Twenty-Ninth Year

GRAND RAPIDS, WEDNESDAY, DECEMBER 20, 1911

Number 1474





Last Chance for Holiday Buyers

A last chance for profits.

A last chance to enter the new year on a wave of prosperity.

A last chance to counter-balance the losses of the year.

A last chance to catch the trade that is legitimately yours.

A last chance to start a new season with a fat balance on the debit side of the ledger.

The eleventh hour is passing; to-morrow may be too late.

Turn to our catalogue, dispatch an order, and reap the profits that are rightfully yours. F. F. 947.

BUTLER BROTHERS

Exclusive Wholesalers of General Merchandise

NEW YORK

CHICAGO

ST. LOUIS

MINNEAPOLIS

DALLAS

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



Did it ever occur to you that there is a reason back of FORTY YEARS' popularity of the

GREEN SEAL CIGAR

It is UNIFORM EXCELLENCE and the BEST of WORKMANSHIP

The new sizes

Standard—3 for 25c Regalia—Straight 10c

will convince you

Detroit Cigar Manufacturing Co.

Don't Pay a Fancy Price for Vinegar

SEND US AN ORDER TO-DAY FOR

Robertson's

GRAIN, SUGAR AND GRAPE VINEGAR

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

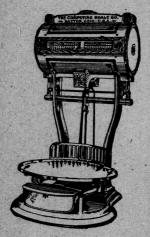
Lawton Vineyards Co.

::

Kalamazoo, Mich.

PRICES!

Your Jobber Fixes One End Your Competitor Fixes the Other And What's Your Stunt?



It's up to you to fix the profit; but are you still figuring profits by figuring on the cost instead of on the selling end? Did you know that 25% added to the cost. is only a 20% gain on the selling price? Do you know that our salesmen are prepared to teach you the correct methods of figuring precentages? Do you know that their teaching is designed to put you in right with yourself as boss of the job. and get every "bloomin" cent out of merchandising? Do you know that 80c out of every dollar invested goes to the merchandise account; and that another 17½c of this goes to upkeep, clerk hire, insurance, taxes, and twenty other drains directly charged against you? Do you know that instead of making 25%. you possess only a doubtful chance of making 21/2 %; and that if you lose the smallest fraction of an ounce in weighing you are "a goner?" We are preach-

ing fire and brimstone to scare you: we are preaching facts! We want our salesmen recognized as real helpers when they call on you.

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.

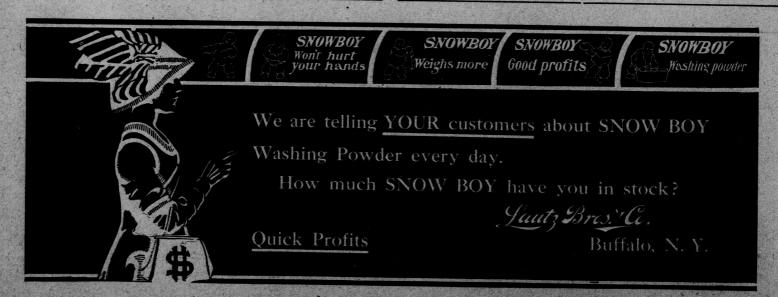
Direct Sales Offices in All Prominent Cities

Please mention Michigan Tradesman when writing

What Is the Good

Of good printing? You can probably answer that in a minute when you compare good printing with poor. You know the satisfaction of sending out printed matter that is neat, ship-shape and upto-date in appearance. You know how it impresses you when you receive it from some one else. It has the same effect on your customers. Let us show you what we can do by a judicious admixture of brains and type. Let us help you with your printing.

Tradesman Company
Grand Rapids



Twenty-Ninth Year

GRAND RAPIDS, WEDNESDAY, DECEMBER 20, 1911

Number 1474

SPECIAL FEATURES.

Personal Publicity.
New York Market.
News of the Business World.
Grocery and Produce Market.
Modern Methods.
Editorial.
The Pace That Kills.
Butter, Eggs and Provisions.
Little Larcenies.
Financial.
Practical Book-keeping.
The Christmas Trade.
On the Manistee.
The Man and the Mouse.
Dry Goods.
Stay-At-Home Bug.
Santa Claus,
Granting Credit.
Woman's World.
Featuring Candy.
Stoves and Hardware.
Real or Unreal?
Shoes.
Men of Mark. Shoes.
Men of Mark,
New Year Resolutions.
Detroit Department.
The Commercial Traveler.
Drugs.
Drug Price Current,
Grocery Price Current.

No soul is desolate so long as there is a human being for whom it can feel trust and reverence.-George

Special Price Current.

LOOK FOR GOOD TIMES.

The new furniture season will open with the new year and it is an encouraging sign that the manufacturers not only in this city but in other markets are optimistic as to the prospects. It is true next year is to be a year of politics, and politics is always more or less disturbing, but the impression is strong that politics can not do much worse the coming year than it has in the year that is nearly ended, and the chances are that before the campaign fairly opens the country, in a manner, will have become immune to its evils. Aside from politics the prospects are bright, With the McNamara episode to live down the professional friends of labor will be much less active than in recent years, and this means that the country will have a degree of industrial peace it has not enjoyed for many years, and peace will mean prosperity. Then the farmers have been having good crops and prices and it is their own fault if they have not some treasurers laid up on this as well as the other side of Jordan. The iron industry after the early fall collapse has been having a fine revival. The railroads are spending money for improvements and new equipment. Even the trust magnates are beginning to feel more cheery. Why should not the furniture manufacturers, under all these circumstances, be encouraged to look for good times?

The new season will be of more than usual interest to Grand Rapids. Last summer the outside manufacturers, displaying samples in the exposition buildings, effected an organization for the avowed purposes of boosting Grand Rapids as the great American market. The association

raised a considerable fund, and this money has been judiciously expended in desirable publicity. All the furniture journals have contained big advertisements. Letters and circulars have been sent out. Every dealer in the country has been reached, not once but repeatedly, and every time they have been reached they have been urged to come to Grand Rapids to see the big show. The Grand Rapids manufacturers have cooperated with the outsiders in this campaign, and the time is now at hand to see what will be the results. Will more buyers come and, if they do come, what will be the showing in the order books?

The Grand Rapids manufacturers will show more new patterns than usual for a January opening and this is as a compensation to the trade for the lack of new things for the July opening when the factories were tied up by strike. The new patterns will be for the most part along the lines of the periods that have been so popular in recent years, and it is likely the English periods of the Sheraton, Chippendale and Hepplewhite type will predominate. Not so much of the early English goods-Flanders, Elizabethan and similar styles-will be seen, but what is variously known as mission, arts and crafts, and Dutch art will be as much in evidence as ever. The French patterns will, of course, be offered, but for several seasons the French periods have been waning in popularity and the English gaining ground in popular favor. When the English has had its run then French will come forward again, which is the way in the furniture world. As for the colonial patterns, it is likely they will be as strong

LOCAL BUSINESS PROSPECTS.

as ever.

Local business prospects for the coming year are very encouraging. It is pretty certain there will be industrial peace, which will help. Various industrial enterprises are planning to expand to take care of increased business. The Wolverine Brass Works will double its capacity. The Grand Rapids Lumber Co. has the excavations made for a large manufacturing plant. The Spears & Son Lumber Co. will build a new factory building. The Imperial Furniture Co. will go ahead with its building plans of a year ago. The Stow & Davis Furniture Co. will probably do the same. The H. M. Reynolds Roofing Co. has purchased an eight acre site and will build a large new plant. Baldwin, Tuthill & Bolton will rebuild its plant and on a larger scae. These are some of the projects already announced and, after the annual meetings, it is

quite likely that other building plans will be decided on. Then there are the new industries which the new year will bring. What these new industries will be has not yet been made manifest, but it is certain that Grand Rapids will add several concerns to its list during the next twelve months. In building also there is promise of activity. Among the projects definitely announced are the Kelsey & Brewer ten-story white enamel building at Pearl and Ottawa streets, opposite the Michigan Trust building, and the reconstruction of the old Leonard building on Monroe street by Henry L. Houseman. Rumor has it that Edward Lowe will build on the site of the Porter building and that the Kendall estate will put up something handsome at Monroe street and Park. The Buchanans may improve their property between the new Metz building and the Lorraine. The Peoples Savings Bank may do something in the way of marked improvement to its corner. The hotel problem is one that will probably be solved the coming year. If the Pantlind is not rebuilt or enlarged it is certain that some other plan will be tried to furnish the additional hotel accommodations needed during the furniture seasons. The Grand Rapids National City will hardly undertake the improvement of the Wonderly property the coming year, but definite plans may be announced. The Masonic Temple project will, undoubtedly, assume definite form the coming year and this will mean a building to cost about \$250,000. Activity in building will be a material help to business in Grand Rapids and the banks will, of course, share in the expansion.

CULTIVATING TEAM WORK.

The retailers completed their organization recently by electing Carroll F. Sweet President, Charles Trankla Vice-President and D. M. Wegner Secretary and a directorate representative of the different trade interests. It was decided by unanimous vote to affiliate with the Association of Commerce, that the retailers might be a part of the big movement for the promotion of the city's interests rather than a side show. President Sweet has appointed committees to attend to the various details of the Association work and there seems a happy disposition on the part of the retailers to get together and to co-operate for their own and the general good. They have been apart so many years, however, and are so little accustomed to regard one another as friends and allies that it will naturally take time for them to develop zeal and efficiency in team work, but a fine start

has been made and, under the energetic leadership of Mr. Sweet, results ought to come from the movement. One of the greatest obstacles in the past to co-operative effort has been that the retailers have not known one another well enough, and it might be suggested that a series of noonday luncheons would serve an excellent purpose in bringing the merchants together. The Board of Trade Committee of 100 does this to some extent now, but the retailers might very well have their own weekly or fortnightly gathering for the discussion of whatever live topics may be occupying public attention. Then, when warm weather comes, some plan should be devised to get all the retailers in a bunch for a picnic or excursion, where they will be compelled to rub elbows and mix. It was very largely through their trade extension excursions that the wholesalers became so united and cooperative as boosters of the city. The retailers may not accomplish all they hope for the very first season-for that matter, it would be strange if they did-but it is an exceedingly encouraging sign that they have at last effected an organization and the longer they have it, the more they make use of it and the more work they put into it the better will they like it and the more efficient it will become.

