an investment will take any interest in a business which does not show at least 12 per cent. dividend on the investment under normal conditions.

It ought to be every man's ambition to make some money each year. If a man does not make a few dollars, at least, when times are fair and business normal, how is he going to weather a stress of bad weather which is as certain to come

as it is certain that bad times do not always endure.

This reminds me of my good friend, Charley Comiskey, owner of the Chicago White Sox. It had been pouring rain for several days and a baseball crank dropped into Commie's office when it was raining its hardest to commiserate with him on the lack of baseball weather.

"Will it ever stop raining?" asked the bore.

"It always has," said Commie.

You see, Comiskey was not at all worried because of the loss of gate receipts due to bad weather. He had made enough before the rains came to tide him over nicely, as he knew that bad weather must follow good, and the reverse. But what would have happened if Commie had not made any profit before it rained? He would have had to scurry around and find some good soul who would let him have money to pay the salaries, and he would have had to pay interest, and dig into his future profits to pay back the borrowed money besides the interest. It would have kept his nose to the grindstone for a long time, or until he got ahead of the game.

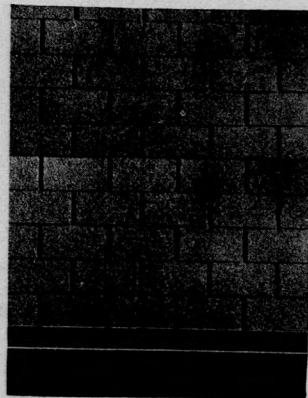
Some men are afraid to make a profit. They think they will lose some trade. Well, it is better to have the goods on the floor, and not have to buy other goods to replace them, and pay interest on the accounts, than to sell anything that does not make a fair and legitimate profit. I have heard dealers say that they would mark their goods up to pay a profit—next year. And next year they put it off until the next. And finally their wife's father had to come across with some of their savings to help out the timid dealers.

I know another retailer who does not make an average of 1 per cent. net on anything he sells. But he inherited five good paying farms, and he has money out on mortgages, and he takes his income from these sources, dumps it into the bank as a part of his working capital, and says

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ESTABLISHED 1868

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he is getting rich. What chance do you suppose a real business man would have to get along with such a fellow as that for a competitor? Fortunately, he has not a great many years to stay in business, unless he lives beyond the allotted time set for the average man.

I hope I have not stepped upon anybody's toes here to-day. But if I have said anything I am sorry for I am very willing to be forgiven.

I ask your help and that of every live dealer in the country in this campaign of cost education. If every association had a member with half the snap and vim and determination to help dealers that your Secretary, Mr. Witbeck, has, and your President, Mr. Goodes, there would be ten local clubs to where there is one now. And instead of a third or less of a state's dealers being members of their state associations, there would be more than half. Further, believe me, there would be a good many dealers studying cost accounting who never give the matter a passing thought now. I congratulate your State upon having such a large and representative Association of real business men, and upon being guided by such efficient officers as you have. I congratulate Michigan upon having more dealers who have taken up the study of the cost of doing business than has any other state when the number of dealers is compared. And last, I congratulate myself on having the pleasure to rub shoulders with the best bunch of wide-awake dealers I have ever had the opportunity to meet.

Analysis of Sales Management and Organization.

Success in managing a sales force entails the closest scrutiny of details. It is not alone sufficient to mark out a season's campaign, to hire efficient men and keep them posted; a no less important part of many a sales manager's work lies in keeping track of each day's results, and in comparing the amount of business secured from each town with the amount secured there on the corresponding day of the previous year. By this means he knows where to concentrate his efforts and recognizes the changing conditions that affect his trade.

A system for securing and utilizing such data is especially necessary where the product to be sold is something that is merchantable only in one season of the year. In the case of many commodities—for instance such a one as wall paper—the season varies in different parts of the country according to climate. When the salesmen working in Northern territories are the busiest, those in the South and East are in their dull season, perhaps. In order to direct the movements of his men intelligently in such a case, the sales manager should have some system of reporting and accounting by which he can tell at a glance the exact condition in different parts of the selling field.

The following simple and effective system is offered for consideration: Let the entire territory be laid out

and described in a record book, in which the towns to be covered for the season are entered alphabetically. One or more pages of the record book should be allowed for each town, the name of the town being printed at the top of each page.

Under each town should be written the names of the dealers there whom the firm has sold before, and the names of prospective customers. These names are arranged in a list at the left hand side of the page and are separated by several spaces in order that entries may be made under each name.

Opposite the name of each dealer with whom the house has had previous transactions should be entered a statement—compiled from salesman's reports of previous visits—showing the amount purchased on former occasions, the condition of the dealer's business at the time of each purchase and what amount the salesman thinks this dealer can afford to buy. The exact time of the season when the call will be most likely to get the order is also stated in this place.

Opposite the names of the dealers with whom the house has had no previous transactions is entered a statement explaining the reason for the dealer's never having been sold; the extent of his business; the class of trade he handled, his financial rating, the names of the houses from which he has purchased the goods, etc.

This record—relating both to old customers and prospective customers—is kept in cipher so as to avoid clerical labor and to condense the greatest possible amount of information into the least possible space.

In connection with this record book the map system may be used.

Maps, each representing the territory allotted to a different salesman, should be made. One map, for instance, shows all the towns which Robinson is to make for the season, another shows the towns which Brown will make, and so on. Then from the record book a copy should be made of the cipher entries relating to each particular town, and transcribed on a small piece of cardboard. Through each of these pieces of cardboard a pin is inserted, and it is stuck on the map in its proper place. The pieces of cardboard may be of different colors, which may denote many different things to the sales manager.

When the nature of the product to be sold makes it necessary to call on one customer early in the season, and another one some weeks later on, another still later in the season, it will be found that the colors can be used most practically to denote the time when a call should be made. With such a system it is impossible to confuse the dates on which different customers are to receive a visit, or the times when advertising, circular matter or catalogues will be the most effective in each case.

When all the pins are inserted in their proper places on the map and the salesman is ready to start out on his season's work, a simple glance

over the map will reveal to the sales manager—who is, of course, familiar with the cipher—just exactly the condition of that territory. Pasted on the back of the map is a route list, giving the towns in the order they are to be made, as revealed by the different colors of the cardboard stuck on the face of the map.

In addition to these two records there should be filed away in such a manner as to provide for ready reference, the salesman's reports—which were written in full, for a number of years.

As the salesman traverses his route an assistant in the office will arrange to have for him, on his arrival at each place, a letter compiled from these reports giving in detail the history of his firm's selling operations in that particular town. This immediately places him in possession of all necessary information to make a proper and successful approach to each customer.

As the salesman leaves each town on his route, he mails to the home office a report similar to that mailed by him or some other salesman on a previous visit. The particulars of this report—which may change the entire situation in the town—are then entered in the record book in cipher and the pin taken from its place on the map.

Such a system as described above will be found invaluable in training younger members of the selling force. When the salesman arrives at any town on his route no time need be lost on his part in finding out the necessary facts concerning any of the prospects on his list. The letter from the home office awaiting him on his arrival at the hotel gives him a full description of every transaction the house has had with each of its customers in that town and complete data regarding prospective customers in that town, as well. The information gives the salesman a strong lead for his selling talk, and a stronger reason for not being put off with a small order. He knows when Blank & Co. have bought \$200 worth of a certain stock last year as against \$500 worth for the year before, and

the reason for such decrease. This enables him to work intelligently in getting the current year's order back to the old amount. Or if Blank & Co. have steadily increased their account year after year, his being furnished with this information gives him confidence in trying for a still greater increase. The information with regard to prospective customers is so complete that he knows exactly how to approach each one.

One important feature of the system is the fact that at any time during the season's progress a statement can be quickly prepared from these maps which will show approximately the amount of business gained from a certain territory this year in comparison with the year previous; the amount still to be obtained from each territory, or the total amount of business secured from the entire country covered up to date, and the total still to be secured.

W. L. Macready.

The theory that poliomyelitis or infantile paralysis may be transmitted from farm animals to children is supported by two recent cases which have come before the Indian State Board of Health. One was a little child whose father had been caring for a horse on the farm where they lived. The horse had some disease which caused paralysis of the hind legs. Shortly after the horse died the child became sick. The other case was a child who died and the Board was unable to connect the illness with a diseased animal until investigation brought out the fact that the grandfather of the child had a pet colt which became sick and was paralyzed in its hind legs. Every member of the family cared for the pet colt and a few weeks later the child became ill. Two other cases are being investigated. The Indiana State Board of Health recently caused the enactment of a law to prevent blindness at birth, which is considered one of the most progressive measures of recent years.

A good executive is a man who can get the thing done without hollering himself blue in the face.

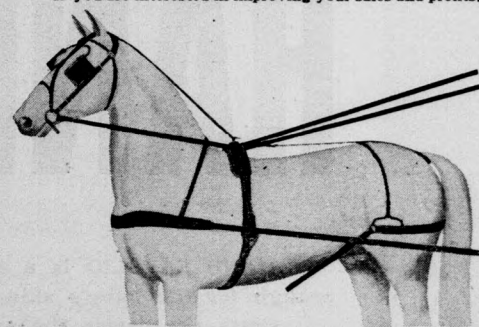
Are You Getting Your Share of the Harness Business?

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.

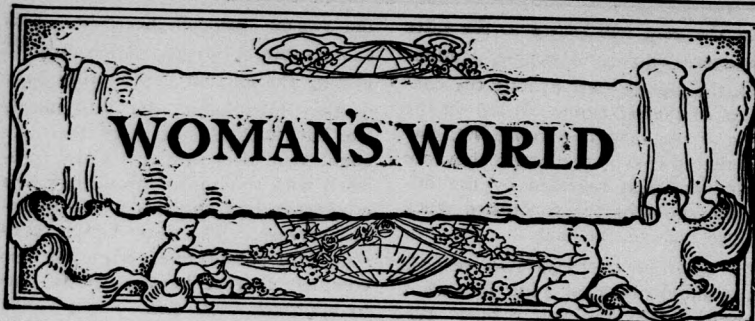
If you are interested in improving your sales and profits, get our special harness catalog at once. It features the complete "Sunbeam" line, and is well worthy of your careful attention.

Better do it today!



BROWN & SEHLER CO.
Grand Rapids,
Mich.

"Sunbeam goods are made to wear."



Problems Confronting the Has-Been-Pretty Woman.

Written for the Tradesman.

Ask any photographer who is the most difficult subject and the chances are that he will reply promptly, "The has-been-pretty woman. It is practically impossible to obtain a likeness that will satisfy her."

If communicative, he may go on and say that she is far more troublesome than the babies. The infant terrible, even of the most obdurate type, may, by the ringing of a tiny bell, the fluttering of a flag or of a bright ribbon, or the glimpse of an attractive toy, be cajoled into a momentary cherub-like smile, which smile the dexterous operator, by a swift pressure on the bulb, perpetuates on the exposed plate.

As a result all beholders of the picture exclaim, "What a charming child!" Papa and Mamma are delighted and the shrewd photographer receives a fat order to start with and frequent re-orders of this very successful photo of "our darling baby."

The secret is just this: Every baby, even the most cantankerous, has its angelic moments. This particular baby has this honeylove smile—sometimes; and this particular photographer has been smart enough to elicit this smile and immortalize it.

But with the has-been-pretty woman the case is entirely different. It is not a question of catching the likeness of her face with its most amiable, animated and vivacious expression—in short, of taking her at her best. Any good artist ought to be able to do that. She wants more and better than this. She desires a likeness of her face as it once was, with dimples where there now are crow's feet, and with the delicately rounded contour of youth in place of the soggy outline of middle age. What she demands of her photographer, if voiced in words, would not be exactly, "Make me a child again just for tonight!" it would be rather a sort of paraphrase of that well-expressed wish, and it would run somewhat like this: "Make me the beauty I was ten or fifteen or twenty years ago, just for this one picture!"

The camera is a relentless portray-er of facts. It has no imagination; it can not be set forward or backward in time; it will not remedy defects nor gloss over ugliness. So its results are never satisfactory to the one-time beauty. "The pictures don't look like me!" she declares.

Every one in the shoe business knows that the woman who wore a No. 3 shoe in her girlhood is apt to speak of that number as her size of

footwear during her whole lifetime, even if her foot increases in size until she is obliged to have a No. 5 or 6 on a wide last. Just so the former belle is wont to regard her beauty as a possession that can not possibly have departed from her.

This is, indeed, strange when it always has been well known that good looks are of all things evanescent and fleeting, here to-day and irrevocably vanished to-morrow.

So tiny a worm may eat out the heart of the rose. With the loss of only a few pounds of flesh from the body, finely chiseled features may become sharp and hawklike. On the other hand, to some countenances the gain of a little adipose is even more fatal; the face that was just nice and round and jolly becomes vulgarly fat and expressionless. The delicate complexion is apt to fade, while the rosy skin may easily become too red.

The care of the health, exercise and beauty doctors may avail somewhat for a time. The evil day can be postponed a little, but the disheartening truth remains that physical attractiveness wanes rapidly. It can never be the same at 40 that it was at 20 or 25. At 50 it can hardly be known for its former self. Why its has-been possessor is so prone to delude

herself into thinking she still retains it is impossible to explain.

There is another thing that is inexplicable. In view of the transitory nature of beauty, it would seem that the first admonition that would be poured into the ears of the young woman having it in unusual degree would be that it could not long remain with her. In reality she never receives such counsel, or, if she does, she never heeds it.

The handsome girl banks on her looks and takes no pains to cultivate the graces of mind and heart that would serve her in good stead when her looks are gone. We see this over and over again. The belle of a town marries. She was a spoiled child at home, always petted on account of her pretty face, and never taught to control her temper. After marriage she relies wholly upon the spell of her beauty to hold the devotion of her husband. The dainty cookery, the pleasant welcome, the tidy home, the economical use of his earnings, the little joke or interesting anecdote—means that the plainer woman considers it worth her while to use to make her husband contented and happy—the beauty is apt to scorn. She may even be sour and morose and careless of her dress and personal appearance while about the house. Fatal error! The wife who relies on her looks as the one anchor of her husband's affections must expect that eventually she will lose her hold upon him, for looks will not last.

Let the beautiful woman be wise as well as beautiful. Let her consider her beauty a personal asset, most valuable in its way and something calculated to increase not only her own happiness but to add to the pleasure of all those about her as well, if only she does not allow it to

"go to her head;" let her remember that in the very nature of things, at least in its present form of youthful freshness and fairness, her beauty must fade and vanish; and let her diligently cultivate more enduring attractions.

Even as some little woman with freckles and a stub nose and a dumpy figure, who has tact and a warm heart and a winning way with her, may create a sort of halo about herself so that her husband and children and friends are all ready to declare that she not only has a most engaging personality but is positively fine looking as well so it may also happen that the woman of surpassing fairness in her youth may, as the years pass on, develop such loveliness of character and such charm of manner that those who are nearest to her and, indeed, all who know her may never note the time when the rose fades from her cheek and the silver threads begin to streak her hair she will always be regarded as beautiful and never need to consider herself or to be looked upon by others in the unenviable light of the has-been-pretty woman.

Quillo.

Nearest To It.

Mr. Recentmarrie — This duck, dear, looks like a chicken.

Mrs. Recentmarrie—I can't help it, John. I told the butcher I wanted a duck that had white meat, and he said this was the nearest thing there was to it.

Mamma Not In It.

She—Oh, but mamma objects to kissing.

He—Well, I'm not kissing her, am I?

Kind words are like syrup with bread, they make the dry, hard, necessities go down easier.

PROGRESSIVE DEALERS foresee that certain articles can be depended on as sellers. Fads in many lines may come and go, but **SAPOLIO** goes on steadily. That is why you should stock

HAND SAPOLIO

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.

TO WATCH TRADESMEN.

Every Woman To Be Her Own Food Inspector.

Written for the Tradesman.

The provision dealer who aims to do the square thing—to supply his patrons with the very best goods he can secure, to give exact weight and measure—is surely coming into his own. His prices may be a trifle higher than those of his unscrupulous rivals, but, just the same, he will soon be reaping the reward of honest dealing—that is, if the Housewives' League is able to carry out the basic principles upon which the organization is formed.

The Housewives' League was recently formed in New York, the idea being to put one over on provision dealers who do not sell pure, inspected food, who give false weights and measures, and who cheat in the scores of petty ways known to some of the dealers of a big city. The work outlined by Mrs. Julia Heath, chairman of the Household Economy Committee of the Federation of Women's Clubs, and was indorsed by that body as a future part of the progressive work.

It is the complaint of the ladies that state and municipal laws designed to protect the family from poisonous and adulterated foods and impure milk are not enforced, and every club in the great organization will be asked to assist in throwing the hooks into the dealers who do not sell what they advertise to sell—pure foods—and the delinquent officers as well.

It is the purpose of the organization not only to punish dishonest tradesmen through the courts but also to encourage and protect honest dealers by giving them the trade of the Federation and informing their friends why they do so. It is proposed to punish every violation of the pure food law, which is something of an undertaking. However, the reforms promised by the Federation have already been accomplished in France, where every woman is indeed her own food inspector, and where the officers are forced to listen to and investigate complaints, and also to prosecute whenever there is a reasonable proof of guilt.

Every honest dealer in the country will wish the ladies good luck in their work. Every dishonest one will grumble at what he will term their butting in. As a matter of fact, it is going to be a little hard on honest retailers, for they can not sell purer goods than they get from makers, and it would seem that the ladies ought to begin their fight on the men who put up impure and adulterated foods and not on the men who are obliged to handle them or see their trade go glimmering.

However, it may be that if retailers who handle embalmed meats in tins and viciously preserved fruits and vegetables, also strained and doctored milk, are brought to book, the market for the products of dishonest canners and packers may be spoiled. Still, it seems that the ladies are going at the thing in the wrong way. There is not a grocer

in the country who would not accept less profit on his goods if he could guarantee their absolute purity. Every dealer in the United States is sick of the constant kick he is obliged to hear regarding the quality of tinned goods he is obliged to handle.

In many stores dealers do not pretend to defend the goods they sell. They know that customers know what they are buying. The pure food law has helped some, but not enough. For instance, where minced ham was formerly on the label of one firm's output, the reading now is "Ham Flavor." This notifies the buyer that he is getting only the flavor of ham, whereas, in other days, he was assured that he was getting the real thing in ham and was deceived thereby.

Every man who buys sausages, for instance, now knows what he is getting, for the man who sells it tells him what there is in the compound if he asks. There is no longer any pretense that the sausage is all meat. The dealer knows it, the buyer knows it, and yet customers will ask for the mixture of meat and cereal and dealers have to keep it.

A few days ago a man walked into a meat store and asked for breakfast food. The attendant looked out of the open door to see if there was a policeman in sight. He surely thought the customer had bats in his belfry, as he afterwards put it.

"Breakfast food!" he repeated.

"Sure," said the customer.

"Next door," said the clerk.

The customer pointed to a pan of alleged pork sausage on the marble slab, while a smile crept over his face.

"There it is," he said. "Give me a couple of pounds of that brand of breakfast food."

"That pork sausage," ventured the clerk, wondering how long this man had been out of the foolish house.

"I know what you call it," said the customer, "and I know what it is. There is so much cereal in it that we use it for breakfast food up at our house. Give me two pounds."

"I shouldn't wonder if it would be all right with cream and sugar," laughed the clerk. "It is stuffed with cereal, all right. We are losing our trade in it, too. People won't buy it."

"Are they learning to go without sausage?" asked the customer.

"No," was the reply. "They are buying these funny little grinders and chopping up their own sausage and hamburger steaks. I reckon that is about the only way you can get the unadulterated goods."

The laws of Michigan do not regard this mixing of cereals with meat as an infringement of pure food regulations, probably on the theory that the cereal is a purer food than the meat. However this may be, when a man wants sausage for breakfast he does not want it adulterated with wheat or corn, or whatever it is that is put into the sausage machine with the meat. If he wants breakfast foods he prefers Grapenuts or Toasted Corn Flakes, or something of that sort.

Unfortunately, it will not be so easy for the ladies to locate the dishonesty in milk. The kind of milk sold in most of the cities of this State at from six to eight cents a quart is a disgrace. Still, the milk inspectors of Michigan have the entire police power of the State back of them, and can purify the milk supply if they have the pluck and the energy. About half the milk sold in cities is separator milk doctored. In fact, fresh skimmed milk is a vast improvement on the milk sold at such high rates.

Every few days you see in the newspapers statements as to what your local health officer is going to do to the dealers in bum milk. If he does it, some other dealer must drop into the trade, for all the hot air that has been printed in the newspapers during the past summer has not improved the quality of the milk sold on city routes.

A business man, in discussing the milk proposition, said, the other day, that he bought two quarts of milk every day in order to secure enough cream to eat with his cereal in the morning. That is, he paid fourteen cents for a very small pitcher of cream—perhaps an eighth of a pint.

"But you can buy cream cheaper than that," said a man who was listening to his tale of woe.

"I can buy something which is called cream, and which looks like cream," replied the other, "but it does not agree with me. There is something beside cream in the dope the milkman sells."

City dealers pay farmers about a dollar and a half a hundred for milk—a hundred pounds, which means fifty quarts under the old assertion that "a pint's a pound the whole world round." That is three cents a quart; the average sales price is seven cents. It would seem that four cents a quart ought to be pretty good profit. It is to be hoped that the ladies of the Housewives' League will get after milk dealers with a sharp stick.

If the public officers would do their duty, there would be no necessity for the people who pay the bills to go ahead and do the work themselves. The fact is that three-fourths of the officers of the State are interested only in catching petty criminals. If they would pay as much attention to running down a man who sells adulterated milk as they do to capturing a man who has taken a drink too much, or who has moved out of town leaving an installment house in the lurch, it would not be necessary for every housewife to become a food inspector.

There is only one health officer in every locality, of course, and he can not be in forty places at once. That is what he will tell you if he is asked to inspect a certain barn or creamery. If he does not tell you that, he will tell you to bring on your proof and he will make complaint. It is not your duty to dig up the proof. That is what he is paid for doing.

And he does not have to be in forty places at once, either. The place for a health officer in a city to do his work is behind a roll-top desk. Then

he can get his inspectors out and "be in forty places at once." What the modern health officer needs is system and brains and not legs. Any community cursed with a lot of crooked milk dealers—men who are murdering infants and feeding the germs of tuberculosis and typhoid to their customers—will gladly pay for all the inspectors a health officer wants if they will act on the square and do their duty intelligently and without favor.

It might be a good thing to set some of the patrolmen who are walking the streets of cities after the milk men. The average patrolman looks only after drunks. The people can endure the drunks better than they can poisoned milk. It is to be hoped that the women of the Federated clubs will make the officers do their full duty. The retail men will rise and call them blessed if they do. And they ought to begin at the places where foul food and milk are put up, not where they are sold.

Alfred B. Tozer.

An earthquake will be necessary on resurrection morning to shake some of our friends awake.

Do not teach your child what you want; teach it what it needs.

Satisfy and Multiply

Flour Trade with

"Purity Patent" Flour

Grand Rapids Grain & Milling Co.
Grand Rapids, Mich.Just as Sure as the Sun
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CRESCENT
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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.

MEN OF MARK.

C. A. Benjamin, Secretary of Clark-Weaver Co.

Cornelius A. Benjamin was born in Grand Rapids February 18, 1867, being the fourth child in a family of ten. His father was John Benjamin, who was for many years an Alderman and is still engaged in trade on South Division street. Mr. Benjamin was educated in the common schools of Grand Rapids, graduating from the high school in the elective course in 1884. He then took a book-keeping course in Swensburg's Business College, after which he was employed for six months as book-keeper for the hardware house of W. S. Gunn & Co. His father and two brothers were then engaged in the dry goods business at 84 Monroe street under the style of John Benjamin & Sons and he acted as clerk in this store for about four years. He then served as Deputy County Treasurer under Sherman T. Colson for two years. At the end of this time he was employed by the G. R. & I. in doing special work, straightening out their right of way matters, securing missing deeds and correcting incorrect descriptions. After working at this for a year he entered the clothing house of his father and two brothers at 84 Monroe street, where he handled the books and attended to the financial part of the business for four or five years. On the organization of the Clark-Rutka-Jewell Co., he entered the employ of the house and on its reorganization as the Clark-Rutka-Weaver Co. he became a stockholder. He was subsequently elected a director and when the corporate style was changed to the Clark-Weaver Co. he became Secretary and Treasurer. He has full charge of the credits and collections for the house and is very generally regarded as one of the most capable and conscientious men in his line of business in the city.