It seems to be agreed among business men that the holiday trade has not been up to the average. There has been a good sale of the purely holiday stock, but the staples have dragged. This has been due to a large extent, no doubt, to the farmer trade, or rather the lack of it. Except the gravel roads, the rural highways leading to the city have been almost impassable for the past month. The farmers have not been able to bring stuff into town and they seem not to have been coming merely to trade. The touch of real winter now in evidence may help things. A good bunch of farmer teams in the streets would certainly look good to the merchants. The farmers, from all accounts, have money this season and, as a rule, they are pretty good spenders for the substantials when they are given the chance. The poor roads have denied them the chance, which ought to be a pretty fair argument as to the value of good roads from the view point of the merchants. When the proposition is put up to them next spring to vote \$600,000 for good roads in Kent county the business men in this city might to their own advantage remember their present experience.

PERSONAL PUBLICITY.

Advantages of Follow-Up Work in the Store.

Follow-up work! A great many people say that follow-up work does not pay. It will pay in almost any line. Take a dentist. A letter written to people whom that dentist has treated say once every three or six months, mentioning a specific fact that this job was done and he would like that party to come in so that he could examine the teeth is the best form of follow-up work. A letter from a clothier who sold a man a suit of clothes last season, asking him to call on the writer again, as he will try to correctly anticipate requirements this year, will, undoubtedly, produce business.

I know of an instance of a woman in Nebraska. She has developed a daily mail of 300 to 350 letters. She has a classified list of possible buy-



ers of specific merchandise and she sends them samples accordingly.

This girl in Nebraska has her list properly classified. She gets in some nice white dresses, and just prior to comencement or something of that kind, she sends out a circular mentioning suitable merchandise and not an overall circular sent to an unclassified list containing the name of a widow. Preceding a church fair she gets the list of names of the members of the church, calling their attention to the fact that this lawn fete is going to take place on a certain day and that the mother may be interested in knowing that she has some very good values in dress accessories or dress materials and she includes samples when possible. What is the result? The total number of daily orders tells the story.

The mailing list that some of the merchants maintain is impossible. They usually have a book with a bunch of names written down which are not profitably classified, and then they claim that they have had no results out of publicity. I think a good way is to have several lists—one for

women's goods, one for man's goods, one for children's goods and one with circular matter which would interest the entire family or any similar classification, according to the nature of the business.

Why doesn't an unclassified list pay? If you send circulars to people who are not interested in the items mentioned in the circular, not only that specific piece of advertising will fail to pull, but the constant repetition of literature or advertising matter which does not interest the recipient absolutely detracts from the selling power.

I talked to one merchant in a good sized town with sales possibilities twenty-five miles in each of four directions. He said, "Don't talk to me gains. "The passing of the bargain idea" is everywhere. Bargains are all right in their place, but remember good merchandising means selling regular lines at a profit. It is no trick to practically give stuff away.

Another instance: I went into a dry goods store and right at the door—the first to be seen by incoming trade—perched up on a stool behind an all glass case filled with dainty packages of perfume, etc., in this first-class store was a girl who was all choked up with a cold and had a great big shawl wrapped around her neck. I am not here to say that that would drive customers out of the store, but the fact remains that that lack of applied business reason leaves a bad taste in the mouth of

rules of the store to exchange goods, but that he will see the head of the department. He goes to the buyer. The buyer is busy and he refers him to the assistant. The assistant says that it is a matter contrary to the rules and must be referred to the head. The woman in the meantime, remained seated on the stool, waiting. The buyer, still busy and cross at the interruption, says, "This is contrary to our rules. I don't know why you brought that to me." See the interesting tale the floor walker brings to the woman. This woman happened to know one of the proprietors of the store and met him m the aisle. When he asked her if everything is going smoothly she opened up on this shoe proposition. He goes to the head of the department and then assures her they will do what she wants, but there will be a charge of 25 cents. She says she doesn't care how much it costs, but she wants it done. It later comes back to her with the remark that the head of the department had changed his mind and there would be no

There was a woman with seven grown members of her family in fairly good circumstances. Not one of the seven—not one of the seventy people, reasoning that each individual is directly responsible for the influence of ten other people—have since gone into that store to buy a dollar's worth of goods.

Another angle of the proposition is the good that traveling salesmen can do towards helping to educate the store people regarding the merits of the merchandise which they sell. I know of one merchant who makes it a point to have the salesmen who sell goods in his store give a talk to his employes regarding the merits of the merchandise.

H. Walton Heegstra.

A Rising Financier.

The old man was perched upon a high stool, figuring up the day's sales of dry goods, groceries and hardware, when his son came in with a rush.

"Say, Pop," exclaimed the young man, "if I can buy a three-hundreddollar horse for one-fifty will you take a chattel mortgage on him and help me out with the cash?"

"What kind of a hoss, my son?" enquired the father cautiously.

"Bay, four years old, sixteen hands high, weighs a thousand pounds and sound in wind, limb and bottom."

"That sounds good to me, my son, and I want to do all I can to help you along in the world;" and he reached down into the safe for his roll. "How much do you want?"

"A hundred and forty-nine fifty."
The old man gasped and caught hold of the desk.

"What?" he exclaimed.

"A hundred and forty-nine fifty. I've got half a dollar."

Slowly the old man shoved the roll back into the safe.

"My son," he said softly, "you are wasting time trading hosses. What you ought to do is to go into the loan and trust business."

Christmas 1911

IN this Christmas Season, Lord, help us to remember why we celebrate. Keep before us that in remembrance of Thee, we should make this season in fact, not merely in work, one of Peace on Earth and Good Will toward all Mankind.

Guard us against forgetting the poor, the widowed and the orphan, for in Thy Sight we know they rank as high as thrice crowned kings.

Guard our tongues from speaking evil and our thoughts from iniquity.

And lastly, help us to make this Christmas and each succeeding one a little better than the last, so that when Thou callest us, the Earth will be a little better for our having lived in it.

Amen

about sending out stuff of that kind. I tried it for a while and it took one girl all her days filling orders, when I needed her to wait on customers."

One store where I was they have a small department in charge of a trained nurse. She knows babies. Next to an attractive glass case in which little booties, slips, etc., are shown is a rocking chair. What does the woman talk about? She talks about the woman's baby? She can intelligently discuss all phases of babies. What better way to get close to a woman than to talk baby? The results are that the baby department is showing four times more profit than any other department in the store, because it is not a bargain propositon. Just a thought on bar-

the customer and the competitor's customer.

I know of a little butcher on Sixty-third street, in Chicago, who, when he cuts off a steak rips off a piece of oiled paper and with it between his fingers picks up the meat. The women folks are pleased to deal there.

A woman went into a dry goods store and bought a pair of shoes. It seems that the heels were too high or something was the matter. Here was the operation: She went to the clerk who said, "I will have to call the floor walker." He bawls for the floor walker for several minutes before he gets him. He finally comes over and talks with her. The floor walker tells her it is contrary to the

NEW YORK MARKET.

Special Features of the Grocery and Produce Trade.

Special Correspondence.

New York, Dec. 18-Spot coffees are very quiet indeed, and seem to be about the least attractive to buyers of any grocery staple. Of course, there is something doing every day, but, as a whole, the market is simply holding its own. It is becoming more and more evident that consumption of coffee is decreasing and how there can be any other "line of conduct" is more than can be seen until a decline sets in. In store and affoat there are 2,445,132 bags, against 2,951,676 bags at the same time a year ago. In an invoice way Rio No. 7 is worth 141/2@1478c. Mild grades are quiet and steady. Good Cucuta, 153/4c.

Sales of sugar are of small lots generally, buyers taking only enough to keep up assortments. At the prevailing rate of 5.75c, business is just about the same as a week ago and no one is buying ahead With a Cuban crop of perhaps 1,800,000 tons, there will be no deficiency in the supply even with a big cut in the supply of Louisiana on account of cold.

Teas are quiet, but perhaps the volume of business is all that could be hoped for at this season. Holders are very confident of a brisk trade later on and quotations are firmly sustained.

Rice is dull and without change in any respect. Prime to choice domestic, 43/4@5c.

Spices are steady, with pepper the

center of attraction. The stocks of this article have become much depleted an dthe situation is strongly in favor of the holder.

Molasses is in only moderate receipt and, with a fairly good demand, the market is pretty well cleaned up. Good to prime centrifugal, 25@32c. Syrups are in light supply, but there seems to be enough to meet all requirements. Medium, 14@17c.

Canned tomatoes are gaining strength every day and are now the most interesting goods in tin. The whole tendency is to a higher and higher level and hardly a packer can be found who will seriously consider any rate below \$1.10 for 3's of a quality that will stand the test. In fact, \$1.121/2@1.15 seems to be the rate well in sight. California has sent quite a lot of tomatoes here, but even on these the price is reaching upward. Spot peas are wanted, but are scarce in the better grades. Other goods are well sustained and the general market favors the seller.

The butter market is firm and top grades, being in not very large supply, tend upward. Creamery specials, 36c; extras, 35c; held specials, 34@35c; process, 25@27c; imitation creamery, 24c; factory, 23@23½c.