Mr. Benjamin was married Oct. 20, 1891, to Miss Anna DeBaun, whose father was the first pastor of the Lagrave Street Christian Reformed church. He has four children—two boys and two girls—and the family reside in their own home at 23 James street. Mr. Benjamin has never held any office in the church of which he has been a member since it was organized, but he was Secretary and Treasurer of the Sunday school for many years, taught a class in the Sunday school for fifteen years and sang in the choir of the church for twenty-five years.

Mr. Benjamin has no fraternal affiliations, his home, his church and his business furnishing him all the enjoyment he requires. His only hobby is photography, which he has pursued with pleasure to himself and friends for the past four or five years. He has a 4x5 camera and develops his own pictures in a dark room in his own home.

Mr. Benjamin attributes his success to hard work and sticking to it. He is one of the most faithful workers in the city and it goes without saying that much of his success

is due to the painstaking effort he has given every duty assigned him.

Notify the House Before Shipping Goods Back.

Dealers sometimes come to hasty decisions and act on the impulse of the moment, thus doing things they would not do upon mature deliberation, and thus laying themselves liable to misunderstanding. Cases in point are presented almost daily in the experience of jobbers and manufacturers. These have to do in one department particularly in connection with the return of goods—sometimes defective and sometimes not.

It not infrequently happens in the course of every dealer's business that he has something he wants to return to the factory, or to the jobber.

the cases to see whether or not the dealer is justified in shipping goods back; without saying a word about the position or the rights of the jobber or of the manufacturer, there still remains the abstract question as to whether or not it is good policy, or whether it is right to ship goods back under any circumstances without specific instructions so to do.

In the course of our individual experience we have had to do with a good many instances of this. We are willing to assert bluntly that in a vast majority of them that have come under our observation, it would have been better to have waited until the matter had been submitted to arbitration. Business enmities could have been avoided; business es-

back should be restrained until after calmer consideration can examine into the circumstances and determine the action.

If there is nothing more in this question than a consideration for common courtesy, still is that enough to warrant pause. Nothing ever is gained by precipitation. More often something is lost. Peace of mind if nothing else. There is a deference due even an enemy, which ought to have place in all business transactions. Very rarely does it happen that all the right is upon one side.

Because of a grievance, fancied or real, no man has a right to impose upon another. To do so savors too much of retaliation. Gentlemen hardly ever retaliate without giving chivalric warning that the other side may be upon its guard. There is room in business to be a gentleman always. The assumption of a right to ship goods back without notification, or without considering the wishes of the other party, is transcending the rights of business. It is subversive of those mutual relations of confidence and respect which must exist if business is to be conducted honorably and peaceably.

Our advice is that whenever occasions arise wherein it appears that goods ought to be shipped back, that a letter should first be written announcing the intention, and giving the reasons. Try this plan the next time and see if it is not better in its results than the old snap judgment way.

What's In a Name?

"A popular bar room name goes a long way toward making some new soft drink a good seller," said the manager of a large drug store. "Young people seem to think there is something especially sporty about a 'vanilla cocktail' or a 'raspberry rickety.' Any soft, innocent drink that ends in a 'fizz' or a 'highball' is sure to spring into favor. I remember a new combination drink our man mixed up a short time ago. He gave it some sort of a pious name and it fell flat. Later it occurred to him to tack on the word 'julep' and the first day that drink scored a big success. The other side of this subject is equally amusing, for we have no end of temperance cranks who come in here and labor with us for encouraging the drinking habit. They say that imitation 'cocktails' and 'rickeys' and 'juleps' are first aids to drunkenness and that we shouldn't call our innocent mixtures by such misleading names."

A Boer soldier of fortune is now on his way from New York to Brazil, where he is going to study the country and see if the elephant can live there. His idea is that there is a large unexplored country in Brazil, where railroad construction is practically impossible, but he believes that elephants could be used to advantage. He thinks the introduction of African animals would be a good thing for the country and perhaps he will succeed in his undertaking.



Cornelius A. Benjamin

Some tool or vehicle may not, in the judgment of the retailer, come up to specifications. Some tool does not work in accordance with its guaranty. Some misunderstanding arises between dealer and maker, and to return the article in question appears the quickest and easiest way out of the difficulty. Parts that are defective cry out for return. Sometimes the dealer decides arbitrarily that he has something which ought to be returned. Any or all of these various contingencies are likely to and do frequently arise. The universal panacea for all of these things is to ship the goods back.

Now, without going into the merits of the cases cited, specifically or generally; without considering any of

trangements could have been prevented; hard feelings and recriminations could have been eliminated; strained relations never could have been induced. In nearly every case where the dealer feels he can do nothing but take summary action, events prove that it would have been better policy to have waited for explanation. In a majority of cases there is somewhere a misunderstanding which is capable of being explained away, and which will admit of adjustment without straining previous good relations.

There is good advice to the effect that a letter written in wrath never should be sent, or at least should not be sent until after the first ebullitions have been allowed to subside. Similarly the desire to ship

RAY'S CAPITALIZATION.

How Johnny Estimated the Salary He Should Receive.

Written for the Tradesman.

The trouble with most clerks and salesmen is that they figure only on the maintenance item when they begin thinking over what they ought to receive by way of salary.

Johnny Ray didn't do that. He went at the matter in a scientific manner, following the proved routes laid down by the corporations. The fault with his reasoning was that he figured on a basis of success before he attained it. The manager showed that to him in his last remark.

But this is not telling the story. Johnny Ray was city salesman for a wholesale grocery house, and he thought he wasn't getting money enough, so he went to the manager one day and broke the news gently to him. The manager came near throwing a fit.

"You've got your nerve with you this morning," he finally said.

"Sure," replied Johnny. "I have to use it in my business."

"You're getting as much as any of the boys."

"And selling more goods than any of them."

"That is because you have the best route."

"I made it the best. I can build up any of the old, worthless routes."

"Well, we can't increase salaries," said the manager, as if that settled the matter.

"All right," said Johnny. "No hard feelings. Cut me off the books."

"I think you're making a mistake," said the manager.

"We all make mistakes," was the reply.

"Some make needless mistakes."

"Yes; I presume so," said the young man.

"Come, now," urged the manager, "how much do you think you ought to have? You are a young man and, virtually, a beginner. How much?"

"I'm not a beginner," Johnny declared, not without irritation. "I've been at the business four years. I'm not a young man. I'm right in my prime, where I ought to be earning a large salary."

"How much do you think you ought to get?" asked the manager, tentatively.

"Well," began Johnny, a twinkle in his blue eyes, "let us see what I ought to have according to corporation methods of figuring."

The manager laughed uneasily. He did not like the determined manner of the young man. It did not portend satisfactory adjustment.

"When you estimate your earnings," Johnny went on, "you begin with the value of the holdings of the corporation. You must have at least 8 per cent. on that. Then you figure on the up-keep. It takes so much every year to keep the plant up to its best. Then you figure on dividends, the 8 per cent. being only interest on capital invested. Then you figure on betterments, which is totally distinct from maintenance. Then you figure on a general sinking

fund to replace the plant after a time."

"What has all this to do with the question of how much more money you want to hold us up for?" demanded the manager, irritably.

"Why, I'm going to reach the sum I ought to have by your process," replied the young man. "Look here! I'm worth five thousand dollars just as I stand here; that is, I'm worth that much dead, according to values as expressed in settling for men killed in railroad accidents. So that is the value of my plant. Sounds odd to call a man a plant, but that's just what he is! So I've got five thousand dollars invested in the business of making a living."

"You are crazy!" ejaculated the manager.

"Just you wait!" Johnny put in. "I have five thousand invested in a plant. I've got to get 8 per cent. on that, which is four hundred dollars. Now for the up-keep. It costs me five hundred to live, very plainly. That brings it up to nine hundred dollars. Now for the betterment item. I've got to buy books and newspapers. I've got to travel a little, and I've got to spend money working out problems of different kinds. We'll put that down at one hundred a year, and that makes a thousand, and I've had no earnings—profits. See?"

"Bright boy!" laughed the manager.

"We'll call the earnings the dividends. What ought I to have on such a business—a clean plant, well cared for and economically managed? Eight per cent. ought to be about right. There's another four hundred dollars, and cheap at that."

"I guess we don't want you fixing salaries around here," grinned the manager.

"Now," said Johnny, "here's another proposition to figure on. Like the plant you have, my plant will wear out some day. You can replace yours, but I can't replace mine. All I can do is to take the money you set aside in your business for rebuilding the plant and put it away for the ten or twenty years of life when I shall not be able to work. Say fifteen years of senility. That will be at least ten thousand dollars."

"You aim to live high in your old age," said the manager.

"Just comfortably," replied Johnny.

"Now, if I remain here until I'm 55 you'll be telling me that this is no home for the aged and turning me out to grass. So I must save this ten thousand in thirty years. That will be, say, three hundred dollars a year, with interest. That brings the total up to seventeen hundred dollars."

The manager laughed softly, as if he enjoyed the thing.

"Now," Johnny went on, "I've got my interest on my plant, my dividends, my up-keep money and my sinking fund. But I'm the manager of this plant, and I've got to have my salary for that. How much ought I to receive for running a plant like this one you see before you?"

"But you've got your dividends," said the manager.

"Four hundred dollars a year for running a plant like this!" cried the young man. "Not much! That is not the way this corporation does business. That is not the way the big men do business. I'm worth thirteen hundred dollars a year, say. That is only twenty-five a week, and dog cheap at that. That brings my salary up to three thousand a year. Do you want to pay it?"

"I should say not!"

"Well, then, no hard feelings! Just take my name off the books at the end of the month."

"Come, come," said the manager, "this joke has gone far enough. What do you want for the next year?"

"Three thousand dollars."

"You're insane, man!"

"Still," smiled Johnny, "you can't show me anything wrong about my figures. I have followed the route taken by corporations in estimating my value."

"Your value to yourself."

"All right, my value to myself! Well, if I am worth that much to myself I'm worth that much to you. That is why so many men work hard all their lives and then die in the poorhouse. They don't figure right. They leave out all the items which the corporations put in except the one of maintenance. They do not figure on interest on the investment—the value of the plant—or the dividends, or the sinking fund or the up-keep item. They just figure on the maintenance item."

"They figure on all they can get!" roared the manager.

"If they knew the ropes they'd figure on getting still more," laughed the young man. "They just figure on enough to keep themselves fit for work. Now, if you should do that sort of figuring at your plant here you'd soon go broke."

"You're an anarchist!" roared the manager.

"An anarchist! For following methods practiced by the corporations!"

"What man is worth five thousand dollars?" asked the other.

"You are," replied Johnny, "and you are getting a 100 per cent. on the mental plant you operate this big plant with—five thousand a year."

"Well," said the manager, "we won't discuss that. How much?"

"Three thousand a year."

"Go home and sleep on it," urged the other.

"Well," said Johnny, "anyway I've made a reasonable demand for a reasonable salary. If I can't get it I'll try for myself. Perhaps I can secure all the interest, the dividends, the maintenance, the up-keep, the sinking fund items you insist on in your corporations. At least, I'm going to try."

"If you succeed," said the manager, "that will be proof positive that you are worth the three thousand a year. If you don't prove it, that will show that you have placed your capitalization too high."

"I'll prove it."

"If you do," smiled the manager, "come back here and we'll give you more than three thousand a year. We want good man, but we're from Missouri."

Whether or not Johnny succeeded is another story. Alfred B. Tozer.

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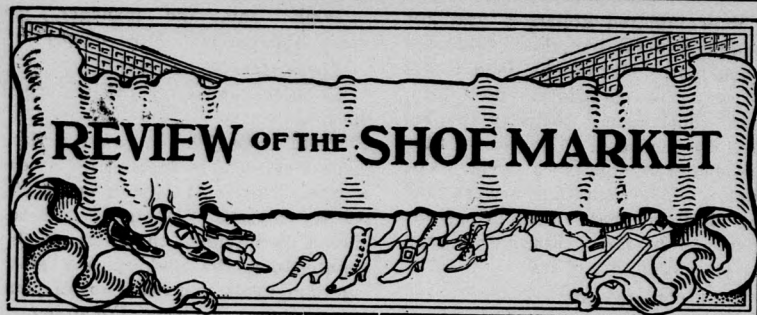
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Trees Trees Trees
FRUIT AND ORNAMENTALS

A Complete Line

GRAND RAPIDS NURSERY CO.

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



Plans For Christmas Trade Should Be Made Early.

The retail storekeeper who is awake to his opportunity looks forward each year's end to the holiday season and always calculates upon a substantial increase of profit because of the season. It is to the interest of every retailer to plan many days ahead to get a good share of the holiday trade, but it quite frequently happens that when the crucial time approaches a dealer is caught unawares. He has not made his preparations early enough for the proper handling of his trade.

The right methods and arrangements made in time will make the holiday season a most successful and profitable one, and the work will be made much easier when the preparations are made in the quiet days before the rush. Not only will early preparations make a retailer's work much easier, but his early displays will permit him to appeal especially to those people who wander from store to store many days before the Yuletide. If they see a desirable holiday stock in early they will take advantage of it anyway.

Next to plans for getting the store in shape for the holiday business, it is for a retailer to lay out an advertising campaign that will show sufficient individuality to be productive of real results. Circulars, window bulletins, and attractive announcements are always essential to the small retailer, while the larger concerns may look with profit to a more general scope of advertising. To give such details the care they should have means that they should be prepared beforehand, when judgment and time can be utilized.

Sales ahead of the holiday season may be small, but preparing ahead of time will eventually mean that a profitable pre-holiday business will be built up, and purchasers will gradually learn to look upon such a dealer who is ahead of time as a leader in his line.

A retailer in a small town has some certain advantages over the larger dealer of the big city. The former is closer to the people whose trade he gets, or hopes to get, and he is even on intimate terms with most of his clientele. An early display in the window or store in the smaller communities is most effective in every way. It is true that passersby who make the town store a rendezvous almost, readily appreciate displays. It is because of that fact that a dealer in the smaller places gets the reputation for being a wide-awake storekeeper.

A means of drawing a crowd is always a good thing, but such attempts should be timely and made with discretion, if the future reputation and business of the store is to be considered. Many schemes may be brought into play in this connection, and if a retailer is of an inventive turn of mind, he will have no trouble in attracting the attention of the passersby in the neighborhood of his store by something that is novel in window display.

The necessity for a prompt delivery service during the holiday season counts for much. If a retailer makes a promise to deliver a purchase at a certain time, and afterwards finds it impossible to live up to the promise, no amount of explanation or apology will ever regain for him the good opinion of a disappointed customer. Especially is that true of holiday sales. A system of keeping an accurate account of such promises of delivery in the rushing times of the Yuletide must be devised, and there is no better time to consider that provision than the quieter days before the rush. A convenient method of systematizing such a list of deliveries promised, is to set aside a book, or use a card system, for the special purpose. Every article sold for delivery should be listed and in such a way a dealer can facilitate the handling of such goods. If possible, such orders should be separated according to the hours and days on which they are to be delivered. A dealer may frequently consult the list and see that the schedule is carried out as arranged. After the goods have been delivered, the card of the index, or the entry in the book, can be set aside or checked off.

The question of giving credit in retail trading at holiday time should be considered most thoroughly. Except under unusual circumstances, and to regular charge customers, a dealer should refuse to extend credit and try to carry on his business on a cash basis strictly. It is an easy matter for the retailer to make mistakes when he attempts to decide just who is and who is not entitled to credit. The profit in retail trading in this day is not so great as in days of yore and a retailer can not afford to risk his goods on only a possible chance of getting his money. In the holiday season many people become over-enthusiastic and forget the limitations of their resources. Such persons possess themselves with many varied and sundry purchases, which have attracted their eyes from the resplend-

ently stocked stores. Again, almost every one has quite a list of friends who simply must have presents and under such circumstances a buyer may run himself into debt, in the fulfilling of what he thinks is almost a moral obligation.

The selling of goods is another most important phase of the general routine, for at the close of the Yuletide season a retailer may find that he can blame himself in a measure, and his clerks partly, if he is confronted with a surplus of holiday stock. It often happens in the rush period that the retailer will forget to emphasize the old quality argument and too often harps on the cheapness of the goods. Cheapness in price may be an attractive topic for a purchaser to listen to, but it is almost out of place so far as trading just before Christmas is concerned.

If a retailer is not patient with the ignorant, he may learn in little time that he is shying off willing purchasers. A few suggestions casually put will help such ignorant customers who are in doubt about what they want. This will also make the work of the retailer much easier, for he will save time in the selling besides having well satisfied customers, who will be apt to return and make other purchases from time to time.

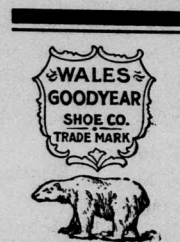
Misrepresenting goods during the holidays is a poor policy. A customer who has been subject to misrepresentation will not forget it readily, nor will the recipient of a

present purchased under untrue representations relish the imposition, if the defect be on the surface, for the person who receives a present from another annually knows about what the valuation is intended to be, and as a consequence the store who sold the Yuletide remembrances may receive a far from desirable reputation. Too much talk by the retailer concerning the goods he offers, and such assertions that lead a customer to think that goods are the finest, the greatest, or the only, when in reality the goods are mediocre and just gotten out for the holiday—such representations seldom result in any permanent gain.

A retailer can not be too careful in wrapping up packages at Christmas time. The general appearance of a store, too, the handling of customers, and the decorations and incidentals that conform with the season, all these signify that a retailer will be well paid for his extra effort if he aims in the right direction.

In many show windows during the Christmas season the incandescent electric light bulbs that are used in decoration are half worn out and the illumination is weak. A pale yellow cast is the general effect. It would be to the benefit of such dealers to replace the worn out bulbs with new ones, and thus give a brilliant and clear effect to the entire store.

Too much can not be said of appearances in soliciting a big holiday business, and whatever effort the retailer may exert will bring sub-



Just Common Sense

Go over your rubber sales for the last two seasons and strike a fair average.

Is there any good reason why you should expect to sell fewer rubbers this season? No, not if you are alive. Every season

Wales Goodyear Rubbers

are better than the year before—the Bear Brand means satisfied customers—you'll need the rubbers all right, no escaping that. About two days of snow will use up your school arctics.

Bon't you think you've been saying "tomorrow" about as long as it's safe? Better send in that order today.

Herold-Bertsch Shoe Co.

Grand Rapids, Mich.

Distributors of
Wales Goodyear Rubbers

Makers of the famous
"Bertsch" and "H. B. Hard Pan" Shoes

stantial returns well worth the extra outlay. Christmas comes but once a year and after the passing of it, dealers must wait twelve months before they again receive the much-prized opportunity to get this additional business, which permits by a commercial custom a little more margin of profit than the humdrum routine of the rest of the year.—Shoe Retailer.

Neglect of the Arch.

Heels and toes of shoes having been discussed at length, brief attention will be given to the middle of the shoe or ankle. This appears to be the most important part of the foot and a least important part of the shoe. To the present time only scant attention has been given to the measurements of the arch of the foot. It varies from the flat foot to the arch that is one-half inch high. Lastmakers and shoemakers make some slight provision for the different elevations of arches. They are, however, giving a great deal more of attention to the matter. Lynn manufacturers commonly recommend high arch shoes for the style that is in them, and sell low arch shoes for service shoes. But the importance of the fit of the shoe to the arch of the foot has not by any means been emphasized as much as the fit of the shoe to the toe of the foot has been emphasized, nor as much as the fit of the heel is now being emphasized.

This mention of the arch of the shoe concludes a somewhat lengthy discussion of the fitting qualities of shoes. The purpose of the discussion will be repeated, to emphasize it: Style is the whole thing in footwear to-day. But it is dependent upon fit. No matter how stylish shoes may look, they can not continue in style unless they fit. And shoes that fit must fit all over, not merely at the toe of the foot but at the heel and about the instep as well.

At the Celestial Gate.

The druggist approached the Celestial gate. St. Peter opened the portal for him and bade him enter and join the heavenly choir.

"Not so fast," admonished the compounder of pills. Before I go in there I want to ask a few questions: Have you any city directories in Paradise?"

"No," replied St. Peter.

"Any remedies for growing hair on bald heads and door knobs?"

"None."

"Any soda fountains?"

"We don't know what they are."

"Do you sell stamps?"

"We don't use them here."

"And last, but not least, have you any telephones?"

"We have not."

"Then I'll go in, for I guess this is Heaven all right, all right."

There is always hope for the man who will take his medicine without a whimper.

We notice that most people who are consumed by curiosity still survive.

Mixing Parcels Post Into Second Class Mail.

Cleveland, Ohio, Nov. 11—I am glad to receive a copy of the Michigan Tradesman, and I thank you for such words of praise as you feel you can bestow on my poor efforts.

May I first and foremost earnestly beg that you will spell my name correctly—Charles Wm. Burrows, instead of C. W. Burroughs. I am, in a mild way, very sensitive on this point. It has been an old New England name for many generations.

My daughter was the sponsor at the launching of the torpedo boat destroyer Burrows a year ago last June at the shipbuilding yards just opposite Philadelphia, and I was proud to have her assist in putting afloat one of the most beautiful warships I have ever seen. It is 325 feet long and built on lines as beautiful as those of a greyhound, capable of going 33 or 34 knots an hour. It was named, of course, after Lieut. William Burrows, who, in the war of 1812, in the contest between the Enterprise and the Boxer, off Portland, Maine, was the winner of the fight, although both the American and British captains were killed in battle, as is indicated by Longfellow in his poem, "My Lost Youth."

As to your article, I scarcely know what to say, but, as I see it, there is an excellent answer to every contention made by you, but I suspect that we are upon different sides of the one matter that is the crux of the whole situation, the second class mail rate. Thereon I can assure you I have a very strong feeling in the matter, though even then I am able to see how you may be of an opinion at variance with my own.

I concede your argument that the Mergenthaler operators and fast power presses have reduced expense accounts and made possible the production of periodicals of all sorts at diminished costs, yet nevertheless the question of postage remains, as I see it, quite the most important factor in the situation.

You speak of the growth of trade publications and, of course, I agree with you, but while many trade publications are needed, yet many are entirely unnecessary. Take, for example, in banking. There are some eighty-six different banking periodicals of which I know, and in asking a prominent New York banker about them, how many were needed, he said three and that the rest were "leg-pullers." Suppose as many as ten are needed; the rest just exist on printing advertising which the Government distributes at one-tenth of the cost of the service.

I am sorry that I did not have a chance to meet you in person when in Grand Rapids, for I should much like to have a personal talk over the whole situation with you. I think there are several features of it that I might throw a side light upon that would be of interest to you. No one of us has all the right on his side of any question. You know the old political maxim "Right is right, but by a very small majority."

If I am again at Grand Rapids I

hope I may have a quiet confab with you on the matter. It can do no harm to either side to know how the "other man" views things, provided the "other man" is not a mere crank. I see more at stake in this question than you do, but I'm not "dotty" on it. Charles Wm. Burrows.

News Matters in the Buckeye State.

Written for the Tradesman.

Reports on the cost of eliminating all grade crossings in the central part of the city of Newark will be made soon to the Common Council, both by the city and by engineers of the railroads who are working on plans of their own.

The business men of Van Wert county have offered \$400 in prizes for the best essays by school children of the cities and townships on these topics: "Possibilities of Van Wert County," "Boosting Van Wert," "How Best to Promote the Mutual Interests of Our City and County," "Why we Should Buy Goods at Home," "Why we are Proud of Van Wert County," and "The Van Wert of To-morrow." The awards will be made at a public meeting to be held at Van Wert, December 16.

The State Board of Liability Awards is at work compiling the classification of the various industries of the State and also the rates which will be paid by each class of industry under the new workingman's compensation law. It is thought that the rates under the new law, which covers a wider range of liabilities than the private companies, will not be much if any in excess

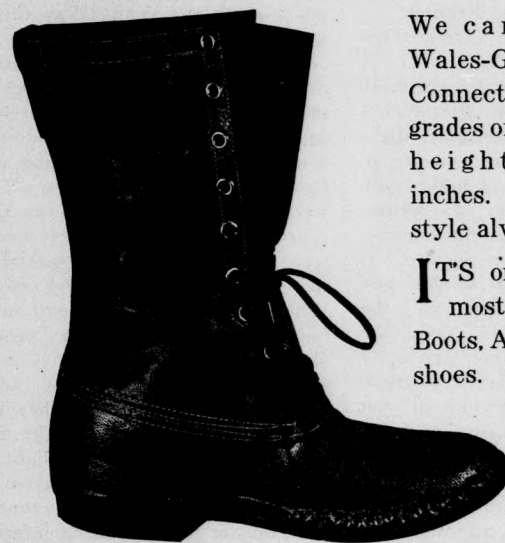
of rates charged by the existing liability companies.

This is booster week in the membership campaign started by the Dayton Chamber of Commerce. The city is divided into twenty sections and each section will be looked after by a captain and three assistants. The campaign lasts three days and is expected to add 1,000 new members to the organization.

Ohio manufacturers met in Columbus, November 10, to discuss matters of mutual interest, and the most striking address made was that of W. G. Harding, of Marion, who spoke of the prevailing unrest among the people and the disturbed conditions as constituting a grave menace to American progress. "The time is urgent, said he, 'for sober thought and serious action, and there must be a better understanding all around. The corporations must get closer to the people and to the public press. We have drifted to cross purposes. The politicians have fomented, the press has aided and abetted, and the great manufacturing body has failed to step in with words and action so essential to a correct understanding. Envy and hate and distrust and denunciation must be superseded by an appreciation and confidence and co-operation, and you men must seek this change of sentiment.'" Almond Griffen.

It is not worth while to say for-bear to a bear. The safer plan is to run.

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.

ITS only one of our most complete line of Boots, Arctics and Over-shoes. 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

IMPLEMENT DEALERS.

Stenographic Report of Their Eighth Annual Convention.

The eighth annual convention of the Michigan Retail Implement & Vehicle Dealers' Association convened in Lansing November 7. On calling to order, President Goodes remarked:

It gives me great pleasure to greet you and welcome you to this, our eighth annual convention; and as I look over this audience I see many familiar faces that met with us eight years ago in this Representative hall, the birthplace of our Association. We have grown steadily from infancy until we have arrived at the age of manhood. We have done much good, but there is much more good to be done. Our influence as an Association is felt throughout the State and beyond its borders. We need every dealer in the State as members, with his influence, and the co-operation of every business man in the State, that our influence may be felt far beyond its borders, even in the city of Washington, that our representatives will realize that we need protection from the get-rich-quick schemes and the catalogue house deception, and I will ask every member present and every dealer at home to put their shoulders to the wheel and assist us in our legal cause. To the implement dealers belong the implement trade.

Rev. Cady Wilson then pronounced the invocation, after which President Goodes remarked:

We have with us to-day a distinguished gentleman who is on the programme for the address of welcome. He carries the keys and the secrets of this progressive city of Lansing. He may offer you the former, but the secrets I am inclined to think he will keep inviolate. I have now the pleasure of introducing to you the Mayor of the city of Lansing, Hon. John S. Bennett.

Mayor Bennett then addressed the convention as follows:

I am sorry that there are not more of our fair sex here this afternoon. I assure you, fellow citizens of Michigan, it gives me great pleasure to have the honor to stand before you to-day and to welcome so distinguished a gathering to our Capital City on behalf of your Society. It is not my intention to burden you with any lengthy remarks on the beauties of Lansing. Mr. Gray, the Secretary of the Business Men's Association, will take pleasure, I assure you, to acquaint every one of you with the graces of Lansing, as he is in a position to and is far more capable of doing that than I.

I could not do justice to Lansing without calling your attention to two or three of our municipal enterprises. And first, our fire department. Lansing was one of the first cities of the State to adopt the automobile fire system, and we have an organization and fire department of which we are very proud. When we came into power about three years ago we found the city, as we considered, without proper fire protection.

In my first message to the Common Council I called attention to the fact that the time had arrived to have better protection for our factories, our business places and our residences. The movement was taken up by the Fire Board. Our efficient chief, Mr. Delphs, and myself, were among the first to advocate the purchase of an automobile fire engine. The project met with considerable opposition, but finally we succeeded in winning the approval of the Council and the experiment has been found to be a complete success, so that at the end of the first year we took steps to increase its efficiency by the adoption of fire trucks and chemical apparatus. During the last year we have added another engine. To-morrow at 1:45 in the afternoon the fire department will give an exhibition in front of the Capitol. We would like to have every one present, when we will show you, gentlemen, our automobile fire department in full operation. We invite you all to witness it.

We also have a police department of which we are not ashamed. I do not think you will have anything to do with it, officially, while you are here, because the city is yours to go to and fro without being molested. We would like to call your attention to our electric police alarm. Its name is the Dean Electric Police Alarm. It would be worth your while to visit our police headquarters—to go down there and inspect that system, for all cities haven't it.

Last, but not least, is our street lighting system. You are well aware that we own our electric light and water plant, one of the finest in the country. While it is not all paid for, every bond is met as it comes due. You will see to-night and to-morrow one of the best lighting systems in the country; something like that at Des Moines, Iowa. I was there last spring. You have heard much about the White Way City. It was their system the business men and property owners were influenced to install, but we went one step farther: We never asked our merchants or citizens to contribute one dollar towards the cost of installing these lights in the way of taxes. These were paid for by our Lighting Commissioners out of their own funds. I want you to please take special notice of our street lighting system. While it is small, we intend to extend it to meet all our requirements. The lights which you observe around this beautiful square have just been installed. They were put in at the expense of the State and the city furnishes the light.

I have said all I wish to about our city just now. I wish to touch a little on our manufacturing interests: Our manufacturing interests in automobiles and engines are not all; there are other articles of manufacture too numerous to mention. The products of Lansing manufacturing establishments are not only known within the confines of the State, but the name of Lansing, through our manufacturers and you gentlemen who handle the products of Lansing,

not only, as I said, in the State of Michigan but throughout the sisterhood of states; is spread from ocean to ocean. We stop not there. The products of the State of Michigan will be found in all the markets of the civilized world. Now, gentlemen, the manufacturers must realize this fact. They manufacture the goods, but that is not all of it—they must be placed before the people. You, through your stores and agencies, are the means through which the goods are brought to the consumers. This is a question or a subject that needs united action. Fellow citizens, I see to-day arising on the business horizon of this country a cloud. Unless that is dispelled—and if it is dispelled it has got to be done by kindred associations like yours and the retail dealers of this country—I can see the billows tossing this country's trade to and fro upon the rock of commercial disaster. I refer you to that which is fostered by every department store of the country, that which to-day is hiding behind the cloak of the poor farmer. I refer you to the parcels post bill. You are in a better position to judge of the result of the passage of that bill than I am, but I am sure that you are awake to the grave responsibility of the future of the retail business of this country. I urge you to stand shoulder to shoulder, through your society, that you may thus assist one another.

In 1904 the foundation cornerstone was laid in the city of Lansing, upon which this Society was

built. As you see, gentlemen, no mistake was made. I feel that it has been the means of putting many of you on a better business foundation, and has aided in the upbuilding of the business world. If we make a success we must remember that we are living in an age of organization; we are taught that clear back before the time of man, when the Creator of this universe saw that to be a success all things must be organized the planets each have their course; the thousands of stars have their fixed organization; everything has its place and its course. That lesson, handed down from time immemorial, from the ages beyond the memory of man, handed down and banded together both for business reasons and for mutual protection. Therefore, I say to each of you, when you put your hand to the plow look not backward, let your watchword be "forward" ever.

Let me extend to you again a hearty welcome to the city, and all we ask of you when you leave is to carry home with you the warmest memories of Lansing. I wish you every success, and thank you.

The President—The next in order is a response by Mr. Gleason, Vice-President:

Mr. Gleason—In behalf of the President of the Association and members, I wish to thank you for the warmth of welcome extended to us. We feel perfectly at home in your city, as well as on account of its being the city of our birth. We were practically born in this city,



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honestly
believe
we are
making
the best
every day
shoes for
Men,
Boys and
Youths in
America

Let us
show you

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

and we come back here on this, our eighth birthday, and when we come get a welcome like this and find that they have killed the fatted calf, we indeed feel at home. At our convention held a year ago in Jackson we did not expect or anticipate all of the things which have happened, nor lay perfectly our plans for the coming year. The business of this year will make this one of the most important conventions we have ever held and it should be an incentive to every gentleman to turn out at these convention meetings, because matters will be taken up which are of the utmost importance.

There is one thing in regard to our programme or catalogue: I hear quite a few complaints because some of you did not receive the catalogue, or possibly you received it late, and you may not have read our record. With your permission I would like to read a portion of this record because we should all be proud of it. We were organized in this city in 1904 with 108 charter members, fifty of whom are still active. A few have died, but we have had a steady increase every year until now we have nearly 500 members, which is almost one-half of the retail dealers throughout the State and certainly comprises a majority of the best dealers. Two hundred honorary members are enrolled.

Some of the results attained by the Association may be stated as tending to prevent the carriage manufacturers from withdrawing all guarantees on goods left over from one season to another; creating sentiment against the parcels post system; securing the passage of a law for making exclusive contracts; preventing the passage of an act requiring the filing of title clauses, the same as chattel mortgages; securing to our benefit the Reciprocal Underwriters Insurance, saving them one-half of the cost of insurance. In addition, we have also induced a number of manufacturers to refrain from contracting with irregular dealers; also induced a number of manufacturers' supply people to market their goods entirely through the regular retail dealers; gives our members valuable information in regard to the expense of doing business—cost and profits; adjusted a large number of complaints to the entire satisfaction of members and manufacturers.

Again, I wish to thank you for your kind welcome and I am sure that every member will enjoy himself participating in the hospitality of this city while here.

President—The next in order will be a response in behalf of the traveling men by Frank L. Day:

Mr Day—This is a double header. I not only deem this a great honor but a pleasure to respond in behalf of the traveling men to this very generous address of welcome. Our pathway is strewn with many fond recollections. It has been my pleasure on several similar occasions to enjoy the beauties of your city and the hospitality of the citi-

zens of Lansing. The police power was dismantled and the key turned over to us, in which event upon our departure from this city it was left unblemished and stands to-day as one of the best commercial and manufacturing cities in our great State. I must admit, however, that your address is a little confusing—you addressed two classes. I am anxious to see which one of us is to be the custodian of the keys. For your welfare and safety I advise you to turn the keys over to the traveling men.

Upon my arrival in this city this morning I was a little embarrassed by the question asked, "What are all you traveling men here for? We supposed this was an implement dealers' convention. It looks more like a traveling men's convention." As my embarrassment subsided, I replied: "We are here because we are honorary members, because we were invited, and we are here to extend to the dealers our right hand of fellowship, to co-operate with them and to stand by all the wise and just plans and decisions adopted."

Mr. Mayor, since listening to your address of welcome, I know further you are not looking for oratory from us, and so on behalf of the traveling men I will simply thank you from the bottom of my heart for your very cordial welcome.

The President—Gentlemen, agreeably to the known custom adopted by all deliberative and legislative bodies it is customary for the President to deliver his address. I will now fulfill that part of my duty:

[This address appeared in full in the Tradesman of Nov. 8.]

[The President's address was followed by the Secretary's annual report, all of which but the following appeared in the issue of Nov. 8.]

(Concluded from last week)

| | |
|--|-------|
| Stationery | 45.75 |
| Expense Complaint Committee | 84.90 |
| Office expense supplies | 31.03 |
| Pd. Membership Committee, 1910 .. | 75.00 |
| Vice-President Expense, 1910 | 16.04 |
| Badges, 1910 | 18.00 |
| Telegraph and telephone | 8.36 |
| Pd. Treas. Bonds | 7.50 |
| Attending fairs, selling space in program | 91.02 |
| Pd. for Cost Accounting Pathfinder .. | 37.70 |
| Expense President office | 16.29 |
| Refund of membership to E. E. Paxson, Elkhart, Ind. | 3.00 |

As our fiscal year ends November 1st, some of these items are for last year's convention, not this, as 1911 convention will be repeated in 1912. Can you figure out how your dues of \$3 for a year, will take care of these items, all of which are necessary with a growing Association, as large as ours. Our dues for active members amounted to \$198.00 for 1910-11 and for Honorary Members \$189.00, making a total of \$1,182.00.

To pay bills amounting to \$3,306.68, incurred during 1910 to November 1, 1911. With always money to pay our bills and money in our treasury, is it not plain to be seen that contrary to the understanding of some, the Secretary comes very near earning his own salary from the manufacturers, who patronize our program, and which each year turns over a surplus, after paying his salary, to be used in the high places where our \$3.00 per year will not reach.

As President Goodes will submit in his report a number of resolutions, covering matters pertaining to this office, we will omit them here and say, in presenting this, my first report to you, I have tried to make it plain and complete, also the program which is now in your hands, if they meet with your approval, well and good, if not censure me, if you must, but have charity.

The President—The next business in order is the reading of the minutes of the last meeting.

The minutes of the seventh annual convention, held in Jackson, Novem-

ber 9, 1910, were then read by the Secretary, which were accepted

The President—The next business in order will be the appointment of committees:

I will appoint as the Committee on Auditing the Books of the Secretary and Treasurer, F. J. Follmer, Vicksburg; Isaac Van Dyke, Zeeland, and Elmer Langton, DeWitt.

I will appoint on the Committee of Necrology, J. E. Taylor, of Mason; Leonard Snyder, of Frazer, and E. J. Merrifield, of Bloomingdale.

I will appoint as the Committee on Nominations, C. A. Slayton, of Tecumseh; M. F. Wolff, Mt. Clemens, and Matt. Murphy, of Williamston.

On Resolutions, W. L. C. Reid, of Jackson; L. F. Bronte, Big Rapids, and P. E. Dunham, of Lansing.

The next question in order will be Questions and Answers by manufacturers and travelers.

Now, gentlemen, it is up to you. If there are any questions that you wish to discuss we will take this time to bring them out; also answers by manufacturers and travelers. Isn't there some of you gentlemen who have something on your minds that you want to ask the manufacturers or travelers, so that they can answer you? We are going to give the manufacturers a chance to ask us some questions.

A voice in the rear of the room. I would like to ask the manufacturers and their representatives why they consider it good business to sell goods in territory where they have not local agents?

The President—Will some manufacturer answer that question.

Answer—Mr. President, I will venture the remark that there are no manufacturers or travelers who are guilty of that and you will not hear from them.

Thursday Afternoon.

Meeting called to order by the President.

The President—The first business in order will be the report of the Resolutions Committee, W. L. C. Reid, chairman.

W. L. C. Reid—Your Committee on Resolutions herewith submits the following:

Review.

No year in the history of this Association has seen more important matters affecting its life and interests and more good work accomplished. The interests of our members have been advanced and our Association has increased in strength and usefulness. Our members are more loyal and united.

Our Position.

In view of the agitation being conducted by interests opposed to the retailers we desire to again affirm the fundamental principle of our organization, viz., "The retail business belongs to the retail dealers."

Cost of Doing Business.

We recognize the necessity of every dealer, especially every member of our Association, learning the actual expense of conducting business, so as to determine what prices to put upon the goods he sells, that he

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.

may make a success of his business. We therefore recommend that each member finds out from actual figures what it costs to run his business and what dividends it pays.

Local Clubs.

All the information and experiences we have been able to gather proves the great value of local clubs as business builders and character-makers, and there is no evidence on the other side of this question, therefore we recommend, in every locality where convenient and possible, to organize local clubs at once.

Insurance.

One of the greatest benefits financially in decreasing the cost of doing business is the saving of one-half of the cost of fire insurance, made possible by our arrangements with the Reciprocal Underwriters of Kansas City, Mo., who are now legally authorized to conduct their business in this State. Our members should not neglect this opportunity to save money and strengthen their Association.

Parcels Post.

The interests advocating parcels post legislation are more active than ever after their numerous defeats, and by their Press Bureau items in the papers and solicitors securing monster petitions have made it appear that the great majority of our citizens want a parcels post. It is necessary, that our Association and its members should do all in their power to show our legislators the evils of that system—its bad effects—upon the small villages and cities and all the rural interest of the country—and we hereby pledge our Association as favorable to the appointment by Congress of a non-partisan commission to investigate the whole question of parcels post and the deferring of all legislation until such commission shall have had ample time to act and report.

Penny Post.

We favor penny postage rates on all first class mail matter and urge our members to notify their congressmen and senators to work for same.

Pure Advertising Law.

Believing that many of our citizens are misled in purchasing articles by false and misleading advertisements, we recommend that our Association place itself on record in favor of the passage of such laws or the amendment of laws now enacted as will protect innocent purchasers from this cause with adequate penalties.

Exhibits.

Having observed the increasing interest and mutual profitableness to both dealers and manufacturers of exhibits of implements and vehicles and allied lines at convention of sister associations, we recommend the action taken by this convention to inaugurate this system with our future conventions to our members, all dealers and manufacturers affected by it.

Headquarters.

Having opened permanent headquarters in this city with a full time

paid Secretary in charge, our Association is now in better position than ever before to render every aid and service possible to each individual member, to our combined interests and to our local manufacturers and to push all departments of our work with more vigor and ability.

County Agents.

We are more firmly convinced after two years' experience that our system of looking after and extending the work of the Association through county agents is the best for all interests and we recommend its hearty co-operation by all our members and extension to cover all our territory.

New Territory.

We regret that the delay in the mailing of our souvenir programmes interfered with the attendance of dealers in our new territory, comprising the northern tier of counties in Indiana and Ohio, and recommend that steps be taken to canvas said territory for memberships, and that our members living near this territory take special pains to see them and invite them to join our Association.

Concentration.

In view of the changes in our plans and offices, we have adopted the recommendations of our President combining the office of Secretary and General Agent and placing the work of the Complaint Committee in the hands of our Secretary. We believe that this will greatly facilitate the work of the Association.

Federation of Retail Dealers' Associations.

You are doubtless all aware of the objects and purposes of the National Federation of Retail Merchants. We find several states have such organizations to look after matters affecting the business interests of all retail dealers in their state and we believe that such organizations could and would accomplish similar good services in this State. We therefore recommend that our Secretary open correspondence with the officers of

all retail dealers' associations in this State with a view to affecting a State Federation of Retail Merchants' Associations.

Our National Federation.

The changing conditions and progress already made show more and more plainly the need and good work accomplished by our National Federation and we hereby pledge it our continued support and assistance.

Appreciation.

'Twere better to send a cheap bouquet
To a living friend this day,
Than a bushel of roses, white or red,
To lay on his casket when he is dead.

Your Committee would deem it a pleasant duty to mention all our friends personally in our tribute of appreciation, but it can only specify a few of them. Special mention should be made of the faithful, conscientious and self-sacrificing services of our President, Wm. Goodes, and to all the officers and committee chairmen, who have by their unselfish service kept our Association steady and progressive—we owe more than our thanks.

To our hosts and friends in Lansing, especially Mr. Gray, the speakers and entertainers at the banquet, the ladies who served the banquet, the daily and trade press and to all who have contributed to our comfort and pleasure during our convention we thank them most heartily and sincerely.

Forward.

"By their fruits ye shall know them" is the measure of success in individuals and associations. Our accomplishments have been good and great—we have borne only good fruits and these things should not only cheer us but stimulate each one of us to greater achievements—each for all—and all for each—harmoniously, loyally, advancing the interests of our Association.

The President—What will you do with the report?

Mr. McAuliffe—If not otherwise

desired, I move that the resolutions be adopted as a whole.

The motion prevailed.

The President—Is the Necrology Committee ready to report?

Mr. Taylor, the chairman of this Committee, then read its report, as follows:

Necrology Report.

Our Heavenly Father has been kind to your officers, their ranks remain unbroken, but two of our faithful members, Melvin Scott, of Hesperia (Oceana county), and W. H. Murphy, of Carson City, having passed through the portals of Eternity to our Grand Association above.

We extend to those whose homes have been entered by the silent messenger our heartfelt sympathy.

It is fitting that we pause in the routine of our Association meeting to offer loving tribute to those who met with us a year ago.

Resolved—That these resolutions be spread on the minutes of our meeting, and be it further

Resolved—That a copy of these resolutions be mailed to the bereaved families.

On motion the report was adopted and made a part of the records.

The President—The report of the Cost Account Committee, by Mr. Follmer.

Mr. Follmer—Mr. Chairman and gentlemen: The report of the Cost Account Committee is not much in the nature of a report. It will be more in the nature of a little talk. Cost accounting theories have been threshed out in trade papers and elsewhere until nothing remains for me to say along those lines. Perhaps it remains for me to bring some of these theories to a head, and I earnestly wish that I may be able to make my ideas few enough and simple enough so that you can take them home in your minds and put them into practice, for the best theory ever promoted is no better than waste paper until it is put into practice. The first thing I want to impress upon you is that I have no



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The
SHOE MERCHANT'S MAGNET

always drawing customers, and
holding them too—is

The Princess Comfort Shoe

High quality and constant comfort are the two
features we maintain in this and our other
"Comfortable lines" of shoes for women.

Write for our booklet on this
subject today.

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V. SCHOENECKER BOOT & SHOE CO.

MILWAUKEE, WIS.

suggestions for the dealer who has a good satisfactory system. When you have a system that tells you accurately what you want to know, stick to it and make no expensive changes. Now then, you dealers who have no adequate system, please try this when you go home. Rule a sheet of paper horizontally into lines representing the days of the week. At the end of the first week leave a double ruled line for footings. Then follow with more rulings until you can take care of a month's business on your sheet. Then rule it vertically into four columns for dollars and cents. Let the first column represent total sales; column No. 2, total expense. Divide the total expense by total sales and put the quotient in column No. 3. This represents percentage of cost to do business based on selling price.

Get every expense that rightfully belongs to your business into column No. 2.

Now then, for column No. 4. Let it represent your minimum required profit.

Now, this is but a crude example, but once started the necessary additions will occur to you from time to time, by which you can develop into a concrete system. But the idea is this, if you keep your actual expenses side by side with what you know must be your minimum of profits it becomes in a sense a sort of low water alarm controlling your business.

Do not misunderstand me, column 4 represents a minimum profit. Make just as much more as your industry and business acumen will permit.

This excess profit should never be taken into consideration until the annual inventory, when it appears satisfactory as an overrun.

What is the object of keeping up such a system as this? There are many. The one of which I wish to speak is, that it provides an intelligent basis for the pricing of goods, and here let me say that I suggest that you do not base the cost of goods on the price less the cash discount. Let the cash discount go into your overrun.

Now then, the system I have outlined is crude. There are many technical features which could be added as improvements that occur to many of you. But my idea is to hold these ideas to a simplicity that may be plain to some members who may not be, by education, expert book-keepers.

The most serious drawback to this system lies in the fact that the parties who need it most and could derive the most benefit therefrom are not here.

I feel that some of you would perhaps have chosen to have me go more into theory than to have taken up the technical features of a cost accounting system, but I feel that it is perhaps time for us to put some of our theories into practice, and for this reason I have tried to draw a picture of one page of a system, that will stay with you.

Referring To Crayon Drawing.

The first column will be total sales. Add cash sales and credit sales together. Column 2 total expenses. See that you get in all your expenses. If there has been any cash paid out of the cash drawer put that in there anyway. Keep all expenses—get your salary, taxes, get everything in there that comes in in the way of expense—interest on investment—and divide it by total sales and you have the percentage of expense of doing business based on the selling price.

Now, for column 4: Let it represent your minimum required of profit. But we have not any crayon.