Cheese is unchanged, with whole milk New York State, 16c.

Eggs are in light supply for top grades and the market tends to a still higher level. Best Western eggs are quoted at 35@40c, while nearby stock reaches 50c. While there is no scarcity of lower grades—say, within a

range of 27@35c—the general market is firm. Prices have been at a point where consumption reaches a "leaving-off" place, and probably there will be no further immediate advance.

Hearty Plea For Retention of Secretary Richter.

Traverse City, Dec. 19—We are writing you asking the support of every United Commercial Traveler of Michigan for the re-election of Brother Fred C. Richter, a member of Traverse City Council, No. 361, at annual session June 7-8, 1912, at Bay City, for the office of Grand Secretary.

Our only motive in choosing this man for this place each year is for the future welfare and steady growth of U. C. T'ism in Michigan. It is very essential from now on that we have our offices filled with men of ability, backed up with a goodly amount of energy and progression, and, if this theory is enforced, nothing can block the growth of the order and it will advance with rapid strides throughout the entire jurisdiction. We sincerely believe and know that he has made the best record of any Grand Secretary, and feel that what is good for a local council should be good for the Grand Council, and what is good for a Supreme Council should also be good for a Grand Council. In these instances they continue to re-elect every Secretary.

Brother Richter has been a member of our order since 1902, affiliat-

ing himself with Grand Rapids, No. 131, remaining a member until the organization of Traverse City Council, No. 361, for which organization he is in a large measure responsible.

During his membership in our Council, Brother Richter has never missed a meeting and has added to our rolls, forty-five members, was our local Secretary for three consecutive terms, and his record as Grand Secretary of Michigan needs no further recommendation—his work speaks for itself.

Trusting you will realize the importance of this request and that your representatives will approve and lend every assistance to bring about the above desire, with best wishes for the success of your Council, we are.

W. S. Godfrey, Senior Counselor Adrian Oole, Junior Counselor. A. F. Cameron, Past Sr. Coun'r. Committee.

The Folks From Maine.

The Goverior of Maine was at the school, and was telling the pupils what the people of different states were called.

"Now," he said, "the people from Indiana are called 'Hoosiers;' the people from South Carolina 'Tar Heels;' the people from Michigan we know as 'Michiganders.' Now what little boy or girl can tell me what the people of Maine are called?"

"I know," said a little girl.

"Well, what are we called?" asked the Governor.

"Maniacs."

TWO PROFITS INSTEAD OF ONE

—that's precisely what you get when you sell Dandelion Brand Butter Color. Your first profit comes from your buttermaking customer. Your second profit lies in the selling of his butter.

So, aside from its superiority as a Butter Color, Dandelion Brand is a bully good business proposition.

As for its quality; it gives the richest of golden shades. And it is this shade that sells butter.

Dandelion Brand never turns rancid or sour. Nor does it affect the taste, odor or keeping qualities of butter—not in the slightest degree.

If you care for your customers' interests, and for your own added profits, you'll order Dandelion Brand Butter Color today.

Dandelion Brand

THE BRAND WITH



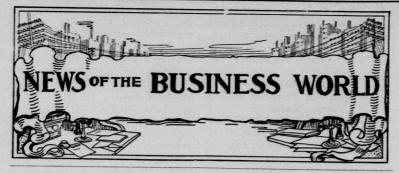
Butter Color

THE GOLDEN SHADE

We guarantee that Dandelion Brand Butter Color is purely vegetable and that the use of same for coloring butter is permitted under all Food Laws-State and National.

Wells & Richardson Co., Burlington, Vermont

Manufacturers of Dandelion Brand Butter Color



Movements of Merchants.

Potterville — L. Thompson has opened a meat market.

Freeland-Dietiker & Son have engaged in the grocery business.

St. Johns-J. H. Gillett has engaged in the confectionery business.

Hancock—S. A. Genette will open a meat market on Reservation street Jan. 1.

Trufant—Hathaway & Rasmussen succeed N. P. Rasmussen in the produce business.

Portland—The Portand Telephone Co. has increased its capitalization from \$5,000 to \$15,000.

Big Rapids—W. A. Stillwell, formerly engaged in trade at Greenville, has opened a bazaar store.

Elsie—John Scoffield has sold his stock of meats to Frank Walterhouse, who will continue the business.

Battle Creek—J. C. Studley has engaged in the drug business on East Main street, under the style of the Monument Pharmacy.

Hartford—S. M. Carpp has sold his stock of groceries to Mrs. Ella Huffman and Miss Myrtie Conaway, who will take possession January 1.

Eaton Rapids—Claude A. Holder, formerly of Lainsburg, has leased the M. P. Bromeling building and will occupy it with a stock of groceries Ian. 1.

Battle Creek—O. D. Webber is erecting a store building at 149 Champion street, which he will occupy when completed, with a stock of groceries.

Bancroft—H. E. Payne has sold his elevators here and at Shaftsburg, to W. O. Calkins, recently of Perry, who will take over the business January 1.

Boyne City—Arden E. Watson, recently of Duluth, Minn., has purchased a half interest in the Watson Drug Co.'s stock and will assume management of the store.

Crystal—A. W. Stein, manager of the Crystal Mercantile Co., has purchased the stock of Robert Van Stone and will continue the business under the same style.

Mendon — Elmer Van Ness and son, Carroll, recently of Detroit, have purchased the Samson & Dailey bakery and will continue it under the style of E. Van Ness & Son.

Hesperia—B. H. Hellen and Ernest Mills have formed a copartnership and purchased the David Fisher stock of general merchandise, of which they will take possession Jan. 1.

Union City—Herbert Hayner has sold his interest in the meat stock of H. E. Hayner & Son to Mr. Stroh, and the business will be continued under the style of Hayner & Stroh.

Sherman — Louis Rothstein has opened a meat market in connection with his grocery store under the management of S. T. Potter, to whom he has also sold a half interest in his grocery stock.

Northville—R. A. Grant, of this place, and Orris Rudduck, of Salem, have formed a copartnership and purchased the W. H. Cattermole implement and harness stock and will continue the business under the style of Grant & Rudduck.

Lansing—Ewing & Black, furniture dealers, have merged their business into a stock company under the style of the Ewing & Pennell Co., with an authorized capital stock of \$30,000, of which \$20,000 has been subscribed and paid in in property.

Addison—Charles Sweezey, who has conducted a hardware and grocery store here for the past nine years, died Tuesday at the age of 44. In July he underwent an operation in the hospital at Ann Arbor for a growth in the right side, receiving relief for a few weeks.

Saginaw—By the purchase of the stock of Charles E. Duryea, former President of the Duryea Auto Co., by C. C. Brooks, the legal difficulties, in which three injunctions were issued, ended by agreement. Mr. Duryea goes out of the business. Frank C. Palmerton has been elected President and General Manager.

Manufacturing Matters.

Houghton—Grover Kutschied has opened a cigar factory.

Detroit—The McGraw Plaster Co. has increased its capitalization from \$10,000 to \$30,000.

Saginaw—The capital stock of the Banner Brewing Co., has been increased from \$93,250 to \$250,000.

Hastings—The capital stock of the Hastings Motor Shaft Co. has been increased from \$50,000 to \$75,000.

Detroit—The Acme White Lead & Color Works has increased its capital stock from \$2,750,000 to \$4,000,000.

Marshall—G. R. Starks, of Springport, will erect a feed and grist mill here which he will operate when completed.

Marquette—C. J. Smith has leased the plant of the Marquette Fluff Rug Co. and will continue the business under the same style.

Saginaw—The Mershon & Morley Co., manufacturer of portable houses, has increased its capital stock from \$25,000 to \$35,000.

Lowell—George M. Winegar has engaged in the manufacture of wood specialties and novelties under the

style of the Winegar Manufacturing Co.

Muskegon — The Vacuum Appliance Co. has been organized with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in cash.

Coldwater—The Atkins Manufacturing Co., a corporation, has leased a part of the building owned by the Champion Brass Works and will manufacture a new style of carburetor.

Detroit—The Detroit Switch Lock Co. has engaged in business with an authorized capital stock of \$25,000, of which \$17,000 has been subscribed, \$3,000 being paid in in cash and \$14,000 in property.

Bangor—M. D. Trim, miller, has merged his business into a stock company under the style of the M. D. Trim Co., with an authorized capital stock of \$12,000, all of which has been subscribed and paid in in property.

Detroit—Adam Brandau, shoe manufacturer, has merged his business into a stock company under the style of the Brandau Shoe Co., with an authorized capital stock of \$40,000, all of which as been subscribed and paid in in cash.

Lansing—The Brown Machine Co. has merged its business into a stock company under the style of the Brown Machine & Engne Co., with an authorized capital stock of \$25,000, of which \$12,850 has been subscribed, \$5,000 being paid in in cash and \$7,850 in property.

Detroit—The Schlieder Manufacturing Co. has engaged in business to manufacture, buy, sell and deal in all kinds of valves, engine and automobile parts, etc., with an authorized capital stock of \$20,000, of which \$14,100 has been subscribed and \$2,500 paid in in cash.

Detroit—The Noyes & Frank Nut Co. has engaged in business to manufacture, buy and sell, wholesale and retail, all kinds of nuts and burrs and to do all things necessary to their manufacture. The company has an authorized capital stock of \$10,000, all of which has been subscribed, \$537 being paid in in cash and \$9,463 in property.

Holland—John J. Cappon has resigned his position as Manager and Vice-President of the Cappon & Bertsch Leather Co., and will be succeeded by his brother, Abraham L. Cappon. Both are sons of the late Isaac Cappon, who founded the institution over fifty years ago and which has since become one of the largest concerns in the West.