(After procuring crayon): Here is Monday, Tuesday, Wednesday, Thursday, Friday, Saturday. You then place your weekly footings and another space for footings at the bottom representing the total for the month.

Question—Would that include the cost of those goods you happen to sell, the invoice price?

Mr. Follmer—No, we are not doing a thing with the invoice price, this is the selling price.

Question—I mean under the expenses?

Mr. Follmer—No, the invoice price of the goods has nothing to do with the expenses.

Question—It is other expenses?

Mr. Follmer—Yes, that is the cost of your goods; what you want are the expenses—clerk hire, rent, light, heat, telephone, telegraph, etc. everything of that kind.

Here is Monday; here is Tuesday. This line is double, and is to be used for footings. Down here comes Tuesday, Wednesday, Thursday, continuing it until you can take care of a month. The suggestions by way of development will occur as you use the system. For instance, you want in here November 6, 7, and so on down. Then here is our first column for dollars and cents. Monday's business is \$100, and Monday's expenses were \$3.50; that is column No. 2. Tuesday's business is \$150; the Tuesday expenses were \$27, if you pay off on Tuesday. Wednesday's business was \$75 with the expenses of \$10. Thursday's business was \$125 and expenses of \$5, and so on down. Then we go back a minute; in adding up suppose we have the last week's business, \$450, and total expenses \$45.50. Now divide the total expenses by the total sales, which gives you the percentage of doing business based on total sales—based on selling price.

This is but a crude sample, but once started the necessary additions will occur from time to time by which you can develop it into a complete system.

I want to go back to column 4. We find this goes a little over 10 per cent.; it should be around 18 per cent., as we heard the other day. It will figure out if you are a good careful salesman—it will figure out from 16 to 18 per cent., based on your selling price.

Now take column 4; let it represent your minimum required profit. Just as a matter of suggestion we

will say 20 per cent. Now, 20 per cent. of \$100 is \$20, which is your profit for Monday. Tuesday, 20 per cent. of \$150 is \$30, and 20 per cent. of \$75 is \$15, and 20 per cent. of \$125 is \$25. Now you have your minimum profit column.

Recollect this is not an absolute profits column. What I want to show is that you keep inside your actual profit and carry along side your expense column to make you careful, and you will know your business is not getting away from you. You can not get at your actual profits anyway except by an inventory.

On motion the report of the Cost Account Committee was accepted and adopted as far as possible.

President—Is the Auditing Committee ready to report?

Mr. Slayton—Your Auditing Committee have examined the books of the Secretary and reasurer and find the reported balance on hand of \$319.43 to be correct, and past due indebtedness due from advertisers in 1910 programme aggregating \$115.

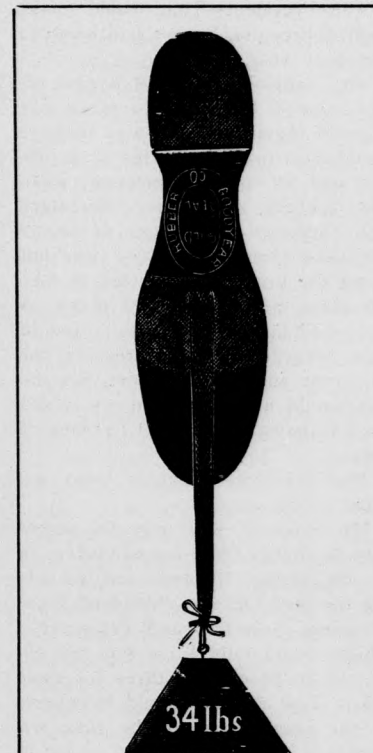
J. F. Follmer,
Isaac Van Dyke,
E. J. McNaughton,
Auditing Committee.

On motion, the above report was accepted and adopted.

President—Gentlemen, we at this time offer for your sanction a change of article 5 of our constitution. I will read the part of the article to be changed. "The affairs of this Association shall be managed by a President, Vice-President, Treasurer and Secretary and a board of ten directors, including the President, Vice-President, Treasurer and Secretary, who would be ex-officio members thereof." We would recommend that in place of the ten directors that we make it eight directors. Now, gentlemen, there is a motion in order to that effect.

Secretary—I would say in this connection that it is necessary to change that article before the Nomination Committee makes its report. It simply means making that eight instead of ten. We find we have quite a lot of directors, really more than is necessary. We have always worked along with eight, and the balance of the officers, making twelve, where we now have fourteen, and one director

was to fill the vacancy for my unexpired term. A year ago it was changed so as to create the office of General Agent. On taking up the General Agent's office and putting it



Actual Test of

GOLD SEAL RUBBERS

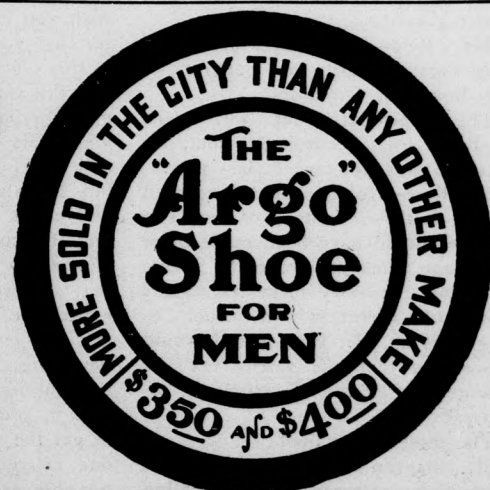
Stand heaviest test known and wear longest. "Not the cheapest but the best." They are business builders.

Goodyear Rubber Co.

382-384 East Water St., Milwaukee

W. W. Wallis, Manager

THE
SIMMONS
BOOT
& SHOE
CO.
TOLEDO
OHIO



in with the Secretary's, that did away with that office and we had to install somebody to fill the directorship.

Mr. Reid—I don't believe the question is really clear in our minds. Is it the recommendation that there be eight directors, four to be elected annually in addition to the four officers?

The President—Yes.

Mr. Reid—That would make the Board of Directors consist of twelve, with our four officers.

The President—That would make twelve directors, but we had fourteen the past year.

Mr. Reid—No, we had a new office created last year to make our General Agent and he was made a member of the Board. He is an officer, and at our July meeting, when Mr. Witbeck was elected Secretary and combined the offices of Secretary and General Agent, I was put in by the Board of Directors to take his place, and that would make, as published in our letter heads and in this programme, five directors for this year and four for next, but the five would all expire and we would need to have four elected in place of them.

The President—That is what we want to get at.

Mr. Reid—It will only be necessary to change from ten to twelve, as it now reads. It reads ten, including the four officers—President, Vice-President, Secretary and Treasurer—which would only leave you six directors to be elected, three for each year. That change should have been in the constitution at the time we increased to twelve. Do I make it clear?

The President—I will read this: "The affairs of this Association shall be managed by a President, Vice-President, Treasurer and Secretary and a board of ten directors."

Mr. Reid—Including the President, Vice-President, Secretary and Treasurer.

The President—I guess you are right.

Mr. Reid—So that all the change necessary in order to have your board of directors as you want is to change the wording of this section from ten to twelve.

The President—Mr. Reid, if we have eight directors and we have a President and we have a Secretary, that makes ten.

Mr. Reid—Your Treasurer and Vice-President also are members of the Board of Directors.

The President—That will make twelve; I see. According to that, our article 5 was not correct last year.

Mr. Reid—No; it should have been twelve last year instead of ten. The change should have been made three years ago when you made the Treasurer and Secretary members of the Board of Directors. In order to clear this up, Mr. President, I would move you that the word "ten" be changed to "twelve," in article 5, "officers."

The motion prevailed.

Mr. Slayton—Your Committee, to whom was referred the nominating

of officers for the ensuing year, beg leave to submit the following:

President—W. L. C. Reid, Jackson.

Vice-President—A. L. Gleason, Copemish.

Treasurer—O. H. Boylan, Kalamazoo.

Directors—Hon. C. L. Glasgow, Nashville; William Goodes, Flint; John Wagnes, St. Clair; Isaac Van Dyke, Zeeland.

C. A. Slayton,
Matt. Murphy,
T. L. Willison,
Committee.

On motion, duly made and supported, the Secretary was directed to cast the ballot of the convention for nominees as above.

The Secretary then cast the vote of the convention accordingly.

The President—I will now declare the officers named elected.

The President—Mr. Slayton and Mr. Cole, you will kindly conduct Mr. Reid to the platform and we will hear from him.

Mr. Reid, being conducted to the rostrum, the President said:

I am pleased to congratulate you on your election as President of the Association; I think you are worthy and well qualified. Gentlemen of the convention, I now introduce to you your coming President for the ensuing year, W. L. C. Reid.

Mr. Reid—This is an honor that any man in the State of Michigan might covet. I am sure that no man could look into the face of more intelligent men than I am looking into now. I took pains in Chicago, when we visited the manufacturers' convention, to get in front so I might turn round and look into the faces of the manufacturers of this country—the men who we are doing business with. I am proud to say that our members—the men I am looking at now—will compare favorably with these men. We may not have on quite so many diamonds, but I am sure that we have more business than they do, a great many of them. I am sure that when some of the questions came up to those men they seemed to be surprised, and in my correspondence with manufacturers I have been many times surprised at not finding what I expected to find. I wish to thank you for this honor; it is not one that I have sought, by any means, and yet if my work with you has been of such a character that you wish me to take charge of this office and carry it on, I pledge you the very best efforts of my life, my experience and my ability to help make this convention and this year and the future what it should be; but I realize that my efforts alone will count for but very little. It is only by combined efforts, by united efforts, by everyone doing his part that such results can be realized. My experience in many association matters has led me to thoroughly believe that no one gets out of any association any more than he puts into it, and those who put the most in get the most out; so I urge every one of you to put in all that you possibly can of time, effort, thought

and work. The duties of this convention still devolve upon Mr. Goodes. I tried to make that statement when I was on the floor, and so we will let him continue this convention through to the end, and I am sure that we will all be thankful that he has done such noble service for us in the past three years. I thank you.

President—The next question in order is selecting the place of our next convention.

On this subject a letter was read from the Mayor of Saginaw, also one from the Common Council of the city of Saginaw and one from the Saginaw Board of Trade, each extending an invitation to this Association to hold its next convention in the city of Saginaw. J. P. Beck personally represented the city of Saginaw and held forth in a speech on the floor of the convention the attractiveness of that city and its accommodations, railroads, hotels, auditorium and otherwise as a most desirable location for the convention of 1912.

The Secretary read some invitations from Grand Rapids of similar tenor.

Four telegrams were read from Kalamazoo of the same purport.

Each of these three cities had their representatives among the members of the convention who gave additional reasons to those otherwise urged why the convention should adopt one or other of these cities.

Mr. Dunham—Mr. President, I make a motion to appoint two tellers to proceed to ballot for these different locations.

The motion prevailed, and the President appointed Ernest Paul, of Pigeon, and Nelson Aymer, of Frazier, tellers.

There were 69 votes cast, of which Saginaw received 35; Grand Rapids, 33; Kalamazoo 1.

The President—You have heard the result of the ballot. I will now declare that Saginaw will be the next place to hold our annual convention, and that will be on the third Tuesday, or the 19th day of November, 1912.

Mr. Witbeck—There were three questions in the question box which I am going to preserve for next year, when we shall endeavor to arrange for more discussion in our closed sessions.

President—Before we adjourn I would like to thank every member in this room for their courteous and kind treatment of me, their prompt attendance at this convention, and for the honor you have conferred upon me in the past year as your President. I thank you very much, also extend the same thanks to the officers of the Association, who have been very courteous and of great assistance in my labors. As I said before, they have made it a pleasure for me to serve you as your President.

A motion, which was supported, was then made that we adjourn to November 19, 1912, which motion prevailed.

Proceedings of Directors.

Lansing, Nov. 10—I have the pleas-

ure of informing you that last evening closed the most important and best attended convention of the Michigan R. I. & V. D. that we have ever held. More enthusiasm was shown, more interest was manifested and a larger attendance at our executive sessions was in evidence than ever before, and it is my pleasure to inform you that our former Secretary, W. L. C. Reid, of Jackson, has been installed as our next President, as a mark of the highest honor the Michigan Association is able to bestow on him for his efficient and untiring efforts in the upbuilding of the Association, during the eight years of our existence. The retiring President, as has been our custom, was placed on the Board of Directors. O. H. Boylan, of Kalamazoo, was re-elected Treasurer, A. L. Gleason, of Copemish, was elected Vice-President, and your humble servant was re-elected Secretary.

At the Directors' meeting, held immediately after adjournment, the following chairmen and committees were appointed:

Cost Accounting—J. F. Follmer, chairman.

Local Clubs—Jos. Wagner, W. Lisk and C. A. Slayton.

Auditing—Wm. Goodes and C. A. Slayton.

Insurance—Isaac Van Dyke, chairman.

Legislative—C. L. Glasgow, chairman.

Conference—W. L. C. Reid, F. M. Witbeck and Warren Lisk.

Having sent you the other reports, I herewith enclose you galley proof of the address as delivered by Frank E. Goodwin, which was much appreciated and we think worth your consideration, as it is a pure out and out business proposition, which is encouraged by the Manufacturers' and Jobbers' Association, and endorsed by E. W. McCulloch, of Chicago, chairman of the National Cost Accounting convention. We submit it to you verbatim. With regard to some of the other matters, we will not be able to get it out to you before noon and as the full verbatim report of the convention you would not care for, I am only sending such matters as will be of general interest to your readers, and you can use as much of it as you see fit. We have a number of matters which time forbids us taking up and which will be now carried to the Secretary's office and work done along their respective lines in letters to the trade press and circular letters from this office, which you will get due notice of from this office from time to time.

I trust that everything has been satisfactory from this end regarding the convention proceedings.

F. M. Witbeck, Sec'y.



THANKSGIVING GIFTS.

A Practical Suggestion by the Old Grocer.

Written for the Tradesman.

If a man who has a permanent income far beyond his needs closes his purse when people are dying in his own city for lack of food and warmth, that man is just as much a murderer as he who watches a child drown without attempting rescue.

The old grocer was thinking along this line when Mrs. Maxwell-Howell made her way to his desk and plumped her prosperous-looking figure into a chair.

"Well," she said, with no formal greeting, "I'm after you merchants again."

"I see," said the old grocer.

"We want to get up a Thanksgiving dinner for the poor," the lady went on. "We are conferring with the merchants first. What is your idea?"

"It is a worthy charity," was the reply.

"And you'll give?" asked the lady.

"Of course."

"Money or provisions? You know, a good many merchants will want to give provisions. I'm afraid ready cash will be scarce."

"Why," replied the grocer, "I want to give just what the people need the most."

"That's money."

"Oh, I don't know," was the answer. "I think you have in mind the wrong word. I said what the people need—not what they want."

"There is a difference," agreed Mrs. Maxwell-Howell.

"Where are you going to give this dinner?" asked the old grocer.

"Oh, it is to be a basket dinner," was the reply. "We're going to fill large baskets and send them around."

"I see."

The merchant turned the matter over and over in his mind for a moment, and then asked:

"All provisions in the baskets?"

"Why, yes; chickens, and beef roasts, and sweet potatoes, and loaves of bread, and tea, and coffee, and sugar—oh, a lot of stuff, you know, enough for two or more good meals for a family of six."

"Exactly."

The old grocer pulled at his Vandyke beard and waited for the lady to go on, but she was waiting for him to go on—hoping for a larger gift of turkeys and chickens, and sweet potatoes, and sugar and butter.

"Are you sure the poor of the city need large dinners more than clothing and rent money, and fuel?" he asked, in a moment.

"Of course we can't fit a family out with all the necessities of life," said the lady, impatiently. "What we aim to do is to give them a big dinner on Thanksgiving day. We can't do more."

"And yet," began the old grocer, "and yet—"

"Now, don't you begin to back away!" laughed the lady. "You said you'd help us in the dinner matter, you know."

"No," said the merchant, "I didn't.

I said I would help give the poor what they needed most."

"Isn't that the same thing?"

"Hardly."

"I just know you've got a story to tell," laughed Mrs. Maxwell-Howell. "You'll tell it, won't you?"

"I have an incident in mind," the old grocer said, "which may, perhaps, convince you that what people need and what they want are two different things. Of course, people want plenty of things which they do not need. For instance, some families want big baskets of provisions on Thanksgiving day when they do not need them."

"Can't you let them feed fat on one day?" asked the lady.

"Sure," was the reply, "I'd give them all they could eat on such a day, and a little over, but I would give them something else, too."

"But we can't always tell what they need," said the visitor.

"The thing to do is to find out," the merchant continued. "What's the use of sending a family of three provisions enough for a dozen harvest hands when they are cold and ill?"

"Your system would require a lot of work," suggested Mrs. Maxwell-Howell.

"Yes, I presume so, but charity, rightly directed, involves unselfish devotion to the cause."

"Don't forget your story," urged the lady.

"It is not much of a story," the old grocer replied, "still, it illustrates the contention that effort should be made to provide the poor with what they need most on such a day. Last fall I took the notion into my head that I'd find out what a few families in my neighborhood really needed the most before deciding what to send them on Thanksgiving day."

"And you visited these people personally?"

"Yes, I took the time to do that, because I wanted to help them. I have known big baskets of provisions to go to people who were too sick to appreciate them. In such cases the provisions were traded off at a quarter of their value. I have known people who never eat meat to be provided with fat turkeys and chickens, people who never taste tea or coffee to be given a dollar's worth of each."

"Well, the first place I went, that year, I found an old lady sitting in a fireless room with two grandchildren. The three were wrapped up in bedding for increased warmth. There was no fuel in sight, only a small, one-wick kerosene lamp over which a pot of tea was simmering. The only thing to eat was a small loaf of bread. There was no sugar nor cream for the tea and only one cup and saucer for the three."

"I stood there for a long time talking with the grandmother, just to see the meal served. Now, this cup and saucer proved to be the only bit of crockery in the house, and they had been given to one of the children as a birthday gift by a neighbor. There were battered tin cups and plates, that is all. How the family got down to such depths of poverty I don't know.

I never asked, for it was none of my business."

"While I stood there, talking with the old lady, the tea was served. That one cup and saucer was used by all. They took a sip in turn, and I don't think I ever saw more satisfaction on human faces than there was shown in the countenance of the three. It was a treat to have a cup and saucer. They seemed to be perfectly happy in the possession of them. The crusts of bread were secondary. In the pride of possession of the crockery the needs of the appetite seemed to be forgotten."

"Oh, I know!" said the lady. "It makes me shiver when you dig down to the bones of poverty in that way! Those poor children, happy and contented over their one cup and saucer, and only bread to eat!"

"Well, I left, after promising them something the next day, and went to the ladies who were managing the baskets that year. They had the family down for turkey, roast beef, sugar, and all the rest—two or three dollars' worth of provisions."

"I hope you didn't stop their being sent!" exclaimed the lady.

"No," was the reply, "but I split up that Thanksgiving gift. I sent half a cord of wood instead of the turkey. I sent a sack of flour instead of the luxuries. I sent plates and cups and saucers. I saw that they had plenty to eat for their Thanksgiving dinner, to, but I made sure that their wants were supplied for two weeks, at least, and after that they were not forgotten. Now, don't you think a big basket of rich food would have been out of place there? I gave them what they needed."

"Oh, yes!" was the reply. "I knew there would be some sense to your story!"

"At another place," the grocer went on, "I found a family with all the common necessities of life, flour, vegetables, fuel, and all that, but likely to be evicted that day for the non-payment of rent. A fat lot of good a big basket would have done them, with the landlord's moving van looming up in the distance. Why, they would have heard the wheels of the van every time they took a bite. The ladies had them down for a big basket. That was changed to a rent receipt which put the moving van fear out of their minds for a month at least. Now, don't you think it is sometimes best to find out what people need most before trying to help them?"

"Indeed I do," was the reply, "and I'm going to find out about the people on my list before the baskets are made up. If a poor woman wants a pair of rubbers more than she wants a package of raisins, she shall have them! Oh, I mean to give them all a feast on Thanksgiving day, but I'm not going to try to make them contented with food when there is something haunting them—like rent, or fireless rooms."

"I wish you'd pass the word along," said the old merchant. "I don't want to see the baskets stop going, but I want other things to go, too. In other words, I want the people to have what they need most."

"I'm going to try that," said the lady. "I'm going to visit every family down for gifts this year! I'm going to make sure that no expensive things go to people who have no fires. I can't get the picture of those three with the one cup and saucer out of my mind!"

"Don't scrimp on the food," advised the old grocer, "but see that what they most want is sent in addition to the dinner."

The suggestion seems worthy of attention everywhere.

Alfred B. Tozer.

Action the Panacea For All Ills.

There was a time when the country storekeeper had things all his own way. People had to trade with him or nowhere, for he had the only store in the community, and it was too long a distance to the next town for anybody to think of transferring patronage to another locality. Now all that is changed. With present roads and conveyances it is not so far from anywhere to somewhere else as it used to be. Then there is the mail order house with its catalogues stiffening the competition. These are the things that compel the dealer to quit being a storekeeper and become a merchant. Lack of competition produces lethargy followed by decay. Too long the country storekeeper didn't have it—too long for his own good. If there had been competition from the beginning there would have been methods to meet it, which would have gone on developing until the present time, instead of just starting in this twentieth century or a few years earlier. Precedent is an awful thing. It had been the custom to open a store in the country and then go to sleep, believing there was no necessity for the expenditure of any further energy. Even after there began to be two stores in the same community the only rivalry for a while seemed to be as to who could be the least enterprising. When the vision came to some and they found they must wake up the wrench was all the harder in tearing away from the habits of generations. But there were brave men to do it and their number is constantly increasing. It has been hard work. There is harder work than there should be on account of the unfair competition of the mail order house. But even that may be overcome by proper methods. There is wonderful power in properly applied energy. Action is a panacea for almost all possible ills, if not waste action. The trouble is too many who have tribulations to face dance an Indian war dance around them instead of using the same amount of effort to overcome.

The wise man does not let his wife hear him boast that he is a good manager; she knows better.

It is said that beauty is only skin deep, but a good deal of laughter isn't so deep as that.

Although we may never have lost any, most of us are looking for money all the same.



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, Ft. 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. Hammeil, Lansing; John D. Martin, Grand Rapids; Angus G. McEachron, Detroit; James E. Burtless, Marquette.

Letter From the House Which Accomplished Purpose.

The following letter was written by a wholesale house to a salesman who was the victim of too much conviviality. It had the effect of straightening up a good salesman who had gone wrong. It was drastic treatment, but cured the "illness." The letter, exactly as written, is as follows:

We are in receipt of your favor of the 28th, which has been carefully read and noted, and we regret very much to learn of your illness, which you seem to think has been caused largely by the quality of water which you have been drinking in the territory you have been covering. This water seems to affect you in a peculiar way for water. The trouble is that the water you have been drinking too much of has been fermented and then distilled. Some people call this variety of water, "Firewater," others call it just plain whisky, but there is no question about the serious illnesses, numerous inconveniences, heavy expenses and empty pocket-books, besides other untold ills that dangerously affect a great many of the human family, caused directly by this brand of water, and the only safe preventive to use in a case of this kind is to absolutely let it alone.

That it seems necessary to write you along these lines we deeply and sincerely regret, but we are doing so with absolute knowledge of the facts in the case, which have been secured through a most thorough and careful investigation, and we are compelled to come right out in the open and talk to you frankly in regard to the matter. If you expect to continue in our employ, it will be absolutely necessary for you to discontinue drinking, to cut it out altogether, because, if you continue to drink in the future as in the past,

it is going to destroy your usefulness to this company entirely, and it is going to so impair your moral and physical condition as to unfit you in every respect to represent this company in a satisfactory or efficient manner; besides, it costs you more money than you can afford to have it cost, and the money you are spending and have been spending for whisky could be better used with your family and on yourself, besides creating a savings account in some good savings bank and laying aside a reserve fund to care for you and your family in old age or for a rainy day.