Lansing—The Lansing Abattoir
Co. is to be incorporated with a
capitalization of \$30,000, several meat
market proprietors and other business men, of this city, having joined
in financing this new concern. The
organizers are G. H. Ziegler, J. G.
Reutter, George E. Decke and August C. Roller, who, it is expected,
will compose the board of directors,
together with one other director yet
to be elected. L. C. Reynolds, who
promoted the Lansing Pure Ice Co.,
promoted this new business enterprise

How the Railroads Defy the Law.

Kalamazoo, Dec. 19-I notice that attention is called in regard to bulletin boards being posted at stations when trains are over a certain time late. Perhaps it would be a good plan for the State Railroad Commission or whoever it is that has this matter under their supervision to give a little attention to this important question. We refer especially to points where telephone calls are net answered by the agents or replies given "on time." I say "we" and have reference to the boys who have spoken particularly of one point about twenty-five miles west of Kalamazoo on the main line of the Michigan Central. Last Wednesday there was a freight wreck west of Lawton. After dinner, asking one of the boys what he had found out over the telephone about trains going west, we learned that the depot teephone was not being answered after several calls had been made. We hurried down and caught the 9:26 a. m. train at 1.49 p. m., which was the time of the afternoon train. Remarking to the conductor that they had put his train by the wreck without any loss of time. we found that we could have waited and finished our business in time for the regular train. On returning through the station at 3:33 p. m. on the G. R. & I. train from Chicago, the bulletin board read: "Dec. 9, '11. On time," with ditto marks beneath all the way down the board. A little attention would save the boys quite a little annoyance. A complaint to officials of the road in Detroit recently was made by one of our members, only to find that we have no reason to complain.

Brother Elmer Mills, of Battle Creek Council, is a resident of Kalamazoo and has had a very sick wife the past few weeks. The boys will all rejoice to learn that she is out of danger and on the road to recovery.

The wife of Brother John A. Hoffman is very sick at the residence on South West Street. Her health has been failing very rapidly.

W. J. Forrest, Jr., has returned to his home, 1232 North Burdick street, after three weeks at the Bronson Hospital, following an operation for appendicitis. R. S. Hopkins, Sec'y.

Potato Market At a Standstill.

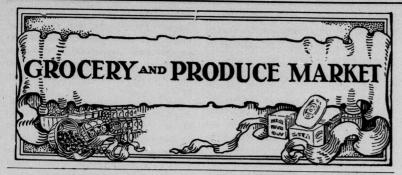
Owing to the holidays, the potato business is practically at a standstill.

The demand has been extremely light and there has been no appreciable change in prices. There should be a better demand just after the holidays; in fact, there may be some enquiry next week.

Growers are not disposed to sell at prices they can obtain at the present time and, with the increase in the demand, the market should be firmer and prices will probably advance a few cents.

A. G. Kohnhorst.

J. Ten Harkle, who has been engaged in the grocery business at 440 Godfrey avenue for the past five years, is moving his stock into the new Tourmart block, on the corner of Grandville and Third avenues.



The Produce Market.

Apples—Pound Sweets, \$3.25 per bbl.; Jonathans, \$3.50; Baldwins, \$3.50 @4; Spys, \$4@5; Russets and Greenings, \$3.25@3.50.

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

Beets-50c per bu.

Butter-The market holds at about the same prices as a week ago, which are so high as to attract considerable attention from newspaper men and cheap politicians. There are many reasons given as the cause for the high prices, but all that can be stated is that receipts are small and the markets have been kept well cleaned up. The holdings of storage butter both in Chicago and New York are said to be much smaller than in 1910 at this time. Local dealers hold factory creamery at 36c for tubs and 37@371/2c for prints. They pay 22@ 27c for No. 1 dairy and 18c for packing stock.

Cabbage—65c per bu. Carrots—60c per bu. Celery—18c per bunch.

Christmas Goods—Holly, \$4.50 per case; single wreaths, \$1.50 per doz.; double wreaths, \$2.25 per doz.; mistletoe, 25c per fb.; evergreen coil, \$1 per bundle.

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

Cranberries—Early Blacks command \$2.80 per bu. or \$8 per bbl.; Late Howes, \$9.50 per bbl.

Cucumbers—\$1 per doz. for hot house.

Eggs-There has been some increase in the receipts of fresh eggs during the week, and the available supply has therefore increased to a considerable degree. The result is a decline of 4c per dozen, and the market is hardly steady even at the decline, owing to the extent to which the high prices have curtailed the consumption. At the reduced prices there will probably be a better demand, but the receipts are likely to increase even more than the demand, and prices should go lower. The quality of the eggs now arriving is very good for the season. Local dealers pay 30c per doz, for strictly fresh.

Grape Fruit—Florida, \$5.50 per box of 54s or 64s.

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

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

Lemons — California, \$3.75 for choice and \$4 for fancy.

Lettuce—Hot house, 14c per fb.; head, \$2 per bu.

Nuts—Ohio chestnuts, 16c per fb.; hickory, \$1.75 per bu.; walnuts and butternuts, 75c per bu.

Onions—\$1.10 per bu. for home grown; \$1.75 per crate for Spanish.

Oranges — Floridas, \$2.75@3 for 126s to 216s; Navels, \$3.50.

Potatoes—The general situation is accurately described by Mr. Kohnhorst in his weekly review of the market. Local dealers hold supplies at 85c per bu.

Poultry—Local dealers pay 9c for broilers, springs and fowls; 5c for old roosters; 10c for ducks; 9c for geese, 15c for turkeys. These prices are for live weight.

Radishes—35c per doz. for hot house.

Squash—1c per tb. for Hubbard. Sweet Potatoes—\$6.25 for Jerseys. Turnips—50c per bu.

Veal-5@9c, according to quality.

News and Gossip About Owosso Travelers.

Owosso, Dec. 18—The writer met "Jimmy" Goldstein in Greenville at the Hotel Phelps, a few days ago, as he claimed that he was "from Missouri," he had to be shown the "mysterious room." The result was that he apologized for the slams he has been throwing at me. He also said he was sorry he had sent his trunks over to the station. Wonder if there is anything mysterious about those trunks?

Chas. Shaw, commercial tourist and comedian, is home for the holidays.

August Stephan, our popular cigar manufacturer, who does his own traveling, is some advertiser. Believe me, the local press reporter has his route and it is published daily. "Ah there, Gus!"

Geo. Haskell, with the Lemon & Wheeler Company, our local poet, has promised us something good for the first of the year, but it won't be apples?

Geo. (Dolly) Gray is now with the Owosso Sugar Co.

Capt. Fred E. Van Dyne, Owosso's handsome and amiable young traveling man, is making good, even if he is looking for dead ones, for he is anything but that. Eh, Fred?

It is reported that Geo. Leely is carrying a line of "Jennings" paints on the side. Hope your firm does not get next to this, Geo.

Merry Christmas to all!

Fred J. Hanifin.

Ever notice that a train is nearly always late when you are early?

A fool and his money are soon started.

The Grocery Market.

Sugar—Raws are quoted about the same, and refined sugar is 10 points lower than a week ago. It may or may not go lower during the balance of the year, but the weight of opinion seems to be that it has not yet reached bottom. New Cuban raw sugar has been offered at considerably above last year's prices, which is not because the Cuban prospects are smaller, for they are actually larger, but because the world's sugar markets are firmer and stronger. The demand for refined sugar is very fair.

Tea-The holiday season creates the usual quietness in tea sales, although the market remains firm and prices are unchanged. The local dealers are supplying their wants as needed. No definite action is reported on the admittance of green teas, which have been held up, but if all these teas should be admitted the present firm tone is likely to be maintained as the stocks are generally small. Ceylons are moving freely and the demand seems to be increasing. Formosas and Congous are steady and firm.

Coffee—The demand is reduced to that made necessary for actual wants, and buyers are even reducing their wants to the smallest possible compass. Nominally, there has been no change in prices during the week, but at the present the market is without doubt in the buyer's favor. Mild grades are unchanged and quiet. Java and Mocha are still firm, unchanged and quiet.

Canned Fruits—Hawaiian pineapple has been advanced about 10c per dozen already and an early clean-up is certain. The wholesalers who are sold out of any article packed on the Pacific coast find they are compelled to pay an advance over prices asked at the opening of the season. Retailers who purchased berries of any kind at the opening of the season will find they are unable to get more at anything like the same prices.

Canned Vegetables-The demand for all canned vegetables is increasing as the supply of green vegetables is small and prices are high at this season of the year on account of express charges, all supplies being shipped from the far south. Tomatoes are undoubtedly very firm. Stocks appear to be very small everywhere, and the market is strong at \$1.05@1.10 for Maryland 3s in a large way, though the supply obtainable at the lower figure would probably be light. Holders are confidently predicting a price of \$1.25 within two months in carload lots. The demand for tomatoes is light. California corn is meeting with good success, prices are low. The pea situation is unchanged, prices are firm and stocks in canners' hands consist of odds and ends. Some business is being done in future peas and some of the Wisconsin packers are said to be sold up already.

Dried Fruits—Peaches and apricots are unchanged and quite dull. Raisins are in moderate demand, with some holders on the coast asking 1/4c more. Currants are moderately active at ruling prices. Dates, figs and

citron are in good consumptive demand, but quiet in first hands. Prunes are unchanged on the coast, and still high and strong. Occasional jobbers who bought much below to-day's market are cutting the first hands market and taking their profit, but in spite of this the undertone is still strong.

Rice—There is only a fair demand from the retail trade, as most grocers are busy with other lines especially good at holiday time. Prices of rice are fully 1c per pound higher than they were last spring but it is still one of the cheapest articles of food on the market and should be given proper attention by the retail grocery trade.