You are a good salesman. You can sell our line successfully and satisfactorily. You can secure an increase in salary and can earn a very lucrative salary, provided you will cut out this whisky business, which is interfering with your business and health and is causing you to lose time at the expense of this company, and we would be very glad to have you continue if you are going to stop drinking, but if you are not going to do so, we want you to forward your resignation immediately on receipt of this letter, come into headquarters, turn over your sample case, and we will balance up your account, as we can not afford to pay for time lost and wasted, especially so when the expense is created through self-inflicted sickness caused by drinking too much whisky.

This letter is plain, painfully so, and we regret very much that the necessity of the occasion demands the writing of it, but we want you to know just exactly where you stand, and we are not going to beat around the bush in telling you so either. We have no desire to hurt or injure your feelings, but facts are facts nevertheless, and you should know this. We want you to immediately tender us your resignation or we want you to immediately give up drinking whisky. The choice in the matter is yours, and you can take whichever course seems better to you. If you decide to discontinue drinking whisky entirely, we are going to increase your salary, commencing with the first of July, but if you mean to drink in the future as you have been doing, we are going to be compelled to discharge you from our employ, as we will not under any circumstances keep a salesman who drinks to the extent you have been doing or who lets drinking interfere with his business. Besides, you can not afford to lose the time and the money, nor can we afford to pay your salary and expenses under these conditions, therefore, the proposition is entirely up to you.

So far as territory is concerned, we have none other for you to work in, and we believe if you will cease using the brand of water you claim has been causing your illness and will confine yourself to pure, clear, sparkling spring water or good well water, your health will greatly improve and will not inconvenience you in the least in the territory where you are now working.

We have written you at considerable length on this subject. It is not our purpose to write you again about it, neither shall we preach sermons to you or deliver temperance lectures, as you are old enough and bright enough to know what is best for you, and we have made plain to you what our course must be. This is the only time we have written to you about this matter and it is the last time, therefore you will not be worried or harassed in the future over our correspondence, but our advice to you is to make up your mind to cut the whisky out absolutely and hold on to your job, inasmuch as what we are asking and demanding of you is just what will be demanded by any other house you may seek a position with.

With our best wishes for better health and a happier and more prosperous future, we beg to remain,
 Yours very truly,

Wafted Down From Grand Traverse Bay.

Traverse City, Nov. 14—Frank Friedrich, who always was one of the boys when he carried the grip; and who was appointed postmaster of Traverse City recently, still has the boys at heart and is doing all that can be expected of him for the traveling men who have occasion to call at the office.

With feelings of deepest sorrow, we record the sad news that M. D. Bryant, Upjohn Drug Co.'s (Kalamazoo) salesman, had the misfortune to lose his best friend on earth, his mother, she having passed to the Great Beyond recently. We all sympathize with you, M. D.

The U. C. T.'s and the Board of Trade should try and obtain a morning train north, either on the G. R. & I. or P. M. Passengers are unable to go north at present until noon.

Will some one kindly furnish Herman Hoffman with directions how to play a pianola, he having recently purchased one. His favorite selection is "Martha Washington," by Mayer Shoe Co., of Milwaukee.

Bert Bartlett, of Grand Rapids, was seen in this section this week and evidently orders were scarce, for Bert was not carrying his usual smile.

Capitalists here are contemplating building a large summer hotel on the beach, a thing which this territory is badly in need of.

Wm. J. Armstrong, representing the Johnson Candy Co., of Milwaukee, called on the Grawn trade this week. Will reports a fine business.

Al. Lovelace, of Petoskey, was seen in Cadillac this week. What's the matter with Mackinaw City?

Fred C. Richter.

The War on the Tip Requires Courage.

The Commercial Travelers' League, in declaring its intention of fighting the tipping evil, is brave to the point of rashness. It purposes attacking an institution which is capitalized of the weaknesses of human nature—vanity, love of ostentation, the sense of superiority and downright fear. To overcome the evil, the members of the League will have to suppress all these emotions—and more. They must endure all sorts of inconveniences.

One of the best known of the hotel-keepers in the country says that tipping is merely an expression of gratitude. If one has been served well, one shows it, he says, by a small payment. But, of course, this is nonsense. The tip is paid for good service and bad service alike. The underserving, indeed, often get more than do the thoughtful and eager. For they practice a form of blackmail. By showing how poorly they can perform their duties, they deliver a silent threat that they are likely to do a good deal worse unless the palm is greased.

To parade the evils of tipping is not to cure them. The Commercial Travelers' League speaks of establishing warehouses as sample rooms and arranging for boarding houses unless the hotels take the matter in hand and stop the practice altogether. That may work, but it yet means the exercise of courage on the part of the commercial travelers. It means they will have to put up with boarding houses of varying degrees of hospitality, some comfortable and convenient, but many of them conducted apparently for the purpose of supplying people with a cheap form of doing penance for their sins.—Toledo Blade.

The Breslin

Absolutely Fireproof

Broadway, Corner of 29th Street

Most convenient hotel to all Subways and Depots. Rooms \$1.50 per day and upwards with use of baths. Rooms \$2.50 per day and upwards with private bath. Best Restaurant in New York City with Club Breakfast and the world famous

"CAFE ELYSEE"

NEW YORK

Hotel Cody

Grand Rapids, Mich.

A. B. GARDNER, Mgr.

Many improvements have been made in this popular hotel. Hot and cold water have been put in all the rooms.

Twenty new rooms have been added, many with private bath.

The lobby has been enlarged and beautified, and the dining room moved to the ground floor.

The rates remain the same—\$2.00, \$2.50 and \$3.00. American plan.

All meals 50c.

News and Gossip of the Traveling Boys.

Shame on the city of Niles! The Pike House, the only hotel in the town, was visited by officers connected with the State Board of Health and they ordered the dining room closed. They also condemned the other departments of the hotel in very strong terms. What's the matter with Niles business men and the citizens? Our northern towns of 500 population can boast of a better hotel than can Niles.

Kindly address mail for Cliff Herrick to Car Load Herrick. We understand Cliff won't accept orders for candy less than car lots.

The U. C. T. dances are proving more popular than ever this season. Despite the bad weather, there was a very good turn out Saturday night. Next dance will be given Saturday Nov. 25. All travelers and their friends invited, whether members of the U. C. T. or not.

O. W. Stark, the one-time athlete, is but a shell of his former self. "Rasty" was put down for the count by his sister-in-law last Sunday.

Geo. Bruton, representative for the Worden Grocer Co., who has been seriously ill for some time, is reported much improved at this writing and expects to be out soon. The boys all hope so, too, George.

The proprietor of the hotel at Bloomingdale took a partner in the hotel business and between them, they promptly raised the rates from \$1.50 to \$2. All right, the boys don't mind supporting a few more. They expect some one will take care of them some day—the undertaker.

John Hondorp invited O. W. Stark to attend a show with him while in Traverse City recently. When John tried to procure the tickets he found that the cheapest ones to be had were \$1 each. Some one saw John a few days later and he was still running.

Lee Higgins, Hartwell Wilcox, Paul Berns and others had a re-union in Hart recently. The re-union lasted from 8:30 p. m. to 6 a. m. As Homer Bradfield says, "It's a cinch that some one met with a setback."

"Jimmy" McMahon was in Chicago last week. Jim attended a show at the Auditorium while there. We wish to congratulate James on his safe return home. While in Chicago he was neither murdered, held up or run over.

Have you sent your dollar for a years subscription to the Tradesman, Mr. Travelingman?

Occasionally there is an item that Fred Richter neglects to put in the Traverse City gossip column so therefore: A hurra-up call was put in for the sheriff to arrest a blind Italian with a monkey and hand organ. When the officers caught up with the "Italian and Monk" they discovered it was Fred Richter carrying his catalogue and being led by a dog as he had just been down to have his eyes tested.

John Townsend, formerly in the dry goods business at Clinton, has sold out and has accepted a position with the American Cash Register Co.,

Chicago. John, who will make his headquarters in Grand Rapids, will be a welcome addition to the local traveling fraternity and will also be a credit to the "profession".

Fred Beardslee has bumped into the "high cost" proposition. The livery man at Delton, who has always carried Fred for a certain price, boosted it 25 per cent. on the last trip. Of course, Fred objected very strenuously and, of course, as usual the liveryman reduced his price. Like Kelley did.

A. N. Borden, formerly local representative for the Anderson Tool Co., has resigned and accepted a position with the Alma Manufacturing Co., manufacturers of gasoline engines.

Members of U. C. T. attention! Put a ring around Dec. 2 on the calendar and don't make any other engagements for that night. Council meeting on that night and extra doings promised.

Just because G. R. Council, No. 131, U. C. T., has reached the 400 mark don't feel you can rest on yours oars. The new slogan should be "500 for 131."

Don't forget we want the boys to hand or send us any items for this column. Don't be afraid to send in something. We have only a "few more working weeks before Christmas" and have to make a good showing in other lines besides the gossip column.

Homer Bradfield and J. N. Rister, members of the United Commercial Travelers, 131 and 253, respectively, both of National Biscuit fame, attended a meeting of the Ladies' Aid Society at Hastings last Saturday.

Grand Junior Counselor John Q. Adams, representing the Jackson Grocery Co., is grooming himself, as he expects to get into some of the above society events himself.

Sam Newman veteran traveler for D. M. Amberg & Bro., wholesale liquor dealers, also walking encyclopedia, seems very much put out at the special mention we gave Charlie Perkins in last weeks issue. We stated we hoped A. M. Amberg would have a beneficial trip and would return before Charlie gained control of the business. We might suggest, Sam., that if A. M. stays away long enough that you and Perkins divide the place between you.

Personally, we would be satisfied to "sleep" in a wholesale liquor house one night—during our vacation time.

At the last meeting of the United Commercial Travelers Council, 131, resolutions were passed condemning the G. R. & I. coaches as unsafe and unsanitary and copies of the resolution were mailed to the Railroad Commission. The following poem written by F. J. Gray and entitled My Kick, expresses very clearly the sentiment of all who have traveled in a G. R. & I. coach:

In your daily search for orders
In the west half of the State
Did your travels ever land you
On the cars, that's never late?
Starting early in the morning,
Number five must be your train
Or the Gee Rap, Indiana
Number seven is just the same.

Take the smoker and just notice

What a tidy place to ride
See the day coach or the chair car
Or any other place inside.
We all often sit and wonder
As the filth and dirt we see
If Alvah Brown's old pig farm
Ain't a cleaner place to be.

Here cigar butts that are ancient
Roll around the smoker floor,
Chasing apple cores and rubbish
Left there days and weeks before.
Cracker-jack and salted peanuts
Full of germs as they can be
Fill the corners of the coaches,
This is sure a sight to see.

I just wonder if the bosses
In their private car so fine
Ever rode up in the coaches
On this dandy northern line.
If they never had the pleasure
I do hereby them invite
To go north or south as suits them
With me, any day or night.

Don't you think if we would start it
As Chicago did some time ago,
When they roasted this same railroad
And showed them the way to go?
How they barred those old red coaches
Never let them in the town,
So they borrowed Pennsylvania's
Just to keep the howling down.

Don't you think an agitation
Started by the boys you meet
Would result in cleaning up things
So we all could get a seat.
In a place that's fit to carry
Men who naturally are clean
And to make those blooming coaches
So the woodwork can be seen.

Now, let us work together
Let us knock and kick some more
Until there is a new condition
Of these cushions and the floor
Let us ask the boss to help us
Working early, working late,
'Till those G. R. & I. old coaches
Are the best in all the State.

What has become of C. S. F., the Saginaw correspondent? The stuff is too good to forget. Get busy or we will have to use a sharp stick on you.
J. M. Goldstein.

Sudden Death of Lansing Traveler.

Lansing, Nov. 14 — Henry E. Burke, a well-known traveling salesman, of this city, dropped dead Sunday afternoon in the city water works and electric lighting plant, where he had gone to visit with a friend. The deceased had not been in good health for some time, although he had said little of it to his friends and relatives.

Mr. Burke reached the pumping room of the plant about 3:30 o'clock Sunday afternoon, and visited there for a short time before climbing the stairs to go to the office of his friend, Chief Engineer C. A. Cable. At the top of the stairs he dropped to the floor in an unconscious condition and there died before Engineer Cable discovered his body about fifteen minutes later. Mr. Cable summoned help and every effort was made to restore heart action. Coroner Thomas R. Palmer removed the body to Buck's undertaking establishment after deciding that no inquest was necessary. It is believed that heart paralysis was the cause of death.

The deceased was born in Laingsburg September 21, 1871, coming to Lansing in 1890 to be employed by the Michigan Supply Co. He had since made his home here, although last February he accepted a position as traveling salesman with the Ranneville Belting Co., Grand Rapids. He had known Engineer Cable for many years and frequently called on him when in this city.

Besides a widow he is survived by three children: Gertrude, Harry and Edmond; a mother, Mrs. E. K. Burke, and a brother, E. F. Burke, of this city.

Local Laconics from Lansing Travelers.

Lansing, Nov. 14 — At the last meeting of Auto City Council, No. 305, a communication was received from Brother John D. Martin, suggesting that an official scribe be appointed for the purpose of sending news concerning our Council to your paper for publication and the writer was unfortunate enough to be selected.

I am sending herewith two or three items. This is something new for me and just now there is not much doing, but if you can use what I am able to write I will endeavor to send more from time to time.

Just now considerable interest is centered in our Ladies Auxiliary, they having conceived the idea of serving supper at the Council parlors and amusing themselves in various ways until the Council is closed. Thus they are able to see that the boys come straight home. Let the good work continue!

Brother F. D. Engle has resigned his position with Reeves & Co., for whom he has traveled in Michigan for the past eleven years, and accepted a similar position with the American Seeding Machine Co. He will continue his residence in Lansing, however, and occasionally be on hand for a game of rum. We unite in wishing him continued success in his new position, but do not care to have this wish cover any game of rum, because—well, because.

H. D. Bullen.

What Does He Mean?

Detroit, Nov. 14—For the public's sake, Mrs. Goldstein, please buy a box of bon bons for your little boy, Jimmie's, sake, as he is apparently very fond of them.

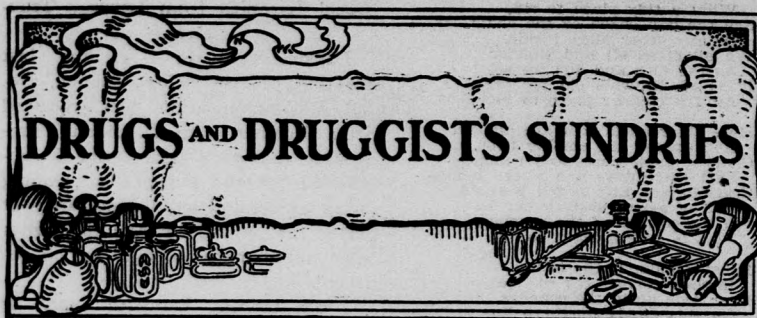
W. S. Adams.

A Battle Creek correspondent writes as follows: Earl Shoup, who has been attending the Michigan Agricultural College, at Lansing, the past two years, has accepted a position as traveling salesman for the Buick Automobile Co. His territory will embrace Ohio, Indiana and Kentucky.

John M. Shields (Lemon & Wheeler Company) got so interested in the world's series ball games that he took two weeks off and hid himself away to Philadelphia in time to witness the entire series. He is back on his job again, fresh as a daisy and plump as a partridge.

S. W. Johnson, who has covered Western Michigan five years for the Bostwick-Braun Co., of Toledo, has taken the territory for Foster, Stevens & Co., formerly covered by Frank Ewing, who has retired from the road to engage in the hardware business at Grant.

Detroit—A new company has been organized under the style of the Henderson Motorcycle Co., with an authorized capitalization of \$175,000, of which \$110,000 has been subscribed, \$42,500 being paid in in cash and \$67,500 in property.



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. Gilleo, Pompeii.
 Second Vice-President—G. C. Layerer, Bay City.
 Secretary—R. W. Cochrane, Kalamazoo.
 Treasurer—W. C. Wheelock, Kalamazoo.
 Executive Committee—W. C. Kirschgessner, Grand Rapids; Grant Stevens, Detroit; R. A. Abbott, Muskegon; Geo. Davis, Hamilton; D. G. Look, Lowell; C. A. Bugbee, Traverse City.
 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. Seltzer, 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—Rolland Clark.
 Executive Committee—Wm. Quigley, Chairman; Henry Riechel, Theron Forbes.

Resolutions Adopted by M. R. D. A. at Flint Convention.

Resolved—That all parcels post bills continue to receive the vigorous opposition of the retail drug trade.

Resolved—That the bill to place a tax on proprietary medicines be vigorously opposed.

Resolved—That this Association favors interstate and narcotic legislation that will prohibit all illegitimate traffic in narcotics and habit forming drugs and confine their sales to proper channels, and uses to strictly medicinal purposes.

Resolved—That we favor a meeting of representatives from all branches of the drug trade and especially with a committee from the State Pharmaceutical Association with a view of giving proper consideration to proposed State and National legislation which affect pharmacy and the manufacture and sale of drugs, to the end that a proper understanding may be arrived at as to the need and scope of such legislation as well as the manner of protecting the interest of pharmacy and the common welfare thereto.

Whereas—There is little, if any, legislation prohibiting the refilling of physicians' prescriptions, we believe the physician should specify "do not refill" in English words on each and every prescription which he desires not to be refilled.

Resolved—That it is the sense of this Association that the name wood alcohol be changed to wood naphtha.

Resolved—That price protection, propaganda work and legislation continue to be prominent issues of this Association.

Whereas—The National Association of Retail Druggists has been a pioneer in the movement in behalf of pure food and drugs, and has supported all wise and practical efforts to safeguard the food and drug supplies of the Nation; therefore

Resolved—That this Association renew its deep interest in and pledge its hearty support of the principle of purity in foods and drugs as embodied in the Federal food and drug act and the acts adopted by the various states and pledges to Dr. Wiley and other Government officers charged with the administration of these laws our co-operation and assistance, to the end that the public welfare may be the further conserved and

Resolved—That the thanks of this Association are hereby extended to Dr. Wiley and his associates and to the several state food and drug commissioners for every act of theirs which has given effect to the principles of pure food and drugs.

Resolved—That we heartily commend the act of President Taft in his endorsement of Dr. Wiley.

Resolved—That our thanks are due and are hereby tendered to the retiring officers of this Association. We especially mention President Bugbee, Secretary McDonald and Treasurer Reichel. Their zeal and untiring efforts in our behalf is remembered with gratitude.

Resolved—That we appreciate the faithful work done by our Legislative Committee, Messrs. Reichel, Gilleo, Robinson, Thatcher, Coon and Cochrane. Although they did not accomplish all that they and this Association desired, the results achieved was a step in advance and give promise of more favorable legislation in the future.

Resolved—That we congratulate the local Entertainment Committee upon their splendid reception and the success of their entertainment features and that our thanks be given to them, the management of the Dresden Hotel and all others who have contributed to making the third annual convention of this Association so successful and pleasant.

Resolved—That the sense of this Association is that the so-called poison law passed at the last session of the Legislature, requiring the placing of serrated metal disk or cork in poison bottles, should be amended as speedily as possible, and to that end our Legislative Committee is

instructed to send a respectful request to the Governor to submit such legislation as required for this purpose to a special session of the Legislature, if called.

The Drug Market.

Opium and Morphine—Are unchanged.

Quinine—Is steady.

Russian Cantharides — Have advanced.

Cuttle Fish Bone — Is tending higher.

Glycerin—Is not so firm and is tending lower.

Carbolic Acid—Has advanced on account of scarcity.

Short Buchu Leaves—Have declined.

Oil Lemon—Has advanced.

Published Without Charge.

Rockland, Nov. 14—Here is an advertisement which I wish you would insert until further notice:

Drug Store for sale cheap,

Reason for selling,

The Poor Fool Drug Act.

(A Buzz-Saw on the Cork.)

F. Hibbard.

The great thing is to make a start, even if you start on the wrong road.

The lawyer thrives upon the contentions of his neighbors.

Drug Business Not What it Used to Be

Why the shadow of gloom on the pharmacist's face
 Which once was so happy and bright?
 In the struggle for wealth is he losing his place—
 Must he quit now and give up the fight?

Is his brain all awlirl and his mind in a daze
 With the titles of chemicals new?
 Polysyllables unpronounceable meeting his gaze—
 "Literature on application from you"

Hexa methylene tetramine—Par aldehyde,
 Theobrominum Natrium Sal.
 Di-acethyl morphinum Hydrochloride
 Acid Di-ethyl-barbaturic—et al.

Oh! where is the business that his used to be.
 Making powders, emulsions and pills—
 With the bare-living profit of cost times three
 As the old-time prescription he fills?

Oh! I'll tell you the cause of his grief and his frown—
 Pray on him your pity bestow—
 The dispensing doctor has just come to town.
 And is dictating how things shall go.

Says he to himself, "Why should I let go
 Of a part of the profits in sight?
 Supply houses deal me the 'Jack, High and Low'
 And now for the 'Game' I will fight.

"They sell me the mixtures already made
 To treat every sort of disease.
 Each properly labeled with doses displayed—
 Surely now I can 'dispense' with ease.

"For chills I will put up a little 'Chillene.'
 'Feverine' for fevers and such;
 'Laxene' I will give the system to clean.
 'Cough-a-loids' for cough 'beat the Dutch.'

"Pure food laws don't worry us M. D.'s a bit.
 'Tis up to the druggist to mind 'em.
 With the dear public they make a great hit.
 But very elastic we find 'em.

"The Morphine and 'Coke' biz. we doctors control—
 Legislative influence has fixed it;
 We'll have such laws passed as will harrow the soul
 Of the druggist for whom we have 'mixed it.'

"He the cork with the serrated collar must use
 Whenever he poison dispenses;
 Without our prescriptions he can't sell his 'booze'
 Nor commit other so-called offenses."

So the registered pharmacist's calling is gone,
 And gloom settles o'er him in bunches;
 He'll have to confine his business alone
 To cigarettes, ice-cream and lunches.

P. S.—Since the above was eliminated from my system I received a telegram from the Physicians' Corrugated Amalgamation saying that they are ready to cry quits, and will agree to discontinue dispensing, providing the druggists will stop counter prescribing—so I guess it's up to us.

Chas. S. Koon.