Cheese—The consumptive demand is light, as is usual at the season, and stocks are reported small. The market is firm at present quotations. Under grade are very scarce and selling close to the price of fancy. No change seems in sight at this writing.

Starch—Muzzy bulk and Best bulk and package have declined another 10c per hundred.

Provisions—The demand for everything in smoked meats is very light, and prices are barely steady. No increase in the demand is likely until after the first of the year, and probably no further change in prices. Both pure and compound lard are dull and prices range about ¼c below a week ago. Dried beef, barrel pork and canned meats are all dull and unchanged.

Fish—Cod, hake and haddock are wanted to some extent at unchanged prices. Domestic sardines are very dull and unchanged in price. Imported sardines statistically strong, but unchanged in price and quiet. Salmon unchanged, high, firm and dull. Mackerel is dull at the moment, owing to the season. Prices are well maintained, however, on a steady to firm basis on all grades.

The Boys Behind the Counter.

Petoskey—Thomas Carroll, formerly in the shoe business here, has taken charge of A. B. Klise's stores at Sturgeon Bay, where Mrs. Carroll will join him in a few days.

Cadillac—L F. Storz has accepted a position as druggist at the Van Vranken store to fill the vacancy made by the resignation of A. L. Woolpert, who has gone into business for himself. Mr. Storz was formerly employed at the O. L. Davis drug store.

Lansing—Jason Flower, a former clerk at the A. B. Collins drug store, has returned from McMillan, in the Upper Peninsula, where the family have been living for the past few months, and will resume his old position at the Collins store. Mr. Wilson, the present clerk, has accepted a position with the Butler pharmacy in this city.

Sand Lake—Louis Gariepy, Jr., has taken charge of the C. D. Lane drug store.

Elmdale—Guy C. Longcor has not yet sold his general stock to H. Vincent, as reported.

MODERN METHODS

They Have Replaced Book-keepers With Specialists.

The old "general book-keeper" has "footed up" his last column. In his place has come the ledger man, the bill clerk, the cost clerk, the entry clerk, the invoice man. Specialization has once more won out.

Modern industry has but little need of the all around man. It wants and consequently gets the man who can do one thing well and that as fast as human endurance can stand. A bit faster, in fact, for there are always "reserves" in plenty waiting when the veterans falter in their stride.

Twenty years ago, before the modern spirit of concentration of industries and the specialization of the workers had taken firm hold, the book-keeper, like the lawyer, the mechanic, and the doctor, knew his "trade" from its every angle. He kept a complete set of books, not merely the "S" ledger or an invoice book. And what is more, he grew almost to love them. They were his children in business. Not a blot marred their pages and their fine "copper plate script." showed the chief characteristics of the old bookkeeper-regard for detail and a narrowness of view that so often made him one of "the shabby genteel."

But with the birth of the "trusts" a new era was issued in for the bookkeeper. As such he became a mere cog in a gigantic machine. No longer need he boast of his ability to add three columns of figures at one time. Even that took too long, and, besides, there was the probability of error. Business demanded a quicker and more certain way, and the adding machine was the response. In the same way and in response to the same imperative call have come the dozens of "systems," each one calling for a division of the labor that was the "general book-keeper's

Woman Enters the Field.

Here entered the woman. Could she not run an adding machine with even greater speed than a man? Could she not copy a bill of lading or an invoice with the same dexterity as her brother? And, for that matter, why shouldn't she be given a chance as a ledger clerk? Then, too, she would work for less wages-a beginner always does. The woman was given her chance and made good. She, too, became one of the cogs in this most complex machine called industrial life, and her numbers have increased year by year until in many of the accounting departments of the stores, manufacturing concerns, and even banks, she is on equality, numerically at least, with her brother.

In the majority of the smaller businesses in the suburban and country, districts, the woman has practically superseded the man in this clerical position. Here she is usually a combination book-keeper and cashier. and more frequently than not also has the duties of the stenographer allotted to her charge. And for all

this she will not average in salary more than \$18 a week.

She is handicapped, however, in any advancement that may be due by her probable marriage. "It's my constant fear," said one credit man who has risen from the ranks of book-keepers, "that I am going to lose the two best ledger clerks that I have; they're women, and have been with me several years, but I know that they're staying on the job merely until the 'right man' comes along. When business and matrimony are in the race you can lay your last cent on matrimony. I'll lose 'em sure some day, just the same as I've lost others before them."

"We Don't Make Book-keepers."

As to the position held by the bookkeeper in the commercial world today-the book-keeper who desires to "stick to his last"-the remark of the manager of a long established business college is perhaps the most illuminative. "We don't make bookkeepers here," he said. "We train men in business-cover the whole The book-keepers as such is not fitted for the broader and more profitable side of life; he is a mere copier.

"Of course, he is as essential, but the mere fact that he is a bookkeeper doesn't count much for his advancement. The true secret of it all is that he is in the 'front office' consequently under the boss' If he has the ability in him it is bound to come out and will be seen. But as a stepping stone I can't see much in mere book-keeping.

"Just to show you what we think of it as a profession, we give but thirteen weeks to it in our "business course,' and at that it is only one of several other studies in this same

"The underlying principles of bookkeeping are comparatively simple and, having gained these, the book-keeper is ready for his work. As an illustration of how the expert book-keeper unravels the so-called 'mysteries' of a 'new system': Not long ago a railroad supply man came to me asking that we instruct his wife in his own especial system of book-keeping. He had evolved it himself for his personal use and thought it beyond the ken of the ordinary man.

"Mysteries" Easy to Decipher.

"His ill health had practically forced him to give up all his detail work and he wanted his wife to become his private book-keeper. He brought his set of books over to us and I gave them to the head of our accounting department. The accountant turned the leaves rapidly over, scanning them carelessly. 'Where's the lady?' he asked. He was ready to teach her all the intricacies of the set. I never saw a more surprised man in all my life than the owner of that set of books. Why he had thought it would take long and strenuous labor on the part of the accountant to decipher the mysteries of his system.

"This only goes to show that we have good cause when we state that keeping is only the one of many things that go into the making of the modern business man."

So it is that the young man who would enter the business world through the doorway of book-keeping must bear in mind the constantly narrowing tendencies that his work will bring to bear upon him. He must bear in mind that it is his general knowledge of business affairs, and not his adeptness as a billing clerk, that will land him in the select circle of the successful men of affairs. His ground work must be of the firmest and all the intelligence that he has brought to bear to keep from the rut of deadening routine.

Because a man is only a cog in a machine there is no reason why he should remain one. There is the chance and it's up to you to take it.

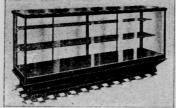
Book-keeping a "Perfect Science." Dr. Cayley, the famous English mathematician, declared that there were but two perfect sciences-double entry book-keeping and mathematics. Probably the position of the old book-keeper may be traced to the scientist's love for his work. Like the other scientist, the mathematician, he was so absorbed in his particular work that he left the rest of the world to wag on the best it might. He sought not the wider fields-but was content. And in that contentment opportunity in more profitable work-profitable from a monetary point at least-was passed

But now a new era is at hand. Even the scientist who was so often the scape goat of fate in times gone by has come into his own. The highest awards are his. And for the book-keeper-"scientist," the goal that lies before him is that of public accountant. But to reach this he will require not only the great underlying principles of his work, but a thorough knowledge of business affairs that is far beyond the skill of "debits and credits." The goal is

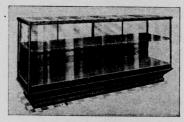


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TRADESMAN COMPANY, Grand Rapids, Mich.

well worth the effort. As an accountant of the first class his services will command a salary of \$25 a day, while his average yearly earnings will top the \$8,000 mark.

Or the book-keeper may graduate into that newest of all professions, the "business doctor," the product of the modern demand for efficiency. Modern industry requires that its every risk be eliminated and that its production capacity be brought up to the highest possible state. All the safeguards that system can throw about must be used and the fractions that the old days refused to consider must be accounted for. There must be no leaks for the pennies to flow out. Here is where the "business doctor" is required. And being required he demands full payment for his services. He institutes systems that mean a saving of thousands of dollars a year and he receives his reward in proportion.

Chances for the Ambitious.

But these are not the only ambitions that the young book-keeper may hold. There are still bank presidencies to be filled and the call is usually answered from among those who have served their apprenticeship over the ledger. The advancement in a bank, it is true, is most often as regular as a clock in its rotation; the youth enters as a messenger; eventually becomes a ledger clerk, thence teller, and finally assistant cashier. This is the case at least in the smaller banks, although in the "big" ones the division of labor enters and intermediate steps must be taken.

"If I were starting in this business again," said a cashier of a large bank, "I would start in a small bank. I would do just as I did in other words. I went into a country bank when I left school and when I was finally made a book-keeper I had learned my great lesson: Do the work you are doing the best you know how—and keep your eyes on the job ahead. And I think that goes for the young man of to-day."

Yes, there are still chances for the young book-keeper. The auditorship of his concern, the position of cashier, of secretary are all beckoning but not to the book-keeper who has lost his sense of proportion in the world of affairs and has permitted the routine of his job to make him a mere cog—he will always be a book-keeper until he is fired.

"The book-keeper in the credit side of a department store has a mighty stiff propositon to handle," said the credit man of one of these stores. "And what is more, he is almost of as much value as the credit man himself. For instance, he must keep us informed as to all the accounts; if an account runs to high or 'slows up' in payments, he lets us know and thus directly saves thousands of dollars yearly for the store."

It is from the ranks of these "credit book-keepers" that the majority of credit men or recruited.

Martin Henry.

As a man says, perahps it should be—but as his wife says, it will be.

Marshmallow Chocolate Cream.