WHOLESALE DRUG PRICE CURRENT

| | | | | | |
|---------------------|------|------|----------------------|------|------|
| Acidum | | | Scilla | | |
| Aceticum | 60 | 3 | Scilla | 50 | 50 |
| Benzolcum, Ger. | 70 | 75 | Scilla Co. | 50 | 50 |
| Boracic | 12 | 12 | Tolutan | 50 | 50 |
| Carbolicum | 25 | 30 | Prunus virg. | 50 | 50 |
| Citricum | 45 | 50 | Zingiber | 50 | 50 |
| Hydrochlor | 30 | 5 | Tinctures | | |
| Nitrosum | 80 | 10 | Aloes | 60 | 60 |
| Oxalicum | 14 | 15 | Aloes & Myrrh. | 60 | 60 |
| Phosphoricum, dil. | 40 | 42 | Anconitum Nap's F | 50 | 50 |
| Sulphuricum | 13 | 15 | Anconitum Nap's R | 50 | 50 |
| Tannicum | 75 | 85 | Arnica | 50 | 50 |
| Tartaricum | 38 | 40 | Asafoetida | 50 | 50 |
| Ammonia | | | Atrape Belladonna | 60 | 60 |
| Aqua, 18 deg. | 40 | 6 | Aurant Cortex | 50 | 50 |
| Aqua, 20 deg. | 60 | 8 | Barosma | 50 | 50 |
| Carbonas | 13 | 15 | Benzoin | 60 | 60 |
| Chloridum | 12 | 14 | Benzoin Co. | 60 | 60 |
| Aniline | | | Cantharides | 75 | 75 |
| Black | 2 00 | 2 25 | Capsicum | 50 | 50 |
| Brown | 30 | 1 00 | Cardamon | 75 | 75 |
| Red | 45 | 50 | Cardamon Co. | 75 | 75 |
| Yellow | 2 50 | 3 00 | Cassia Acutifol | 50 | 50 |
| Bacca | | | Cassia Acutifol Co | 50 | 50 |
| Cubebae | 70 | 75 | Castor | 1 00 | 1 00 |
| Junipers | 60 | 8 | Catechu | 50 | 50 |
| Xanthoxylum | 1 25 | 1 50 | Cinchona | 50 | 50 |
| Balsamum | | | Cinchona Co. | 50 | 50 |
| Copaiba | 65 | 70 | Columbia | 50 | 50 |
| Peru | 2 25 | 2 40 | Cubebae | 50 | 50 |
| Terabin, Canad. | 70 | 80 | Digitalis | 50 | 50 |
| Tolutan | 55 | 65 | Ergot | 35 | 35 |
| Cortex | | | Ferri Chloridum | 50 | 50 |
| Abies, Canadian | 18 | 20 | Gentian | 50 | 50 |
| Cassia Flava | 18 | 20 | Gentian Co. | 50 | 50 |
| Cinchona | 60 | 60 | Guaiac | 50 | 50 |
| Buonymus atro. | 20 | 20 | Guaiac ammon | 60 | 60 |
| Myrica Cerifera | 15 | 15 | Hyoscyamus | 60 | 60 |
| Prunus Virgini | 15 | 15 | Iodine | 75 | 75 |
| Quillaja, gr'd | 15 | 15 | Iodine, colorless | 50 | 50 |
| Sassafras, po 30 | 26 | 26 | Kino | 50 | 50 |
| Ulmus | 20 | 20 | Lobelia | 50 | 50 |
| Extractum | | | Myrrh | 50 | 50 |
| Glycyrrhiza, Gla. | 24 | 30 | Nux Vomica | 50 | 50 |
| Glycyrrhiza, po | 28 | 30 | Opil | 1 00 | 1 00 |
| Haematox | 11 | 12 | Opil, camphorated | 2 00 | 2 00 |
| Haematox, 1s | 13 | 14 | Opil, deodorized | 50 | 50 |
| Haematox, 1/4s | 14 | 15 | Quassa | 50 | 50 |
| Haematox, 1/4s | 14 | 15 | Rhatany | 50 | 50 |
| Haematox, 1/4s | 14 | 15 | Rhei | 50 | 50 |
| Flora | | | Sanguinaria | 50 | 50 |
| Arnica | 20 | 25 | Serpentaria | 50 | 50 |
| Anthemisi | 50 | 60 | Stromonium | 60 | 60 |
| Matricaria | 30 | 35 | Tolutan | 60 | 60 |
| Folia | | | Valerian | 50 | 50 |
| Barosma | 1 25 | 1 35 | Veratrum Veride | 50 | 50 |
| Cassia Acutifol | 15 | 20 | Zingiber | 60 | 60 |
| Tinnevely | 15 | 20 | Miscellaneous | | |
| Cassia, Acutifol | 25 | 30 | Aether, Spts Nit 3f | 30 | 35 |
| Salvia officinalis | 18 | 20 | Aether, Spts Nit 4f | 34 | 38 |
| Uva Ursi | 80 | 10 | Alumen, gr'd po 7 | 30 | 4 |
| Gummi | | | Annatto | 40 | 50 |
| Acacia, 1st pkd. | 65 | 65 | Antimon, po | 40 | 5 |
| Acacia, 2nd pkd. | 45 | 45 | Antimon et po T | 40 | 50 |
| Acacia, 3rd pkd. | 35 | 35 | Antifebrin | 50 | 25 |
| Acacia, sifted sts. | 18 | 18 | Antipyrin | 62 | 62 |
| Acacia, po | 45 | 65 | Argenti Nitras oz | 10 | 12 |
| Aloe, Barb | 22 | 25 | Arsenicum | 60 | 65 |
| Aloe, Cape | 25 | 25 | Bismuth S N | 20 | 20 |
| Aloe, Socotr | 45 | 45 | Calcium Chlor, 1s | 9 | 9 |
| Ammoniac | 55 | 60 | Calcium Chlor, 1/4s | 12 | 12 |
| Asafoetida | 60 | 75 | Cantharides, Rus. | 10 | 20 |
| Benzoin | 50 | 55 | Capsici Fruc's af | 20 | 22 |
| Catechu, 1s | 13 | 13 | Capsici Fruc's po | 15 | 15 |
| Catechu, 1/4s | 14 | 14 | Cap'i Fruc's B po | 4 25 | 4 25 |
| Catechu, 1/4s | 16 | 16 | Carmin, No. 40 | 25 | 30 |
| Camphorae | 59 | 64 | Carphylus | 25 | 30 |
| Euphorbium | 40 | 40 | Cassia Fructus | 35 | 35 |
| Galbanum | 1 00 | 1 00 | Cateceum | 35 | 35 |
| Gamboge, po. 1 | 25 | 35 | Centaria | 50 | 55 |
| Gaulacum po 35 | 35 | 35 | Cera Alba | 40 | 42 |
| Kino, po 45c | 45 | 45 | Cera Flava | 40 | 42 |
| Mastic | 75 | 75 | Crocus | 45 | 50 |
| Myrrh, po 50 | 75 | 75 | Chloroform | 34 | 64 |
| Opium | 9 50 | 9 50 | Chloral Hyd Crss 1 | 25 | 1 45 |
| Shellac | 45 | 55 | Chloro'm Squibbs | 90 | 90 |
| Shellac, bleached | 60 | 65 | Chondrus | 20 | 25 |
| Tragacanth | 90 | 1 00 | Cinchonid'e Germ | 38 | 48 |
| Herba | | | Cinchonidine P-W | 38 | 48 |
| Absinthium | 4 50 | 7 00 | Cocaine | 3 05 | 3 25 |
| Eupatorium oz pk | 20 | 20 | Cocks list, less 70% | 45 | 2 |
| Majorium oz pk | 28 | 28 | Cresotum | 45 | 2 |
| Mentha Pip. oz pk | 23 | 23 | Creta, bbl. 75 | 90 | 11 |
| Mentha Ver oz pk | 23 | 23 | Creta, prep. | 90 | 11 |
| Rue oz pk | 39 | 39 | Creta, Rubra | 90 | 11 |
| Tanacetum V. oz pk | 22 | 22 | Cudbear | 24 | 24 |
| Thymus V oz pk | 25 | 25 | Cupri Sulph. | 30 | 10 |
| Magnesia | | | Dextrine | 70 | 10 |
| Calcined, Pat. | 55 | 60 | Emery, all Nos. | 8 | 8 |
| Carbonate, Pat. | 18 | 20 | Emery, po. | 6 | 6 |
| Carbonate, K-M. | 18 | 20 | Ergota, po 1 80 1 | 40 | 1 50 |
| Carbonate | 18 | 20 | Ether Sulph | 35 | 40 |
| Oleum | | | Flake White | 12 | 15 |
| Absinthium | 6 50 | 7 00 | Galla | 30 | 30 |
| Amygdalae Dulc. | 75 | 85 | Gambler | 30 | 30 |
| Amygdalae, Ama | 8 00 | 8 25 | Gelatin, Cooper | 35 | 60 |
| Anisi | 1 90 | 2 00 | Gelatin, French | 35 | 60 |
| Aurant Cortex | 3 10 | 3 20 | Glassware, fit boo | 75 | 75 |
| Bergamot | 6 25 | 6 50 | Less than box 70% | 11 | 13 |
| Calicuti | 85 | 90 | Glue, brown | 15 | 25 |
| Caryophylli | 1 35 | 1 40 | Glue, white | 24 | 30 |
| Cedar | 85 | 90 | Glycerina | 24 | 30 |
| Chenopadi | 4 50 | 5 00 | Grana Paradisi | 25 | 25 |
| Cinnamon | 1 70 | 1 80 | Humulus | 35 | 60 |
| Conium Mac | 85 | 90 | Hydrarg Amm'i | 1 25 | 1 25 |
| Cypripedium | 75 | 80 | Hydrarg Ch. Mt | 1 10 | 1 10 |
| Scilla | | | Hydrarg Ch Cor | 1 10 | 1 10 |
| Scilla | 50 | 50 | Hydrarg Ox Ru'm | 1 20 | 1 20 |
| Scilla Co. | 50 | 50 | Hydrarg Ungue'm | 45 | 50 |
| Tolutan | 50 | 50 | Hydrargyrum | 85 | 85 |
| Prunus virg. | 50 | 50 | Ichthyobolla, Am. | 90 | 1 00 |
| Zingiber | 50 | 50 | Indigo | 75 | 1 00 |
| Tinctures | | | Iodine, Resubi | 3 00 | 25 |
| Aloes | 60 | 60 | Iodoform | 3 90 | 4 00 |
| Aloes & Myrrh. | 60 | 60 | Liquor Arsen et | 25 | 25 |
| Anconitum Nap's F | 50 | 50 | Hydrarg Iod. | 25 | 25 |
| Anconitum Nap's R | 50 | 50 | Liq. Potas Arndt | 10 | 12 |
| Arnica | 50 | 50 | | | |
| Asafoetida | 50 | 50 | | | |
| Atrape Belladonna | 60 | 60 | | | |
| Aurant Cortex | 50 | 50 | | | |
| Barosma | 50 | 50 | | | |
| Benzoin | 60 | 60 | | | |
| Benzoin Co. | 60 | 60 | | | |
| Cantharides | 75 | 75 | | | |
| Capsicum | 50 | 50 | | | |
| Cardamon | 75 | 75 | | | |
| Cardamon Co. | 75 | 75 | | | |
| Cassia Acutifol | 50 | 50 | | | |
| Cassia Acutifol Co | 50 | 50 | | | |
| Castor | 1 00 | 1 00 | | | |
| Catechu | 50 | 50 | | | |
| Cinchona | 50 | 50 | | | |
| Cinchona Co. | 50 | 50 | | | |
| Columbia | 50 | 50 | | | |
| Cubebae | 50 | 50 | | | |
| Digitalis | 50 | 50 | | | |
| Ergot | 35 | 35 | | | |
| Ferri Chloridum | 50 | 50 | | | |
| Gentian | 50 | 50 | | | |
| Gentian Co. | 50 | 50 | | | |
| Guaiac | 50 | 50 | | | |
| Guaiac ammon | 60 | 60 | | | |
| Hyoscyamus | 60 | 60 | | | |
| Iodine | 75 | 75 | | | |
| Iodine, colorless | 50 | 50 | | | |
| Kino | 50 | 50 | | | |
| Lobelia | 50 | 50 | | | |
| Myrrh | 50 | 50 | | | |
| Nux Vomica | 50 | 50 | | | |
| Opil | 1 00 | 1 00 | | | |
| Opil, camphorated | 2 00 | 2 00 | | | |
| Opil, deodorized | 50 | 50 | | | |
| Quassa | 50 | 50 | | | |
| Rhatany | 50 | 50 | | | |
| Rhei | 50 | 50 | | | |
| Sanguinaria | 50 | 50 | | | |
| Serpentaria | 50 | 50 | | | |
| Stromonium | 60 | 60 | | | |
| Tolutan | 60 | 60 | | | |
| Valerian | 50 | 50 | | | |
| Veratrum Veride | 50 | 50 | | | |
| Zingiber | 60 | 60 | | | |



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 appetizing, 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

Prunes
Syrups

DECLINED

Confections
Flour

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 |
| | | Frazer's | Plums 1 00@ 2 50 |
| | | 1lb. wood boxes, 4 doz. 3 00 | Pears in Syrup |
| | | 1lb. tin boxes, 3 doz. 2 35 | No. 3 cans, per doz. 1 25 |
| | | 3 1/2 lb. tin boxes, 2 doz. 4 25 | Pear |
| | | 10lb. pails, per doz. 6 00 | Early June 95@ 1 25 |
| | | 15lb. pails, per doz. 7 20 | Early June sifted 1 15@ 1 80 |
| | | 25lb. pails, per doz. 12 00 | Peaches |
| | | BAKED BEANS | Pie 90@ 1 25 |
| | | Beutel's Michigan Brand | No. 10 size can pie @ 3 00 |
| | | Baked Pork and Beans | Pineapple |
| | | No. 1, cans, per doz. 45 | Grated 85@ 2 50 |
| | | No. 2, cans, per doz. 75 | Sliced 95@ 2 40 |
| | | No. 3, cans, per doz. 85 | Fair Pumpkin 85 |
| | | 1lb. can, per doz. 1 40 | Good 1 00 |
| | | 2lb. can, per doz. 1 80 | Fancy 1 00 |
| | | 3lb. can, per doz. 1 80 | Gallon 2 15 |
| | | BATH BRICK | Raspberries |
| | | English 95 | Standard @ |
| | | BLUING | Salmon |
| | | Sawyer's Pepper Box | Warrens, 1 lb. Tall 2 30 |
| | | Per Gross | Warrens, 1 lb. Flat 2 40 |
| | | No. 3, 3 doz. wood bxs 4 00 | Red Alaska 1 75@ 1 85 |
| | | No. 5, 3 doz. wood bxs 7 00 | Pink Alaska 1 30@ 1 40 |
| | | Sawyer Crystal Bag | Sardines |
| | | Blue 4 00 | Domestic, 1/2 Mus. 3 25 |
| | | BROOMS | Domestic, 1/2 Mus. 3 50 |
| | | No. 1 Carpet 4 sew 5 00 | French, 1/2 Mus. 7@ 14 |
| | | No. 2 Carpet 4 sew 4 75 | French, 1/2 Mus. 18@ 23 |
| | | No. 3 Carpet 3 sew 4 50 | Dunbar, 1st. doz. 1 85 |
| | | No. 4 Carpet 3 sew 4 25 | Dunbar, 1 1/2 doz. 2 35 |
| | | Parlor Gem 5 25 | Fair 85 |
| | | Common Whisk 1 25 | Good 1 00 |
| | | Fancy Whisk 1 50 | Fancy 1 25@ 1 40 |
| | | Warehouse 5 50 | Strawberries |
| | | BRUSHES | Standard 1 25@ 1 35 |
| | | Scrub | Fair 1 20@ 1 25 |
| | | Solid Back, 8 in. 75 | Fancy 1 50 |
| | | Solid Back, 11 in. 95 | No. 10 3 50 |
| | | Pointed Ends 85 | CARBON OILS |
| | | Stove | Barrels |
| | | No. 3 90 | Perfection @ 9 |
| | | No. 2 1 25 | D. S. Gasoline @ 13 |
| | | No. 1 1 75 | Gas Machine @ 20 |
| | | Shoe 1 00 | Deodor'd Nap'a @ 12 |
| | | No. 8 1 00 | Cylinder 29 @ 34 1/2 |
| | | No. 7 1 30 | Engine 16 @ 22 1/2 |
| | | No. 4 1 70 | Black, winter 8 1/4 @ 10 |
| | | No. 3 1 90 | CATSUP |
| | | BUTTER COLOR | Columbia, 25 pts. 4 15 |
| | | Dandelion, 25c size 2 00 | Snider's pints 2 35 |
| | | CANDLES | Snider's 1/2 pints 1 35 |
| | | Paraffine, 6s 8 | CEREALS |
| | | Paraffine, 12s 8 1/2 | Breakfast Foods |
| | | Wicking 20 | Bear Food Pettijohns 1 95 |
| | | CANNED GOODS | Cream of Wheat 36 2lb 4 50 |
| | | Apples | Egg-O-See, 36 pkgs. 2 85 |
| | | 3lb. Standards @ 95 | Post Toasties T No. 2 2 80 |
| | | Gallon 2 75@ 3 00 | Post Toasties No. 3 2 80 |
| | | Blackberries | 36 pkgs. 2 80 |
| | | 2 lb. 1 50@ 1 90 | Apetiao Biscuit, 24 pk 3 00 |
| | | Standards gallons @ 5 00 | 18 pkgs. 1 95 |
| | | Beans | Grape Nuts, 2 doz. 2 70 |
| | | Baked 85@ 1 30 | Malta Vita, 36 1lb. 2 85 |
| | | Red Kidney 85@ 95 | Mapl-Flake, 24 1lb. 2 70 |
| | | String 70@ 1 15 | Pillsbury's Vitos, 3 dz. 4 25 |
| | | Wax 75@ 1 25 | Ralston Health Food 36 2lb. 4 50 |
| | | Blueberries | Saxon Wheat Food, 24 pkgs. 3 00 |
| | | Standard 1 30 | Shred Wheat Biscuit, 36 pkgs. 3 60 |
| | | Gallon 6 50 | Kellogg's Toasted Corn Flakes, 36 pkgs in cs 2 80 |
| | | Clams | Volgt Corn Flakes 4 50 |
| | | Little Neck, 1lb. 1 00@ 1 25 | Washington Crisps 36 pkgs. 2 80 |
| | | Little Neck, 2lb. @ 1 50 | 36 pkgs. 2 80 |
| | | Clam Bouillon | Rolls Oats 5 80 |
| | | Burnham's 1/2 pt. 2 25 | Steel Cut, 100 lb. sks 2 85 |
| | | Burnham's pts. 3 75 | Monarch, bbls. 5 50 |
| | | Burnham's qts. 7 50 | Monarch, 90 lb. sacks 2 65 |
| | | Cherries | Quaker, 18 Regular 1 45 |
| | | Corn | Quaker, 20 Family 4 00 |
| | | Fair 90@ 1 00 | Cracked Wheat 3 1/2 |
| | | Good 1 00@ 1 10 | 24 2lb. pkgs. 2 50 |
| | | Fancy @ 1 45 | CHEESE |
| | | French Peas | Acme @ 16 |
| | | Monbadon (Natural) | Bloomdale 16 |
| | | per doz. 2 45 | Carson City @ 16 1/2 |
| | | Gooseberries | Hopkins @ 16 1/2 |
| | | No. 10 6 00 | Riverside @ 16 1/2 |
| | | Hominy | Warner @ 16 1/2 |
| | | Standard 85 | Brick @ 14 1/2 |
| | | Lobster | Leiden @ 15 |
| | | 1/4 lb. 2 40 | Limburger @ 15 1/2 |
| | | 1lb. 4 25 | Pineapple @ 13 1/2 |
| | | Picnic Tails 2 75 | Sap Sago @ 20 |
| | | Mackerel | Swiss, domestic @ 13 |
| | | Mustard, 1lb. 1 80 | |
| | | Mustard, 2lb. 2 80 | |
| | | Soused, 1 1/2 lb. 1 80 | |
| | | Soused, 2lb. 2 75 | |
| | | Tomato, 1lb. 1 50 | |
| | | Tomato, 2lb. 2 80 | |
| | | Mushrooms | |
| | | Hotels @ 16 | |
| | | Buttons, 1/2 @ 14 | |
| | | Buttons, 1s @ 23 | |
| | | Yeast Cake 12 | |

3

| | |
|------------------------|------|
| CHEWING GUM | |
| Adams Pepsin | 55 |
| American Flag Spruce | 55 |
| Beaman's Pepsin | 55 |
| Best Pepsin | 45 |
| 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 |
| Spear Mint | 55 |
| Spear Mint, jars 5 bxs | 2 75 |
| Yucatan | 55 |
| Zeno | 55 |

CHICORY

| | |
|---------------|------|
| Bulk | 5 |
| Red | 7 |
| Eagle | 5 |
| Franck's | 7 |
| Schener's | 6 |
| Red Standards | 1 60 |
| White | 1 60 |

CHOCOLATE

| | |
|----------------------|----|
| Walter Baker & Co.'s | 22 |
| German's Sweet | 31 |
| 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 |
| 1/4 Trade barrel, 14 gal | 3 50 |
| Boiled, per gal. | 60 |
| Hard, per gal. | 25 |

CLOTHES LINES

| | |
|------------------------|------|
| No. 40 Twisted Cotton | 95 |
| No. 50 Twisted Cotton | 1 30 |
| No. 60 Twisted Cotton | 1 60 |
| No. 70 Twisted Cotton | 2 00 |
| No. 80 Twisted Cotton | 2 00 |
| No. 90 Twisted Cotton | 2 00 |
| No. 100 Twisted Cotton | 2 00 |
| No. 110 Twisted Cotton | 2 00 |
| No. 120 Twisted Cotton | 2 00 |
| No. 130 Twisted Cotton | 2 00 |
| No. 140 Twisted Cotton | 2 00 |
| No. 150 Twisted Cotton | 2 00 |
| No. 160 Twisted Cotton | 2 00 |
| No. 170 Twisted Cotton | 2 00 |
| No. 180 Twisted Cotton | 2 00 |
| No. 190 Twisted Cotton | 2 00 |
| No. 200 Twisted Cotton | 2 00 |

COCO

| | |
|------------------|----|
| Baker's | 37 |
| Cleveland | 41 |
| Colonial, 1/4s | 35 |
| Colonial, 1/2s | 33 |
| Eppe | 42 |
| Huyler | 45 |
| Lowney, 1/4s | 36 |
| Lowney, 1/2s | 36 |
| Lowney, 3/4s | 36 |
| Van Houten, 1/4s | 12 |
| Van Houten, 1/2s | 20 |
| Van Houten, 3/4s | 20 |
| Webb | 72 |
| Wilber, 1/4s | 33 |
| Wilber, 1/2s | 32 |

COCOANUT

| | |
|-------------------------|--------|
| 1/4s, 5lb. case | 29 |
| 1/4s, 5lb. case | 28 |
| 1/4s, 15lb. case | 27 |
| 1/4s, 15lb. case | 26 |
| 1s, 15lb. case | 25 |
| 1/4s & 1/2s, 15lb. case | 26 1/2 |
| Scalloped Gems | 10 |
| 1/4s & 1/2s pails | 14 1/2 |
| Bulk, barrels | 13 1/2 |

COFFEES, ROASTED

| | |
|----------|--------|
| Common | 17 |
| Fair | 17 1/2 |
| Choice | 18 |
| Fancy | 19 |
| Peaberry | 20 |
| Common | 18 |
| Fair | 19 |
| Choice | 19 |
| Fancy | 20 |
| Peaberry | 20 |
| Common | 18 |
| Fair | 19 |
| Choice | 19 |
| Fancy | 20 |
| Peaberry | 20 |

GUATEMALA

| | |
|--------|----|
| Fair | 21 |
| Choice | 21 |
| Fancy | 22 |
| Fair | 21 |
| Choice | 21 |
| Fancy | 22 |

GUATEMALA

| | |
|--------|----|
| Fair | 21 |
| Choice | 21 |
| Fancy | 22 |
| Fair | 21 |
| Choice | 21 |
| Fancy | 22 |

GUATEMALA

| | |
|--------|----|
| Fair | 21 |
| Choice | 21 |
| Fancy | 22 |
| Fair | 21 |
| Choice | 21 |
| Fancy | 22 |

4

CONFECTIONS

| | |
|----------------|-------|
| Stick Candy | Pails |
| Standard | 9 1/2 |
| Standard H H | 9 1/2 |
| Standard Twist | 10 |

Mixed Candy

| | |
|----------------------|----|
| Grocers | 7 |
| Competition | 8 |
| Special | 10 |
| Conserve | 9 |
| Royal | 14 |
| Ribbon | 14 |
| Broken | 14 |
| Cut Leaf | 10 |
| Leader | 10 |
| Kindergarten | 12 |
| French Cream | 10 |
| Star | 11 |
| Hand Made Cream | 17 |
| Premio Cream mixed | 15 |
| Paris Cream Bon Bons | 11 |

Fancy—in Pails

| | |
|----------------------|----|
| Gypsy Hearts | 15 |
| Coco Bon Bons | 14 |
| Fudge Squares | 14 |
| Peanut Squares | 13 |
| Sugared Peanuts | 13 |
| Salted Peanuts | 12 |
| Starlight Kisses | 13 |
| Lozenges, plain | 12 |
| Champion Chocolate | 13 |
| Eclipse Chocolates | 15 |
| Eureka Chocolates | 16 |
| Quintette Chocolates | 15 |
| Champion Gum Drops | 19 |
| 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 |
| Molasses Mint Kisses | 13 |