One big dispenser at Mobile, Alabama, is making more than \$110 a week on marshmallow chocolate cream alone, and his store is crowded with customers who eagerly drink the delicious beverage which this dispenser makes as follows:

Take one-half gallon Velvet marshmallow cream, reduce with simple syrup to the consistency of pure, sweet cream and place it in a convenient jar. Stir one ounce of chocolate syrup into a seven-ounce glass, add a ladle of the marshmallow cream, then add several ounces of sweet milk and stir well.

The result is a rich, light, creamy, brownish colored beverage that is popular, not only with women and children but is a great winner with business men. Try it.

Butter, Eggs, Poultry, Beans and Potatoes at Buffalo.

Buffalo, Dec. 20—Creamery butter, 32@37c; dairy, 20@30c; rolls, 22@27c; poor to good, all kinds, 18@20c. Cheese—Fancy, 15½@16c; choice,

14@15c; poor to good, 8@12c. Eggs—Candled fancy fresh, 40@ 45c; choice, 35@38c; cold storage, 23 @24c.

Poultry (live)—Turkeys, 18@20c; chickens, 11@13c; fowls, 11@12½c; ducks, 16@17c; geese, 14c.

Poultry (dressed)—Geese, 14@15c; turkeys, 20@22c; ducks, 18@20c; chickens, 12@14c; fowls, 11@13c.

Beans—Red kidney, \$3@3.25; white kidney, \$2.75@3; medium, \$2.40@2.45; marrow, \$2.75@2.80; pea, \$2.45@2.50.

Potatoes-90c@1.

Onions-\$1@110. Rea & Witzig.

Oysters at the Fountain.

Every druggist who is in a position to secure oysters conveniently should consider their possibilities at the soda counter during the winter months. They are something of a novelty at the soda counter, make good sellers and are easily handled. They offer opportunities for delightful specialties.

Oysters on the half shell make a fine lunch specialty, while the oyster cocktail is in a class by itself as a fountain tidbit.

Oysters may be dispensed raw by any dispenser, and unless you wish to serve them cooked, no special equipment is required.

New Produce House at Ft. Wayne.
Ft. Wayne, Ind., Dec. 12—Chas.
M. Wiener, formerly engaged in trade at South Whitley, and Elmer Gandy who has been engaged in the banking business at Churubusco, have engaged in the wholesale produce business at this place under the style of Wiener & Company. Both gentlemen are thorough-going business men and will, undoubtedly, achieve

Before Hostilities Began.

signal success.

"I hope your novel ends happily?"
"Indeed, it does. It ends in the marriage of the heroine and hero; does not go into their married life at all."

The man who never does any work is always planning a vacation.

OFFICIAL CALL

To the Retail Grocers and General Merchants of Michigan

Port Huron, Dec. 18.—On February 13-14-15 the fourteenth annual convention of our Association will be held in Traverse City, and in order to fully derive the benefits which are accruing from the work, your Association should send as large a delegation of members as possible.

The local committee at Traverse City, the State officers and the committees of the State Association have been planning ahead with a view to making the 1912 meeting the most profitable and interesting ever participated in by our members.

It has been recommended that as much time as possible be devoted to a discussion of the many problems which confront the retail grocer and general merchant and accordingly our Question Box Committee is prepared to submit a number of questions of vital interest, such as those presented by the use of free deals, the present system of selling goods by measure, foreign competition, etc. By bringing forth an expression from all the membership on these questions, we can then be in a position to go strongly on record as in favor of those reforms which it is decided are necessary.

Each local Association is entitled to one delegate for every dollar of per capita tax which it has paid, while retailers who are located in unorganized cities are admitted to membership upon the payment of \$1, which covers membership fee and dues for one full year.

The business of the retail grocer and general merchant to-day is beset with many difficulties that can be effectively overcome only through intelligent co-operative effort between the individuals in these lines. The State convention offers an opportunity for each one of us to derive some personal benefits and at the same time take concerted action along the lines of uplifting the business in which we are engaged.

F. S. Birdsall, secretary of the Traverse City Association, will be glad to furnish information in regards to hotel accommodations and to make reservations upon request.

The State Secretary should be notified promptly of the names of the delegates who will represent you at Traverse City, and your Association should also provide to pay per capita tax, either before the convention or at the meeting.

M. L. DeBats, President. J. T. Percival, Secretary.



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Entered at the Grand Rapids Postoffice as Second Class Matter.

E. A. STOWE, Editor.

December 20, 1911

It is beautiful to give one day to the ideal-to have one day apart; one day for generous deeds, for goodwill, for gladness; one day to forget the shadows, the rains, the storms of life; to remember the sunshine, the happiness of youth and health; one day to forget the briars and thorns of the winding path, to remember the fruits and the flowers; one day in which to feed the hungry, to salute the poor and the lowly; one day to feel the brotherhood of man; one day to remember the heroic and loving deeds of the dead; one day to get acquainted with children, to remember the old, the unfortunate and the imprisoned; one day in which to forget yourself and think lovingly of others; one day for the family, for the fire-side, for wife and children. for the love and laughter, the joy and rapture, of home; one day in which bonds and stocks and deeds and notes and interest and mortgages and all kinds of business and trade are forgotten, and all stores, shops, factories, offices and banks, ledgers, accounts and lawsuits are cast aside, put away and locked up, and the weary heart and brain are given a voyage to fairyland. Let us hope that such a day is a prophecy of what all days will be. R. G. Ingersoll.

SECURING NEW INDUSTRIES.

The Industrial Committee of the Grand Rapids Association of Commerce is planning an energetic campaign for new industries. It is the farthest possible from the desire or intent of the Tradesman to dampen the ardor of the public spirited citizens who constitute the Committee now or who may constitute it in the future. But this Committee has a hard row ahead of it and many discouragements if its plans of operation are to be along the old lines. The old methods include the giving of bonuses and free sites, but as bonuses and free sites have never been practiced in this city's industrial campaign, it need not be discussed. Another of the old methods is to ask local capitalists and business men to subscribe stock in the enterprises that want to come here. If Grand Rapids would subscribe often and liberally enough it is likely a new industry could be added to this city's list every day or two right through the year. But how many business men or manufacturers are there in

Grand Rapids who would be warranted in pulling live capital out of their present enterprises to put it into new ventures? How many capitalists are there in this city who have so much money that they can spare very much even for what the promoters promise will be "sure things?" The stock subscription plan of securing new industries is old and a very little knowledge of conditions in Grand Rapids should suggest that this plan will not work, at least not often nor to any great extent, and the Committee might as well throw it into the discard.

There are things that can be done, however, that will bring results, or make results easier of accomplishment. One thing is to improve the shipping facilities, and that the Association of Commerce is alive to this fact is shown by its establishment of a freight department, with a competent traffic manager. Another thing that should be done is to make a canvas of the city for desirable factory sites and secure options on as many of them as possible, such options being for a year or longer; then when those who mean business come to Grand Rapids to see what is offered the locations can be shown them with price mark attached without delay or bother. Chicago parties were here recently looking for a location and it was more than a week before definite information could be gathered for them, whereas the information should have been in hand for immediate use.

The most effective, surest and best method to secure new industries is to "breed them." The industrial department can do a splendid work in encouraging the building of "industrial flats," buildings in which infant industries can make their start, with power and low rent. The Raniville buildings have served as the starting place for many of the city's prosperous industries and there should be more of such buildings in the city. If the infant is a good thing, and has the right management and grows to lusty youth it will, in time, be able to shift for itself. Most of this city's largest and best industries have grown from small beginnings in leased quarters, and have enlarged upon their own merits and through the efforts of the successful managements. As a few illustrations may be mentioned most of the furniture factories, the Globe Knitting Works, the American Box Co., the Wolverine Brass Works, Baldwin, Tuthill & Bolton, the Bissell, the Thum and a long list of others. These concerns all grew on their merits and Grand Rapids can not do better than to encourage the small industries and give small industries a chance to get started. Options on desirable factory sites would be an aid to the local industries that desire to build for themselves or expand.

The John D. Raab Chair Co., needing more room, wants local capitalists to build a factory, agreeing to pay interest at 6 per cent. on the investment, taxes, insurance and upkeep, with the privilege of buying within twenty years. At least two

other concerns, well established and prosperous, occupying leased quarters now and needing more room but without the capital to put into a plant, would welcome a similar proposition. Is there not opportunity for constructive activity along factory building lines? Such a proposition as the Raab Co. makes and as the others would like to consider, would be an investment, not a speculation, and it would offer the best kind of encouragement for industries which are still young.

Something else the Industrial Committee can do and which ought to be productive of results, and that is to make a systematic canvass of the city's needs. This city has fortythree furniture factories and probably a score more kindred concerns, all using varnishes, all using glues. Not an ounce of varnish is manufactured here and not enough glue to be worth mentioning. We have six knitting works in Grand Rapids, five manufacturing underwear and one hosiery, and the annual consumption of thread is enormous, and not a spool of it is manufactured here. Why not get definite and accurate statistics concerning the raw materials used in Grand Rapids and with such statistics as a start, invite enterprise to establish itself here, not on a bonus or free site basis nor on a stock subscription plan, but on an assurance of a ready market large enough to warrant a modest beginning in leased quarters? What are the finished products we use most of and which could be made here? This is in the midst of a great fruit growing, gardening and farming district; is there not room for another cannery? The wool grown in Michigan is all shipped to Boston or Philadelphia; if we had accurate statistics, could not some use be found for this wool right here in Grand Rapids? One of the new industries established the past year is the Carpenter-Udell Chemical Co., to manufacture sprays and other pest fighting materials for the fruit growers. Could not spray pumps, tanks and trucks be made a companion industry instead of letting Lansing, South Bend and other towns have the trade? The old Board of Trade was very strong on positive data upon which to base an industriad campaign. It had plenty of glittering generalties, but was short on facts. The industrial department of the Association of Commerce will have some money at its disposal, and can a better use be made of a part of it than in the collection of the data which those who want to go into business for themselves most de-

IN THE PATH OF PROGRESS.

The Pleasant Valley situation is assuming phases which might warrant calling out the militia or, at least, a platoon of police to keep the peace. In the Pleasant Valley are situated some of this city's largest and best industries. There are a dozen or more of them and they employ a small army of skilled workers, and the products of this district go all over the world. The way to Pleas-

ant Valley is out Market street to Godfrey avenue. Market street has a nice new brick pavement from down town to the railroad track, and although the scenery along the way may not be attractive, the going is certainly good. Beyond the railroad to Godfrey avenue, a distance of about a mile, awful is a mild and gentle term in describing the conditions. The road is bumpy, rutty, deep and pretty nearly everything else that a road should not be, and to ride over it in safety, to say nothing of comfort, is out of the question. The street ought to be improved and everybody knows it and it is probable everybody is willing, but a situation has arisen which blocks the way. The furniture manufacturers are chiefly interested, for not only must they pass over this stretch of misery in going back and forth, but they must inflict the torture upon their customers during the season and to do so is neither pleasant nor profitable. The furniture manufacturers recently fired a hot shot at the Council for neglecting this bit of highway. The hot shot was well deserved, but it was not diplomatic. The indolent and irresponsible aldermen of the First Ward, instead of laying down, let their anger rise and they let a broadside go in the direction of the manufacturers. The latter rejoined and thus it has been going for two weeks or more, with fair prospects that the controversy will continue until spring. In the meantime the road to Pleasant Valley will be as rough as ever. It is likely that the aldermen will agree that the street ought to be improved, but what is needed is for somebody to supply the gentle answer which turneth away wrath. The Association of Commerce might undertake to be the peacemaker. To begin with, it might tell the manufacturers to subside and the next step would be to reason with the aldermen, and it is quite possible that a little reasoning would go a long way toward bringing results, if diplomatically applied. The aldermen are more or less human, like the rest of us, and perhaps it is not strange that they should resent the battle ax arguments which the manufacturers have been using toward them; although the manner in which the servile aldermen of the First Ward have permitted themselves to be influenced by corporate interests and thus placed themselves in a position of stumbling blocks to progress and the growth of the city is little less than ridiculous. Manufacturing should be encouraged and any man who misrepresents the city and its onward march to progress in the way the First Ward aldermen have done should be relegated to obscurity. They could better be employd to watch the outlets of the big sewers which discharge their contents into the river.

When it comes to being tiresome there's nothing so tireless as a bore.

When in doubt it is sometimes best to sidestep your doubt and go ahead.

"Labor unions reward the shiftless and incompetent at the expense of the able and industrious."—Woodrow Wilson.

CHRISTMAS.

It was left for Christianity to focus religion on the hearth, to crystallize it about the home, to exemplify it in the cradle, in the great festival of Christmas. No other holiday is so distinctly a holy day and no holy day makes such a secular appeal. None of the other great religions of the world has a day of such import and significance; certain of them, if they are not antagonistic to the sanctity and unity of the home and family, at least do nothing to sublimate them into the highest ideals, as does the connection of the family life of the humblest of mortals to-day with the sublime story of the birth in Bethlehem in the past.

Customs and manners of celebrating the occasion may change, dogma may refine and elaborate points of history or of legend, theologians may find in certain ceremonies and liturgic circumstances a hint of origins and influences not of Judea but of pagan Rome, Greese and the remote East, but above all the festical as delivered to the modern world by the Teutonic peoples is one of the most beautiful that ever grew up in any great faith or out of one. The spiritual significance is in nowise at war with the tender beauty of the physical basis, with the scene in the manger upon which the poetry and plastic art of centuries has concentrated inspired attention. For Christmas is a day when innocence, which is and of heaven, lifts mankind to to higher thoughts, a purer life and nobler aspirations. Whatever creed is subscribed to, whatever the individual belief, the day is charged with the compelling mystery which demands recognition from every dweller in a Christian land; the basest are not too base to feel the influence of the changed atmosphere, the most upright find inspiration for continuation of their course in the temporary cessation from the grinding tasks of a workaday world.

Even looking away from the divine aspect of the festival, the worldly side of the day has no element of incongruity with the spiritual or religious significance, since it centers itself about the finest things of life, the naive joys of childhood and the sacredness and tenderness of the family relations. It is true that the giving and receiving of gifts may have passed far beyond the simpler exchanges of the home circle, but despite all corruptions, all extravagances, the home is the true nucleus of Christmastide rejoicings and all else is imitation of its spirit and an effort to realize its blessings by becoming as little children in the enjoyment of the occasion.

At this time in this country there is all evidence that the world influence of the festival was never so strong. Its great growth and hold, not only on the Teutonic but on the Latins as well, is a comparatively modern development, particularly so

in some parts of the United States. Fortunately, however, partly from the heritage of the traditions of the Dutch, German and the Yuletide English, our Christmas has garnered the best of all lands and has a true cosmopolitan character. Once the Puritan disregard of it was outgrown it has tended to a uniformity which, so far as any one national influence is strongest, is distinctly Dutch. Origins to-day are, however, lost in the modern American exuberance of extravagant Kris Kringles, and in the elaborateness of the festival tree and its surroundings we are ahead of, or, at least, different from most peoples who are content with simpler celebrations of the day.

Untoward extravagance in Christmas ceremonies and Christmas giving will no doubt cure themselves. The real essence of the day is the elvation of the home and the real value of the true Christmas gift is not its costliness or its relation to favors expected, but its meaning as a token of kindly thought, of friendly remembrance or parental affection, and in such issues the humblest gift is often the expression of the most beautiful sentiment. Christmas may indeed easily become a festival in which selfishness is fed and fostered, but it is its glory that, rightly interpreted in the home and in the church, it is the one occasion when the beauty of unselfishness assumes infinite possibilities for good to young and old.

SLIPPERY PLACES.

In at least one town during the first freezing weather the small boys were having huge fun through making sliding places on the sidewalk and then standing back at a respectful distance and watching unsuspecting pedestrians go down. But the police soon discovered the trick and the lads were gathered in or dispersed.

It is surprising how many people there are in the world who delight in seeing some one else go down. Even although they arise at once, there is a jar on the entire system which is anything but wholesome. And the danger of broken bones should be considered.

Literally and figuratively, we need more people to clear the ice from the walks; to scatter ashes where the slippery places can not be removed; to erect a railing by the side of oversmooth flights of steps; to prevent accident, rather than to court it and then watch to see what will happen.

Yet more and more as we grow older do we instinctively dodge the doubtful spots. Rubber heels, creepers and canes help us to preserve a perpendicular position. We have learned to tell by appearances some of the uncertain spots; the inclines have been found questionable. Those leading downward-we know the ruin at the foot of the hill; and where the path points upward we have also learned that it may be too smooth for our good; it is the rough and rugged slopes, which take our breath away in the climbing.

which call for some exertion on our part, that have really a prize at the summit. An up-grade which is uniformly smooth is a suspicious one.

Those who are willing to run no risks seldom make great gains; but it is equally true that caution should not be lost from sight. Keep the path firm and hard packed if possible. And if the elements combine, still retain your confidence, and your creepers upon ice which you can not avoid.

THE CHRISTMAS SPIRIT.

It would seem from the loads carried by the postman and express agent that the true Christmas spirit is typified in the single word, "giving." And yet if we probe into some of those daintily wrapped packages we shall find a very interesting species of barter, entirely unlike that indulged in by any race or creed at any other season.

Jane sends Ann a book costing a dollar just because she has by chance found out that Ann has ordered a subscription to a dollar magazine for her. Catherine nearly puts her eyes out on a piece of elaborate embroidery for Angeline in return for the elegant bit of lace which she bought for the little needlewoman when abroad. It may be that the dollar is reluctantly parted with, since it would buy Johnny a much needed pair of shoes; or that little Mary is forced to wear ragged garments while mamma is straining her eyes over the fancy work which is not needed. But that is another story and evidently not very intimately associated with true Christmas spirit.

There is the overworked house-wife, wearied with baking, roasting, frying, and now almost a victim of nervous prostration. Her dinner has been voted a complete success. Not an aunt or a cousin has been skipped. The turkey could not have been improved and the pumpkin pie was a marvel of culinary art. Yet the attendant fatigue casts a shadow of gloom and doubt.

As we turn, a bit discouraged, for the secret of true Christmas spirit, strains from the morning anthem resound in our ears. "Good will" is the key to the real day. Through it all discords arrange themselves. With good will as the motto our day will be almost without flaw. It is only when we make it a day of slavery, graft and barter that we miss the real Christmas spirit. A simplifying of plans and a spirit of good will will cause the Star of Bethlehem to shine peacefully at eventide.

A gigantic scheme has been unfolded whereby grocers of Erie, Pa., were swindled by men who claimed to represent a big soap concern. They showed samples of fine borax soap for washing purposes, and received orders in nearly every store visited. Later the soap was delivered by a different man from the one who took the orders. Without examining the goods the merchants paid the bills and the man departed. When the boxes were opened the soap was found to be a poor article of grease, with a large amount of

saltpeter mixed in it. It was useless for laundry purposes and would produce no lather. The man who made the collections has been arrested, but the men who took the orders have not been found.

A French doctor is in New York City showing surgeons his new fulguration treatment for prevention of cancer. He is the guest of the Skin and Cancer Hospital, which requested him to come over and instruct American surgeons in the use of one of his elaborately constructed instruments. The Frenchman, Dr. Hart, maintains that when a tumor has been removed by the knife, application of sparks of extremely high static electricity will forever prevent the surrounding tissues from receiving cancerous germs. His demonstrations are being watched with the greatest interest by eminent surgeons.