Fancy—in 5lb. Boxes

| | |
|---|-------|
| Old Fashioned Molasses Kisses 10lb. bx. | 1 30 |
| Orange Jellies | 60 |
| Lemon Sours | 65 |
| Old Fashioned Horehound 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 Sweet, as'd | 1 25 |
| Brilliant Gums, Cryst. | 60 |
| A. A. Licorice Drop | 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. ca. | 3 50 |
| Fan Corn, 50's | 1 65 |
| Azulikit 100s | 3 25 |
| Oh My 100s | 3 50 |

Cough Drops

| | |
|---------------|------|
| Putnam Mental | 1 00 |
| Smith Bros. | 1 25 |

NUTS—Whole

| | |
|------------------------------|-------|
| Almonds, Tarragona | 18 |
| Almonds, Drake | 15 |
| Almonds, California | 15 |
| soft shell | 14 |
| Brazils | 14@15 |
| Filberts | 12@13 |
| Cal. No. 1 | 14 |
| Walnuts, soft shell | 18@19 |
| Walnuts, Marbot | 17 |
| Table nuts, fancy 1 1/2 @ 14 | 14 |
| Pecans, medium | 13 |
| Pecans, ex. large | 14 |
| Pecans, Jumbos | 16 |
| Hickory Nuts, per bu. | 2 00 |
| Ohio, new | 2 00 |

6

7

8

O

10

11

| | |
|------------------------------|---------------|
| Soda Crackers N. B. C. | 1 00 |
| Soda Crackers Select | 1 00 |
| S. S. Butter Crackers | 1 50 |
| Unedea Biscuit | 60 |
| Unedea Jinx | Wayfer 1 00 |
| Unedea Lunch Biscuit | 60 |
| Vanilla Wafers | 1 00 |
| Water Thin Biscuit | 1 00 |
| Zu Zu Ginger Snaps | 50 |
| Zwieback | 1 00 |
| In Special Tin Packages. | |
| Festino | Per doz. 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 |
| CREAM TARTAR | |
| Barrels or drums | 34 |
| Boxes | 34 |
| Square cans | 36 |
| Fancy caddies | 41 |
| DRIED FRUITS | |
| Apples | |
| Sundried | |
| Evaporated | 12@13 |
| Apricots | |
| California | 14@16 |
| Citron | |
| Corsican | @16 |
| Currants | |
| Imp'd 1 lb. pkg. | @ 9% |
| Imported | @ 9% |
| Peaches | |
| Muir's—Choice, 25 lb. b | 12 |
| Muir's—Fancy, 25 lb. b | 12 1/2 |
| Muir's—Fancy, 50 lb. b | 12 |
| Pearl | |
| Lemon American | 13 |
| Orange American | 13 |
| Raisins | |
| Connislar Cluster 1 lb. | 17 |
| Dessert Cluster, 1 lb. | 21 |
| Loose Muscatels 2 Cr | 6 |
| Loose Muscatels 4 Cr | 7 |
| L. M. Seeded 1 lb. 7 | @ 9 1/2 |
| California Prunes | |
| L. M. Seeded 1 lb. | 9@ 9 1/2 |
| Sultanas Bleached | 12 |
| 100-125 25lb. boxes. | @ 8 |
| 90-100 25lb. boxes. | @ 8 1/2 |
| 80-90 25lb. boxes. | @ 8 3/4 |
| 70-80 25lb. boxes. | @ 9 1/4 |
| 60-70 25lb. boxes. | @ 9 3/4 |
| 50-60 25lb. boxes. | @ 10 1/2 |
| 40-50 25lb. boxes. | @ 11 1/2 |
| 1/2c less in 50lb. cases | |
| FARINACEOUS GOODS | |
| Beans | |
| Dried Lima | 7 |
| Med Hand Picked | 2 60 |
| Brown Holland | 2 30 |
| Farina | |
| 35 1 lb. packages | 1 50 |
| Bulk, per 100 lbs. | 4 00 |
| Original Holland Rusk | |
| Packed 12 rolls to container | |
| 3 containers (36) rolls 2 | 85 |
| 5 containers (60) rolls 4 | 75 |
| Hominy | |
| Pearl, 100 lb. sack | 1 75 |
| Maccaroni and Vermicelli | |
| Domestic, 10 lb. box. | 60 |
| Imported, 25 lb. box | 2 50 |
| Pearl Barley | |
| Chester | 4 50 |
| Empire | 5 00 |
| Peas | |
| Green, Wisconsin, bu. | |
| Green, Scotch, bu. | 3 60 |
| Split, lb. | 04 1/2 |
| Sage | |
| East India | 6 |
| German, sacks | 6 |
| German, broken pkg. | 5 |
| Tapoca | |
| Flake, 100 lb. sacks | 6 |
| Pearl, 130 lb. sacks | 6 25 |
| 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 3/4 to 2 in. | 9 |
| 1 1/2 to 3 in. | 11 |
| 2 in. | 15 |
| 3 in. | 20 |
| Cotton Lines | |
| No. 1, 10 feet | 5 |
| No. 2, 15 feet | 7 |
| No. 3, 15 feet | 9 |
| No. 4, 15 feet | 10 |
| No. 5, 15 feet | 11 |
| No. 6, 15 feet | 12 |
| No. 7, 15 feet | 15 |
| No. 8, 15 feet | 18 |
| No. 9, 15 feet | 20 |
| Linen Lines | |
| Small | 20 |
| Medium | 25 |
| Large | 34 |
| Poles | |
| Bamboo, 14 ft., per doz. | 55 |
| Bamboo, 18 ft., per doz. | 60 |
| Bamboo, 18 ft., per doz. | 80 |
| FLAVORING EXTRACTS | |
| Foote & Jenks | |
| Coleman Vanilla | |
| No. 2 size | 14 00 |
| No. 4 size | 24 00 |
| No. 3 size | 36 00 |
| No. 8 size | 48 00 |
| Coleman Terp. Lemon | |
| No. 2 size | 9 60 |
| No. 4 size | 18 00 |
| No. 3 size | 21 00 |
| No. 8 size | 36 00 |
| Jaxon Mexican Vanilla | |
| 1 oz. oval | 15 00 |
| 2 oz. oval | 25 00 |
| 4 oz. flat | 35 00 |
| 8 oz. flat | 55 00 |

| | |
|--|--------|
| 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. | |
| Mapline | |
| 2 oz. per doz. | 3 00 |
| Michigan Maple Syrup Co. | |
| Kalkaska Brand | |
| Maple, 2 oz., per doz. | 2 25 |
| FRUIT JARS. | |
| Mason, pts. per gro. | 5 25 |
| Mason, qts. per gro. | 5 60 |
| Mason, 1/2 gal. per gro. | 7 75 |
| Mason, can tops, gro. | 1 65 |
| GELATINE | |
| Cox's, 1 doz. large | 1 75 |
| Cox's, 1 doz. small | 1 00 |
| Knox's Sparkling, doz. | 1 25 |
| Knox's Sparkling, gr. | 14 00 |
| Nelson's | 1 50 |
| Knox's Acidu'd. doz. | 1 25 |
| Oxford | 75 |
| Plymouth Rock Phos. | 1 25 |
| Plymouth Rock, Plain | 90 |
| GRAIN BAGS | |
| Amoskeag, 100 in bale | 19 |
| Amoskeag, less than bi | 19 1/2 |
| GRAIN AND FLOUR | |
| Wheat | |
| Red | 84 |
| White | 86 |
| Winter Wheat Flour | |
| Local Brands | |
| Patents | 5 25 |
| Second Patents | 5 00 |
| Straight | 4 60 |
| Second Straight | 4 20 |
| Clear | 3 90 |
| Flour in barrels, 25c per barrel additional. | |
| Lemon & Wheeler Co. | |
| Big Wonder, 1/2 cloth | 4 60 |
| Big Wonder, 1/4 cloth | 4 60 |
| Worden Grocer Co.'s Brand | |
| Quaker, paper | 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 Grain | 4 60 |
| Wizard Grain | 4 60 |
| Wizard Grain, Meal | 3 80 |
| Wizard Buckwheat | 6 00 |
| Rye | 4 80 |
| Spring Wheat Flour | |
| Roy Baker's Brand | |
| Golden Horn, family | 5 40 |
| Golden Horn, bakers | 5 30 |
| Wisconsin Rye | 5 10 |
| Judson Grocer Co.'s Brand | |
| Ceresota, 1/2s | 6 50 |
| Ceresota, 1/4s | 6 40 |
| Ceresota, 1/8s | 6 30 |
| Lemon & Wheeler's Brand | |
| Wingold, 1/2s | 6 30 |
| Wingold, 1/4s | 6 20 |
| Wingold, 1/8s | 6 00 |
| Worden Grocer Co.'s Brand | |
| Laurel, 1/2s cloth | 6 35 |
| Laurel, 1/4s cloth | 6 25 |
| Laurel, 1/8s cloth | 6 15 |
| Laurel, 1/2s paper | 6 50 |
| Laurel, 1/4s paper | 6 40 |
| Laurel, 1/8s paper | 6 30 |
| Voigt Milling Co.'s Brand | |
| Voigt's Crescent | 5 20 |
| Voigt's Flourgold | 5 20 |
| Voigt's Hygienic | |
| Graham | 5 50 |
| Voigt's Royal | 5 70 |
| Wykes & Co. | |
| Sleepy Eye, 1/2s cloth | 6 00 |
| Sleepy Eye, 1/4s cloth | 5 90 |
| Sleepy Eye, 1/8s cloth | 5 80 |
| Sleepy Eye, 1/2s paper | 5 80 |
| Sleepy Eye, 1/4s paper | 5 80 |
| Sleepy Eye, 1/8s paper | 5 80 |
| Watson-Higgins Milling Co. | |
| Perfection Flour | 5 00 |
| Tip Top Flour | 4 70 |
| Golden Sheaf Flour | 4 20 |
| Marshall's Best Flour | 5 50 |
| Perfection Buckwheat | 2 00 |
| Tip Top Buckwheat | 2 30 |
| Badger Dairy Feed | 24 00 |
| Alfalfa Horse Feed | 26 00 |
| Kafir Corn | 1 80 |
| Hoyle Scratch Feed | 1 60 |
| Meal | |
| Bolted | 2 40 |
| Golden Granulated | 2 30 |
| St. Car Feed screened | 23 00 |
| No. 1 Corn and Oats | 22 00 |
| Corn, cracked | 27 50 |
| Corn Meal, coarse | 27 50 |
| Winter Wheat Bran | 25 00 |
| Middlings | 23 00 |
| Dairy Feeds | |
| Wykes & Co. | |
| D P Linsseed Meal | 41 00 |

| | | |
|---------------------------|-----------|---------|
| 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 | |
| Calf, No. 2 | 10 | 1/2 |
| Calfskin, green, No. 1 | 13 | |
| Calfskin, green, No. 2 | 11 | 1/2 |
| Calfskin, cured No. 1 | 14 | |
| Calfskin, cured No. 2 | 12 | 1/2 |
| Pelts | | |
| Old Wool | @ | 3 3/4 |
| Lambs | 25 | @ 50 |
| Shearlings | 15 | @ 35 |
| Tallow | | |
| No. 1 | @ | 5 |
| No. 2 | @ | 4 |
| Wool | | |
| Unwashed, med. | @ | 13 |
| Unwashed, fine | @ | 18 |
| RICE RADISH | | |
| Per doz. | JELLY | 90 |
| 5lb. pails, per doz. | 2 | 25 |
| 15lb. pails, per doz. | 55 | |
| 30lb. pails, per pail | 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 |
| MINCE MEAT | | |
| Per case | MOULASSES | 2 85 |
| New Orleans | | |
| Fancy Open Kettle | 42 | |
| Choice | 36 | |
| Good | 22 | |
| Fair | 20 | |
| Half barrels 2c extra | | |
| MUSTARD | | |
| 1/4 lb. 6 lb. box | 18 | |
| OLIVES | | |
| Bulk, 1 gal. kegs 10 @ | 1 | 20 |
| Bulk, 2 gal. kegs 95 @ | 1 | 10 |
| Bulk, 5 gal. kegs 90 @ | 1 | 05 |
| Stuffed, 5 oz. | 90 | |
| Stuffed, 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, 16 oz. | 2 | 25 |
| Queen, Mammoth, 19 | | |
| oz., Mammoth 28 | 3 | 75 |
| 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 | 0 | 00 |
| No. 572, Special | 1 | 75 |
| No. 98 Golf, satin fin. | 2 | 00 |
| No. 808 Bicycle | 2 | 00 |
| No. 832 Tommy's whist | 2 | 25 |
| POTASH | | |
| Babbitt's | 4 | 00 |
| PROVISIONS | | |
| Barreled Pork | | |
| Clear Back | 16 50 | @ 17 00 |
| Short Cut | 16 | 00 |
| Short Cut Clear | 16 | 00 |
| Bean | 14 | 00 |
| Brisket, Clear | 23 | 00 |
| Pig | 23 | 00 |
| Clear Family | 26 | 00 |
| Dry Salt Meats | | |
| S F Bell's | 14 | |
| Lard | | |
| Pure in tlerces | 9 1/2 | @ 10 |
| Compound lard | 7 1/2 | @ 7 3/4 |
| 50 lb. tubs | advance | 1/4 |
| 50 lb. tubs | advance | 1/4 |
| 50 lb. tins | advance | 1/4 |
| 20 lb. pails | advance | 1/4 |
| 20 lb. pails | advance | 1/4 |

| | |
|-------------------------------|-----------|
| 5 lb. pails | advance 1 |
| 8 lb. pails | advance 1 |
| Smoked Meats | |
| Hams, 12 lb. av. 16 | @16½ |
| Hams, 14 lb. av. 16 | @16½ |
| Hams, 16 lb. av. 14 | @14½ |
| Hams, 18 lb. av. 14 | @15 |
| Skinned Hams | @15½ |
| Ham, dried beef sets | .18 |
| California Boiled Hams | @9½ |
| Picnic Boiled Hams | .15 |
| Boiled Hams | @24 |
| Boiled Hams | @22 |
| Minced Ham | .11 |
| Bacon | @14½ |
| Sausages | |
| Bologna | 8 |
| Liver | 7½ @ 8 |
| Frankfort | 9 @9½ |
| Pork | .11 |
| Veal | .11 |
| Tongue | .11 |
| Headcheese | 9 |
| Beef | |
| Boneless | 14 00 |
| Rump, new | 15 00 |
| Pig's Feet | |
| ½ bbls. | .95 |
| ¼ bbls., 40 lbs. | .1 90 |
| ½ bbls. | .4 00 |
| 1 bbl. | .8 00 |
| Tripe | |
| Kits, 15 lbs. | .90 |
| ¼ bbls., 40 lbs. | .1 60 |
| ½ bbls., 80 lbs. | .3 00 |
| Casings | |
| Hogs, per lb. | .35 |
| Beef, rounds, set | .17 |
| Beef, middles, set | .65 |
| Sheep, per bundle | .80 |
| Uncolored Butterline | |
| Solid Dairy | .12 @16 |
| Country Rolls | .12½ @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, ¼s | .50 |
| Potted Ham, ½s | .50 |
| Deviled Ham, ¼s | .50 |
| Deviled Ham, ½s | .50 |
| Potted tongue, ¼s | .90 |
| Potted tongue, ½s | .90 |
| RICE | |
| Fancy | 6 @ 6½ |
| Japan Style | 4½ @ 3½ |
| Broken | 2¾ @ 3¼ |
| SALAD DRESSING | |
| Columbia, ¼ 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 ¼s | .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 10½ lb. sacks | .2 10 |
| 56 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 | @ 7½ |
| Small, whole | @ 7 |
| Strips or bricks | 7½ @10½ |
| Pollock | @14½ |
| Halibut | |
| Strips | .15 |
| Chunks | .16 |
| Holland Herring | |
| Y. M. wh. hoops, kgsb. 11 50 | |
| Y. M. wh. hoop, 4 kgsb. 6 00 | |
| Y. M. wh. hoop, kegs 72 | |
| Y. M. wh. hoop Milchers | |
| kegs | .85 |
| Queen, bbls. | .10 25 |
| Queen, ¼ bbls. | .5 65 |
| Queen, kegs | .62 |
| Cut | |
| No. 1, 100 lbs. | .7 50 |
| No. 4, 40 lbs. | .3 25 |
| No. 1, 10 lbs. | .90 |
| No. 1, 8 lbs. | .75 |
| Mackerel | |
| Mess, 100 lbs. | .15 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 | 4½ |
| Caraway | .10 |
| Cardamom, Malabar 1 60 | |
| Celery | .28 |

| | |
|--------------------------|-------|
| Hemp, Russian | 4½ |
| Mixed Bird | 4½ |
| 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 Rattle in jars | 43 |
| SODA | |
| Boxes | 5½ |
| Kegs, English | 4½ |
| SPICES | |
| Whole Spices | |
| Allspice, Jamaica | 13 |
| Allspice, large Garden | 11 |
| Cloves, Zanzibar | 20 |
| Cassia, Canton | 14 |
| Cassia, 5c pkg. doz. | 25 |
| Ginger, African | 9½ |
| Ginger, Cochin | 12½ |
| Mace, Penang | 10 |
| Mixed, No. 1 | 16½ |
| Mixed, No. 2 | 15½ |
| Mixed, 5c pkgs. doz. | 45 |
| Nutmegs, 75-30 | 30 |
| Nutmegs, 105-110 | 20 |
| Pepper, Black | 14 |
| Pepper, White | 25 |
| Pepper, Cayenne | 22 |
| Paprika, Hungarian | 45 |
| Pure Ground in Bulk | |
| Allspice, Jamaica | 12 |
| Cloves, Zanzibar | 24 |
| Cassia, Canton | 13 |
| Ginger, African | 13 |
| Mace, Penang | 75 |
| Nutmegs 75-80 | 35 |
| Pepper, Black | 16 |
| Pepper, White | 30 |
| Pepper, Cayenne | 22 |
| Paprika, Hungarian | 45 |
| STARCH | |
| Corn | |
| Kingsford, 40 lbs. | 7½ |
| Muzzy, 20 lb. pkgs. | 5½ |
| Muzzy, 40 lb. pkgs. | 5 |
| Gloss | |
| Kingsford | |
| Silver Gloss, 40 lbs. | 7½ |
| Silver Gloss, 16 3lbs. | 63 |
| Silver Gloss, 12 6lbs. | 8½ |
| Muzzy | |
| 48 lb. packages | 5 |
| 16 5lb. packages | 4½ |
| 12 6lb. packages | 6 |
| 50lb. boxes | 2½ |
| SYRUPS | |
| Corn | |
| Barrels | 28 |
| Half barrels | 31 |
| 10lb. cans, ¼ dz. in cs. | 185 |
| 10lb. cans, ½ dz. in cs. | 185 |
| 5lb. cans, 2 dz. in cs. | 190 |
| 2½lb. cans, 2 dz. in cs. | 195 |
| Pure Cane | |
| Fair | 16 |
| Good | 20 |
| Choice | 25 |
| Michigan Maple Syrup Co. | |
| Kalkaska, per doz. | 3 25 |
| TABLE SAUCES | |
| Halford, large | 2 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 3 |
| Nibs | 30@32 |
| 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 | 36 |
| Fancy | 40@50 |
| Oolong | |
| Formosa, fancy | 50@60 |
| Formosa, medium | 38 |
| 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. | 56 |
| No Limit, 8 oz. | 1 72 |
| No Limit, 1 oz. | 3 40 |
| Ojibwa, 16 oz. | 1 85 |
| Ojibwa, 5c pkg. | 1 85 |
| Ojibwa, 5c | 47 |
| Petoskey Chief, 7 oz. | 1 90 |
| Petoskey Chief, 14 oz. | 3 80 |
| Sterling Dark, 5c | 5 76 |
| Sweet Cuba, 5c | 5 70 |
| Sweet Cuba, 10c | 11 10 |
| Sweet Cuba, 16 oz. tins | 5 00 |
| Sweet Cuba, 16 oz. foll | 4 50 |
| Sweet Cuba, 16 oz. bxs | 4 80 |
| Sweet Cuba, ½ lb. | 2 25 |
| Sweet Burley, 5c | 5 70 |

| | | |
|----------------------------|----|----|
| Sweet Mist, ½ gr. | 5 | 70 |
| Sweet Bury, 24 lb. cs .. | 0 | 00 |
| Tiger, ½ gross | 4 | 00 |
| Tiger, 5c tins | 5 | 50 |
| Uncle Daniel, 1 lb. | 6 | 00 |
| Uncle Daniel, 1 oz. | 5 | 22 |
| Plug | | |
| Am. Navy, 15 oz. | 2 | 28 |
| Drummond, Nat Leaf. | | |
| 2 & 5 lb. | 6 | 00 |
| Drummond Nat. Leaf | | |
| per doz. | 9 | 50 |
| Battle Ax | 3 | 07 |
| Blacer | 3 | 07 |
| Big Four | 3 | 21 |
| Book Jack | 3 | 21 |
| Bullion, 15 oz. | 4 | 46 |
| Climate Golden Twins .. | 4 | 46 |
| Days Work | 8 | 87 |
| Derby | 5 | 20 |
| 5 Bros. | 5 | 20 |
| Gilt Edge | 5 | 59 |
| Gold Rope, 7 to lb. | 5 | 58 |
| Gold Rope, 14 to lb. | 5 | 58 |
| G. O. P. | 3 | 46 |
| Granger Twist | 3 | 46 |
| G. T. W. | 3 | 37 |
| Horse Shoe | 4 | 43 |
| Honey Dip Twist | 4 | 40 |
| Jolly Tar | 4 | 40 |
| J. T., 8 oz. | 3 | 35 |
| Keytone Twist | 4 | 44 |
| Kismet | 4 | 43 |
| Narrot Spun Roll | 5 | 53 |
| Parrot | 2 | 28 |
| Peachey | 2 | 28 |
| Picnic Twist | 4 | 49 |
| Piper Heidseick | 4 | 49 |
| Redituc, 1½ oz. | 3 | 38 |
| Red Lion | 3 | 38 |
| Sherry Cobbler, 10 oz. .. | 2 | 26 |
| Spear Head, 12 oz. | 4 | 44 |
| Spear Head, 14½ oz. | 4 | 44 |
| Spear Head, 7 oz. | 4 | 47 |
| Square Deal | 3 | 38 |
| Star | 4 | 43 |
| Standard Navy | 4 | 43 |
| Star Penny | 4 | 24 |
| Town Talk 14 oz. | 3 | 31 |
| Yankee Girl | 3 | 32 |
| Smoking | | |
| All Leaf | 5 | 30 |
| Banner, 5c | 5 | 90 |
| Bull Durham, 5c | 5 | 90 |
| Briar Pipe, 5c | 5 | 95 |
| Black Swan, 5c | 5 | 76 |
| Corn Cake, 5c | 5 | 76 |
| Cuban Star, 5c | 5 | 76 |
| Dukes' Mixture, 5c | 5 | 85 |
| Drum, 5c | 5 | 75 |
| Glad Hand, 5c | 5 | 72 |
| Grant, 5c | 6 | 20 |
| Hand Made, 5c | 4 | 40 |
| Hand Made, 2½ oz. | 5 | 50 |
| Honey Dew, 1½ oz. | 6 | 10 |
| I. X. L., 5c | 6 | 10 |
| Lucky Strike, 1½ oz. | 9 | 94 |
| Myrtle Navy, 5c | 5 | 94 |
| May Flower Shirts, 5c 5c | 5 | 76 |
| Nigger Hair, 5c | 5 | 94 |
| Noon Hour, 5c | 5 | 76 |
| Peerless, 5c | 5 | 70 |
| Peerless, 10c | 11 | 52 |
| Plow Boy, 5c | 5 | 76 |
| Pilot, 5c | 5 | 40 |
| Prince Albert, 10c | 9 | 86 |
| Root Beer, 5c | 5 | 90 |
| Soldiers' Boy, 5c | 5 | 95 |
| Sweet Lotus, 5c | 6 | 00 |
| Sweet Tip Top, 5c | 6 | 00 |
| Sun Cured, 10c | 11 | 75 |
| Summer Time, 5c | 5 | 76 |
| Trout Line, 5c | 5 | 95 |
| Tuxedo, 1 oz. | 4 | 48 |
| Tuxedo, 2 oz. | 9 | 96 |
| Union Leader, 5c | 5 | 95 |
| Uncle Sam, 10c | 10 | 80 |
| Yum Yum, 5c | 5 | 85 |
| TWINE | | |
| Cotton, 3 ply | 2 | 24 |
| Cotton, 4 ply | 2 | 24 |
| Jute, 2 ply | 1 | 14 |
| Kemp, 6 ply | 1 | 18 |
| Flax, medium | 2 | 24 |
| Wool, 1 lb. bale | 8 | 8 |
| VINEGAR | | |
| Highland apple cider .. | 2 | 22 |
| Oakland apple cider .. | 1 | 17 |
| Robertson's Compound 13½ | | |
| Robinson's Cider | 1 | 14 |
| State Seal sugar | 1 | 12 |
| 40 grain pure white .. | 8 | 8½ |
| Barrels free. | | |
| WICKING | | |
| No. 6 per gross | 4 | 80 |
| No. 1 per gross | 4 | 40 |
| No. 2 per gross | 5 | 50 |
| No. 3 per gross | 6 | 75 |
| WOODENWARE | | |
| Baskets | | |
| Bushels | 1 | 00 |
| Bushels, wide band .. | 1 | 15 |
| Market | 4 | 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'm .. | 7 | 25 |
| Butter Plates | | |
| Wire End or Ovals | | |
| ¼ lb., 250 in crate | 3 | 30 |
| ½ lb., 250 in crate | 3 | 30 |
| 1 lb., 250 in crate | 3 | 35 |
| 2 lb., 250 in crate | 4 | 40 |
| 3 lb., 250 in crate | 5 | 50 |
| Churns | | |
| Barrel, 5 gal., each | 2 | 40 |
| Barrel, 10 gal., each .. | 3 | 55 |
| Clothes Pins | | |
| Round Head | | |
| 4 inch, 5 gross | 4 | 45 |
| 4½ inch, 5 gross | 5 | 55 |
| Cartons, 20 2½ doz. bxs. | 6 | 65 |
| Egg Crates and Fillers | | |
| Mumpy Dumpty, 12 doz. | 9 | 90 |

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 |
| 3-wire Cable | 2 30 |
| Paper Eureka | 2 25 |
| Fibre | 2 70 |

Toothpicks

| | |
|---------------------|------|
| Birch, 100 packages | 2 00 |
| Ideal | 85 |

Traps

| | |
|----------------------|----|
| Mouse, wood, 2 holes | 22 |
| Mouse, wood, 4 holes | 45 |
| Mouse, wood, 6 holes | 70 |
| Mouse, tin, 5 holes | 65 |
| Rat, wood | 80 |
| Rat, spring | 75 |

Tubs

| | |
|------------------------|-------|
| 20-in. Standard, No. 1 | 7 50 |
| 18-in. Standard, No. 2 | 6 50 |
| 16-in. Standard, No. 3 | 5 50 |
| 20-in. Cable, No. 1 | 8 00 |
| 18-in. Cable, No. 2 | 7 00 |
| 16-in. Cable, No. 3 | 6 00 |
| No. 1 Fibre | 10 25 |
| No. 2 Fibre | 9 25 |
| No. 3, Fibre | 8 25 |

Washboards

| | |
|-----------------|------|
| Bronze Globe | 2 50 |
| Dewey | 1 75 |
| Double Acme | 3 75 |
| Single Acme | 3 15 |
| Double Peerless | 3 75 |
| Single Peerless | 3 25 |
| Northern Queen | 3 25 |
| Double Duplex | 3 00 |
| Good Luck | 2 75 |
| Universal | 2 00 |

Window Cleaners

| | |
|--------|------|
| 12 in. | 1 65 |
| 14 in. | 1 85 |
| 16 in. | 2 20 |

Weed 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 | 20 |
| Wax Butter, full count | 20 |
| Wax Butter, rolls | 19 |

YEAST CAKE

| | |
|------------------------|------|
| Magic, 3 doz. | 1 15 |
| Sunlight, 3 doz. | 1 00 |
| Sunlight, 1 1/2 doz. | 50 |
| Yeast Foam, 3 doz. | 1 15 |
| Yeast Cream, 3 doz. | 1 00 |
| Yeast Foam, 1 1/2 doz. | 53 |

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



| | |
|-------------------------|----|
| S. C. W., 1,000 lots | 31 |
| El Portana | 32 |
| Evening Press | 32 |
| Exemplar | 32 |
| Worden Grocer Co. Brand | |
| Ben Hur | |
| 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 38 5c pkgs., per case | 2 60 |

COFFEE

Roasted
Dwinell-Wright Co's B'ds

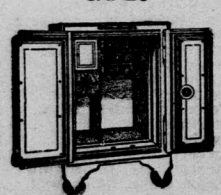


| | |
|---|-------|
| White House, 1lb. | ..... |
| White House, 2lb. | ..... |
| Excelsior, Blend, 1lb. | ..... |
| Excelsior, Blend, 2lb. | ..... |
| Tip Top, Blend, 1lb. | ..... |
| Royal Blend | ..... |
| Royal High Grade | ..... |
| Superior Blend | ..... |
| Boston Combination | ..... |
| Distributed by Judson Grocer Co., Grand Rapids; | |
| Lee & Cady, Detroit; | |
| Symons Bros. & Co., Saginaw; | |
| Brown, Davis & Warner, Jackson; | |
| Gods-mark, Durand & Co., Battle Creek; | |
| Fielbach 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.

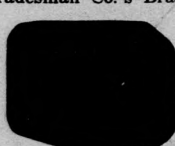
| | |
|-----------------------|------|
| American Family | 4 00 |
| Dusky Diamond 50 8 oz | 2 80 |
| Dusky D'nd 100 6 oz | 3 80 |
| Jap Rose, 50 bars | 3 60 |
| Savon Imperial | 3 00 |
| White Russian | 3 60 |
| Dome, oval bars | 3 00 |
| Satinet, oval | 2 70 |
| Snowberry, 100 cakes | 4 00 |

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, 5 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 | 2 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 |
| Kirkoline, 24 4lb. | 3 80 |
| Pearline | 3 75 |
| Soapine | 4 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 | |
| Sapallo, gross lots | 9 50 |
| Sapallo, half gro. lots | 4 85 |
| Sapallo, single boxes | 2 40 |
| Sapallo, hand | 3 40 |
| Scourine Manufacturing Co | |
| Scourine, 50 cakes | 1 80 |
| Scourine, 100 cakes | 3 50 |

Lowest

Our catalogue is "the world's lowest market" because we are the largest buyers of general merchandise in America.

And because our comparatively inexpensive method of selling, through a catalogue, reduces costs.

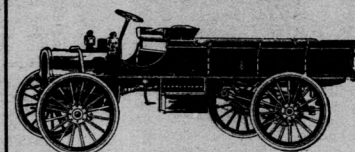
We sell to merchants only.

Ask for current catalogue.

Butler Brothers

New York Chicago
St. Louis Minneapolis
Dallas

Chase Motor Wagons



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

Adams & Hart

47-49 No. Division St., Grand Rapids

Increase Your Sales of

BAKER'S Cocoa and Chocolate



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

Ask our salesman or write

Walter Baker & Co. Ltd.
DORCHESTER, MASS.

Freezables

Get in your order NOW before steady cold weather sets in for such goods as Vinegar, Bluing, Pickles, Ink, Cheese, Cider, Olives, and anything else liable to freeze in transit and avoid loss.

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.

BUSINESS CHANCES.

Clippings for Michigan and outside newspapers on any subject. Write Almond Griffen, Route 7, Grand Rapids, or call Citizens 4989. 785

Factory working overtime; can't fill orders must double capacity; shares sold for cash or installments; write for particulars. Harry E. Virden, P. O. Box 133, Mt. Pleasant, Iowa. 783

Business Wanted—Will pay cash. Am looking for a good opening. Give full description and lowest price. M. Tradesmen, Box 1261, Cherry Valley, Illinois. 780

Wanted—To buy stock of general merchandise, clothing or shoes. Address Box 116, Bardolph, Ill. 777

For Sale—Bar and restaurant, next door to interurban terminal station, town of 57,000. Seven rooms above, hot water heat, gas, electric light, bath, etc. Nine months' license. Neighborhood of \$2,800 cash required. Best reasons for selling. Twelve years lease. Might trade. W. M. Howe, 111 E. Washington St., South Bend, Ind. 779

Nuts—1911 crop blackwalnuts, \$1 bushel. Shell bark hickory nuts, \$2 bushel. Cash with order. E. Wood Co., Moulton, Iowa. 778

Save Your Hogs—Smith's hog cholera cure. Will certainly do it, or money refunded. Trial bottle \$1. Large size, \$5. Address J. H. Smith, Box 265, Waverly, Ohio. 776

A1 farm of 110 acres, ¼ mile to best 2,000 city in Michigan, to exchange for general store. Address Exchange 428, care Michigan Tradesman. 774

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. McCustion, 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 \$18,000. Traverse City Business Exchange, Traverse City, Michigan. 770

\$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

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

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

\$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

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

I pay cash for stocks or part stocks of merchandise. Must be cheap. H. Kaufer, Milwaukee, Wis. 92

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 PRICE. ALL THE TIME. NATIONAL FOOD PRODUCTS CO., BRIGHTON, MICHIGAN. 730

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

Kodak films developed, 10c per roll, any size. Prompt attention given mail orders. Prints 2¼x3¼ to 3¼x4¼, 3c; 4x5 to 3¼x5½, 4c. J. M. Manning, 1062 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 R. 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

HELP WANTED.

Wanted—Clerk for general store. Must be sober and industrious and have some previous experience. References required. Address Store, care Tradesman. 242

Wanted—A city salesman. State in writing, age and former occupation. Address B, care Tradesman. 786

Wanted—A successful salesman with acquaintance in Ohio, Indiana, Michigan to represent strongest line of wash skirts on the market. Commission basis. Rutland Garment Co., Rutland, Vt. 784

Salesman to carry line of pearl buttons. Lock Box 418, Muscatine, Iowa. 782

Wanted—Reliable, hustling clerk for general store. A knowledge of drugs and postoffice work desired. State salary, references. Address No. 781, care Michigan Tradesman. 781

Want ads. continued on next page.

Here is a Pointer

Your advertisement, if placed on this page, would be seen and read by eight thousand of the most progressive merchants in Michigan, Ohio and Indiana. We have testimonial letters from thousands of people who have bought, sold or exchanged properties as the direct result of advertising in this paper.

Michigan Tradesman

NEW YORK MARKET.

Special Features of the Grocery and Produce Trade.

Special Correspondence.

New York, Nov. 13.—Spot coffee has lost the little activity it had for a few days, and at this writing is decidedly sluggish. Of course there is some business going on all the time, but the general situation is a waiting one. At the close Rio No. 7 is quoted at 15½¢ in an invoice way. In store and afloat there are 2,138,288 bags, against 2,778,895 bags at the same time a year ago. Milds are steady but the volume of business is small, roasters taking only enough to keep the wheels turning.

Sugar is very quiet. Refined is about 1½¢ below the top of recent quotations and about as much above the rate of a year ago—6.30c less 2 per cent. Raws have declined and there is a strong tendency to a still lower basis.

Teas show steady improvement in demand, slight although it may be. Dealers "point with pride" to the transactions going on, and note with complacency the soaring rates of coffee. Callanan, one of the leading retailers, has a big sign in front of his store advising the public to refrain from coffee and drink tea. A great many read the sign, and doubtless such things all help the increasing use of teas.

Rice is steady but sales are of small quantities. From the South come rather discouraging reports of too much rain. Stocks here are amply sufficient for the existing demand, but what is wanted is better demand. Prime to choice, 4¼@5c.

Spices are well maintained, but no change is noticed in the range of quotations. Black Singapore pepper, 11½@11¼¢; white, 15½@15¼¢.

Molasses is steady with a demand that shows enlargement as the season advances. Syrups are quiet and without change.

Not an item of interest in canned goods. Stocks of tomatoes in first hands are thought to be pretty well cleaned up and threes are held nominally at 95c. Corn is quiet, but there is something doing all the time, with standard Maine stock held at 65@70c, and fancy at 80@90c as to barnd. Peas are well held and stocks are running light. Other goods show little, if any, change.

Butter is higher and creamery specials are quoted at 34½@35c; extras, 34c; firsts, 31@33c; process, 25@25½¢; factory, 21@22c.

Cheese is firm with whole milk 15¼¢, September make.

The range on eggs is from 25@55c, the latter being for fancy nearby stock worthy of all sorts of adjectives indicative of excellence. A fair average would probably be about 30@32c.

Changes at Corl, Knott & Co., Ltd.

Earl McIlwain, who has traveled several years for the Clarke-Davis-Poor Co., of Columbus, has been engaged to cover Indiana territory.

W. F. Auener, who has heretofore carried samples of the Weiskoff Co., of Chicago, has contracted to repre-

sent the house in Northeastern Michigan, the Peninsula and Eastern Wisconsin.

G. R. DuBois, heretofore with Hart & Co., of Cleveland, will cover the trade of Central Michigan.

These additions give the house a traveling force of eight men, besides the house salesmen.

The annual dinner and round-up of the house occurred at the Peninsular Club last Saturday evening, being participated in by sixteen gentlemen, as follows:

S. S. Corl.

H. A. Knott.

W. N. Corl.

B. E. Morey (Southern and Central Michigan).

Rufus Boer (Northern Michigan).

G. R. DuBois (Central Michigan).

A. L. Stephens (Eastern Michigan).

W. W. Brown (Ohio, Pennsylvania and West Virginia).

Earl McIlwain (Indiana).

W. F. Auener (Northeastern Michigan, Upper Peninsula and Eastern Wisconsin).

J. E. Post (city).

R. Currie (house).

L. A. Smith (house).

P. T. Bertrand (house).

Lynn McIntyre (house).

Geo. Hendershot (house).

P. T. Bertrand, formerly of the Stanton Dry Goods Co., of Grand Ledge, has accepted a position in the silk and ribbon department.

Butter, Eggs, Poultry, Beans and Potatoes at Buffalo.

Buffalo, Nov 15—Creamery, 28@34½¢; dairy, 20@30c; poor, all kinds, 18@20c.

Eggs—Fancy, fresh candled, 35@36c; choice, 30@33c; cold storage candled, 22@23c.

Dressed Poultry—Old cox, 10@11c; chickens, 12@14c; fowls, 11@13c; ducks, 16@18c; turkeys, 18@22c.

Live Poultry—Fowls, 10@12½¢; ducks, 13@15c; turkeys, 16@18c; spring chickens, 10@13c; geese, 13@14c; old cox, 9c.

Beans—Medium, \$2.50; marrow, \$2.80@2.90; pea, \$2.50; red kidney, \$3.25; white kidney, \$2.75@3.

Potatoes—New, 90@95c per bu.

Rea & Witzig.

Port Huron—After having been in the retail and wholesale candy business for twenty-six years, A. B. Carlisle has sold his interest in the ice cream and candy business to Herb Winterstein and Dr. R. C. Keene, and will devote his entire time to his creamery business.

Benton Harbor—The Upton Machine Works has merged its business into a stock company under the style of the Upton Machine Co., with an authorized capital stock of \$30,000, of which \$27,650 has been subscribed, \$5,000 being paid in in cash and \$22,650 in property.

Lansing—The name of the Michigan Cut Glass Co. has been changed to the Bush Cut Glass Co., E. J. Bush having purchased the business recently and removed it to the building formerly occupied by the Korff Manufacturing Co.

Side Light on Newspaper Life Forty Years Ago.*

University Park, Colo., Nov. 8—It was a little more than forty-three years ago—September, 1868—that I began my first regular newspaper work as local editor of the Daily Eagle. Clark C. Sexton was at that time local editor of the Democrat. Good old Sexton! No kinder hearted or more honest man ever lived. He could not write grammatically, and he was not strong on formal editorials or long stories of the modern sensational order; but he could gather the news, for everybody knew him and liked him.

In the winter of 1868, when Mr. Lyon opened Sweet's Hotel, he invited us two reporters to a special lunch and gave us a table to ourselves. There was an elaborate bill of fare, largely French. I went through it and ordered all the delicacies that I thought I was "good for." Sexton studied and studied and fidgeted and wrinkled his brow. The thing was too complicated and he could not get his bearings. Finally he turned to the waiter and gave his order in a few words: "Bring me suthin' to eat." The waiter was equal to the situation and the trayload he brought was a credit to the hotel.

Later, in 1871, when Mr. Sexton was publisher of the Times, he hired me as local editor. A. S. Wheeler, known as "Stern Wheeler," was editor. Mr. Sexton's kindness to me at that time I shall never forget. With the coming of winter I suffered from wretched health and had hard work to keep up with my duties. But Sexton never complained, did all that he could to favor me—as did "Stern Wheeler." And thereby hangs a tale:

Wheeler was fond of his bottle and periodically got very drunk. One cold morning I came down to the office, but found myself too sick to go on with my work. So I went into the composing room and asked Mr. Tozer, one of the printers, to put on a sub and go out and rustle up some local news, offering to pay him as much as he earned at the case. He agreed to this, and, after explaining the situation to "Stern Wheeler," I went home to my room and went to bed.

Soon after I left, Wheeler was seized with a fit of commendable generosity and decided to do my work as well as his own and save my wages for me. So he went in and told Tozer his plan.

Then he celebrated his good intentions by going out and getting a bottle of whisky—after which he was soon oblivious to earthly cares and labors. He leaned back in his easy chair and could only grunt when spoken to.

Eber Rice was foreman, and, not being able to find Sexton, he went on and filled the paper with any kind of clippings that he could lay his hands on.

Next morning, when I picked up the paper which was left at my door, I was sick indeed. There was not

so much as a single word of editorial or local in it!

A number of years later Wheeler ended what might have been a brilliant career but for his one failing by committing suicide at Kansas City. Tozer became a somewhat noted writer of "blood and thunder" stories.

I stayed with the Times until my health utterly broke down. Even then it was hard to get away from Mr. Sexton, who insisted on keeping and paying me until my conscience would not permit me to take money that I knew I was not earning.

After a few weeks rest I went to Lansing and reported a long session of the Legislature for the Grand Rapids Eagle and Jackson Citizen. This led to an engagement with the Detroit Tribune, where I worked until my health again broke down. There I became acquainted with the Scripps, one business manager; the other manager of the job department of the Tribune, who afterward made such a stir in the newspaper world.

Lewis J. Bates, known to the very old-timers of Grand Rapids, and perhaps the most gifted poet that Michigan ever produced, was at that time editorial writer on the Detroit Post.

J. D. Dillenback.

Manufacturing Matters.

Detroit—A new company has been organized under the style of the M. & P. Electric Vehicle Co., with an authorized capital stock of \$10,000, of which \$5,000 has been subscribed and \$3,000 paid in in cash.

Lathrop—Henry Luke will open a hoop mill here with a capacity of 2,000,000 hoops a year, and will employ between twenty and thirty men. The latest machinery used in the manufacture of hoops will be put in.

Detroit—The Kirby System Co. has engaged in business to manufacture and market account systems for records and office supplies, with an authorized capital stock of \$2,000, all of which has been subscribed and paid in in cash.

Pontiac—The American Steel Belt Co. has engaged in business to manufacture and sell steel and leather belting and all parts pertaining thereto, with an authorized capital stock of \$50,000, of which \$30,000 has been subscribed, \$500 being paid in in cash and \$29,500 in property.

Ludington—The Handy Things Co., manufacturer of woodenware novelties, has merged its business into a stock company under the style of the Handy Things Manufacturing Co., with an authorized capital stock of \$25,000, all of which has been subscribed and paid in in cash.

BUSINESS CHANCES.

Wanted—Position by registered pharmacist, experienced in all branches, including buying. Address No. 790, care Tradesman. 790

Wanted—Clothing and furnishing goods salesman. State salary wanted. References required. Town 900 population. Box 207, Lakeview, Mich. 787

If you want to trade your store for land or city property, write for our free exchange catalogue containing hundreds of farms and city properties for exchange. You can deal directly with the owners. Interstate Land Agency, Decatur, Ill. 789

Wanted—Lady clerk, with some experience in dry goods store. Address Box 207, Lakeview, Mich. 788

*Letter read at Annual Dinner given Old Time Editors by E. A. Stowe at Peninsular Club Nov. 11.

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

HAVE YOU EVER TASTED

FROU-FROU

THE WORLD'S GREATEST WAFER

IMPORTED FROM HOLLAND

IT IS ALWAYS A PLEASURE TO SEND SAMPLES because we feel that unless you try this delicious cream-filled wafer yourself, you will never realize how infinitely superior it is to any other wafer on the market and why it sprung into national favor at almost a single bound.

DON'T FAIL TO SEND FOR A SAMPLE if you have never tried FROU-FROU. With the samples we will mail you further particulars that will prove to your own satisfaction that

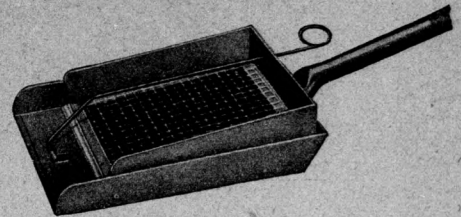
Just as We Excel in Quality, So Can We Compete in Price

BISCUIT FABRIEK "DE LINDEBOOM"

American Branch Grand Rapids, Mich.

LANSING DUSTLESS ASH SIFTER

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



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

Putnam's Menthol Cough Drops

Packed 40 five cent packages in carton
Price \$1.00

Each carton contains a certificate, ten of which entitle the dealer to

**ONE FULL SIZE CARTON
FREE**

when returned to us or your jobber
properly endorsed

PUTNAM FACTORY, National Candy Co.
Makers
GRAND RAPIDS, 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.

Don't Pay a Fancy Price for Vinegar

SEND US AN ORDER TO-DAY FOR

Robertson's
COMPOUND
GRAIN, SUGAR AND GRAPE VINEGAR

The price is 13 1/4 cts. per gallon with one barrel free with each fifth barrel shipped this season

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

STOCK ALWAYS ON HAND AT THESE POINTS

An Ideal Pickling and Table Vinegar
Satisfaction Absolutely Guaranteed

Lawton Vineyards Co.

::

Kalamazoo, Mich.

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.



We Manufacture

Public Seating

Exclusively



Churches We furnish churches of all denominations, designing and building to harmonize with the general architectural scheme—from the most elaborate carved furniture for the cathedral to the modest seating of a chapel.

Schools The fact that we have furnished a large majority of the city and district schools throughout the country, speaks volumes for the merits of our school furniture. Excellence of design, construction and materials used and moderate prices, win.

Lodge Halls We specialize Lodge Hall and Assembly seating. Our long experience has given us a knowledge of requirements and how to meet them. Many styles in stock and built to order, including the more inexpensive portable chairs, veneer assembly chairs, and luxurious upholstered opera chairs.

Write Dept. Y.

American Seating Company

215 Wabash Ave.



CHICAGO, ILL.

GRAND RAPIDS

NEW YORK

BOSTON

PHILADELPHIA

Michigan Apples Michigan Flour Michigan Apple Dumplings

A combination fit for a king.

A combination no king probably has ever enjoyed.

Yet Michigan people can have this rarely delicious dish any day in the week.

No apples have such good flavor as Michigan apples. No flour has the flavor of Michigan flour.

These facts are acknowledged without question by the dealers in flour and apples throughout the country.

LILY WHITE FLOUR

"The Flour the Best Cooks Use"

Is made of the choicest of Michigan wheat and so scientifically that the flavor is retained and the taste of bread made from it is unexcelled.

We all like things that taste good and we pass by the tasteless food whenever we can.

This is one of nature's laws none of us care to ignore.

Lily White is made under the most sanitary conditions and is packed in sanitary sewed sacks in a separate building free from dust or dirt of any kind.

A dealer tells us that his customers have found that it makes more loaves of bread per sack than any other flour he sells.

Valley City Milling Company
Grand Rapids, Mich.

This is a reproduction of one of the advertisements appearing in the daily papers, all of which help the retailer to sell Lily White Flour.