Human alarm clocks are an innovation in Chicago. The man who says he slept too late to get to church Sunday morning will have to find a new excuse. One church organized a "flying squadron," which went around and routed out every man in the congregation last Sunday morning in plenty of time to get his breakfast and then be in church on time. Then a "follow up" system has been devised, so that if the gentleman called does not appear in church he is waited upon and asked to give a reason. Unless it is a good one the following Sunday he will be called again.

A Berlin chemist is said to have discovered a new way of making diamonds; the process being based on the decomposition of lighting gas by a mercury amalgam, whereby the carbon contained in the gas is crystalized into diamonds. Diamond dust is introduced to serve as mother crystals. The process is still in the experimental stage, but if the German chemist keeps on he may be able to reduce the price of diamonds.

One day, while John Bonnell was sojourning at Bermuda, he went to the wharf to see the arrivals. Meeting an acquaintance, he said, "Ah, Blank, what brings you down here?" "Oh, just came for a little change and rest." "Sorry to discourage you," said Bonnell, "but I'm afraid you'll go home without either." "How's that?" said the gentleman. "Oh," said Bonnell, "the waiters will get all the change, and the landlord will get all the rest."

Every Kansas egg is to be dated hereafter, and if a housewife purchases some eggs which bear a late date and any of them are not fresh, she has only to report the matter to the Dean of the Medical School of the State University, when her case will be investigated and the dealer who sold the eggs will be called upon to explain.

If you always knew exactly what you ate, you would take some long fasts.

THE PACE THAT KILLS.

Competitive Living the Undoing of Character.

To what extent is an employer responsible for the honesty or dishonesty of those in his employ?

Recent years have made up a period of graft, thieving and general dishonesty appalling in the number of examples of unfaithfulness to trust. No class of business, it would seem, has been exempt from the exploitations of those who have succumbed to temptation. It leads to the question, is the world growing worse, or have temptations grown stronger? Would former days have produced as many examples of the kind if the same opportunities had been afforded and had the ordeal of temptation been as severe?

The too rapid rate at which we are hurrying—the pace that kills—is an undoubted factor in the undoing of many. The competition in social life, the desire to equal or outshine his neighbor, has cursed the person of small or moderate means, inducing him to obtain by fair means or foul, the money to gratify his passion for display. Often the method pursued has been to dishonor credit, and make unpaid bills serve the purpose where cash could not be obtained.

The formation of trusts has offered opportunities for the quick accumulation of wealth by means of watered stock unloaded upon unwary investors. The sudden acquisition of fortunes over night by those who had previously been in moderate circumstances created reckless spendthrifts of new-rich people with whom it was come-easy, go-easy. Without discussing the question as to whether there was moral rectitude in the manner this wealth was acquired, it was within the limit of the law, and there was none to hinder its open use by those into whose hands it fell. Many of them it ruined, and all of them had associates, not so favored, who did not like to be distanced in competitive spending, and who sold their honor for the mess of pottage the devil cooked for them in opportunities for the use of unlawful means by which to get possession of money to satisfy their craving for display. And so the ruin spread from the fortunegainer to his companions, making embezzlers and bank defaulters of the latter.

It is not only among those who have come into the possession of large wealth that this competition has been apparent. It has extended to all classes. Families with small incomes have entered into rivalry with those a little better off, and these with others a little ahead of them in the matter of income and so on ad infinitum. In each case the provider has endeavored to gratify the desires of those dependent upon him-indeed, he had to do so, or dwell in torment, berated by taunts as to his insufficient ability, or drowned in a sea of sighs and complaints making his life unbearable. The husband and father naturally likes to be indulgent to his loved ones, and therein lies his danger.

Out into the world goes the boy, brought up in a home where the desirability of things they had not was the foremost topic of conversation, and out-do your neighbor was the arliest lesson he learned. His ambition centers upon procuring them for himself now that he controls his own fortunes. He attempts from the start the luxurious living impossible with the beginner's salary, and goes from excess to excess, until temptation overtakes him and another soul is smirched.

Because their fathers can not let them dress in the finery assumed by more prosperous people, into the business world go girls, not to support themselves, but to obtain extra money for competitive dress, and these in turn compete with each other until the rivalry becomes too severe for those with the smaller salaries and they too yield to the tempter.

Where then does the employer stand in relation to all this? He can not know whom he can absolutely trust, for those supposed to be best grounded in right principles often succumb.

He must be charitable, and so must all the rest of us, for who shall say whether or not he would resist the open temptation in front, aided by the driving of necessity or desire from behind. He who has never faced temptation may be weaker in character than any who have fallen. Opportunity makes men—it also unmakes them. One who has never been inside the bank knows not the defaulting teller's terrible temptation.

It is therefore not only a matter of self-protection for the employer to safe-guard his money and merchandise by the most careful systems he can devise, but it is his duty to do so for the purpose of removing temptation as far as possible from his employes. The books that are never audited, the cash that is never balanced, the till that is open to all for the purpose of making change, the stock that is never inventoried, these all present opportunities which someone will perceive in an unfortunate moment and will stumble over. The first step may be a short one and the amount small, but a sin has been committed, the next one is easier, and another sacrifice has been made to wrong-doing. Even if detection never occurs, the deed has been done and the harm has been wrought to the doer .

In all stores responsibility should be placed upon certain persons for certain things, and they should be held accountable. Then they should be carefully checked at unexpected times. This is only good business, for errors may creep into their work even if they are strictly honest. The business man who does not do this is not fair either to himself or those who work for him. It is better to put the lock upon the door before the horse is stolen.

Some one has said, "Every man has his price," meaning no one is

immune from temptation to dishonor if the reward is sufficiently attractive. This is likely untrue. But there is much wickedness resulting from weakness, and it may be in large measure prevented by precaution. This saves loss of money to one and loss of character to the other. We are responsible thus far to each other in this world. Each one of us is in some measure his brother's keeper.

The undoing of character is the result of fast living. It is the spirit of rivalry in worldly possessions, attacking rich and poor alike, that tempts the soul to its ruin.

News Matters in the Buckeye State. Written for the Tradesman.

In the new rule books of the Civil Service Commission of Columbus the age limit is extended in seventeen city positions, from 50 to 60 years.

The annual report of the Ohio Public Service Commission shows that the railroads suffered a loss of nearly \$2,500,000 in gross revenue during 1911, as compared with last year. This decrease was in the face of an increase in passenger revenue of \$2,484,000. The decrease in revenue from freight was nearly \$5,000,000.

The Greater Newark book, issued by the Board of Trade of Newark, contains sixty-four pages and nearly 200 pictures, with the names of the 650 members of the Board.

The coming constitutional convention, what it will do and what it will cost, are questions of absorbing interest in Ohio now. Three conventions for making a State constitution have been held in the past. The first two of these produced results, but the last one, after costing the State more than \$200,000, had its work rejected by the voters. The constitution in effect now is the one of 1851.

Toledo has turned down the proposal of the Toledo Railway & Light Co. to give six tickets for a quarter and universal transfers on all lines, pending the settlement of the franchise question. The city is holding out for seven tickets for a quarter and another hearing will be hold Dec. 28.

Business men of Coshocton are taking steps toward control of the saloons by new ordinances, following the carrying of the county by the "wets" at the recent election.

The "idle house" in the Ohio penitentiary at Columbus, where prisoners are denied the privilege of working or conversing with their fellows, apparently is driving the men to insanity. Two prisoners became mentally unbalanced one day last week. Is this the boasted twentieth century penalogy?

Ohio comes through the year for the first time in a decade or so with the balance on the right side of the ledger. The balance on hand in the State treasury is approximately four million dollars. Almond Griffen.

Luck seems to have a mania for calling on people who are not expecting it.



Condensed Pearl Bluing

"Will Not Freeze"

5 Cent Size 3 Dozen Box 10 Cent Size 2 Dozen Box

See Price Current

Sold by Jobbers
Or will Ship Direct

Supply your customers with Bluing that will give satisfaction and repeat orders.

Jennings Flavoring Extract Co.

Manufacturers
Grand Rapids, Michigan

Can You Sell Your Services?

Many young persons who are looking for positions have no idea how to write their advertisements in such form as to attract a would-be employer's attention. The writing of advertisements is an art that is dilated upon at length in the announcements of the correspondence schools, but the average person has a hazy idea that such courses are designed for firms having something to sell. The young person just out of a business college does not realize that he is in the market with goods to dispose of-namely: his services. Time may be his only capital and every day that he is roaming about seeking employment is just so much money abstracted from his capital.

The man who wants to sell merchandise writes a description of his wares and puts forth their attractions in such manner as to make prospective buyers desire to own the goods. The youth who is looking for a purchaser for his services says: "Situation wanted by competent stenographer, exp., age 19. Address X 002." He neglects to inform his prospective employer whether his experience has been in law, railroad or commercial work. Nor does he say whether he is a graduate of a commercial college, grammar or high school. Possibly he may be a competent book-keeper and be willing to combine the two classes of work. This might bring him a higher salary and place him in a more independent position in a smaller office rather than to become merely a machine in a larger one, doing but one kind of work. Why could he not add, "No bad habits; prime health; lives with parents?" This list of desirable qualifications would probably bring him many more replies, and therefore chances for business, than a bald statement that he is a stenographer and is 19 years old.

Many a young person, wastes money by being stingy. They restrict their advertisement to two lines when they should use four. They think mainly of the initial outlay, rarely realizing that this unwise saving may result in being idle one or more weeks longer than is necessary. A good, well written advertisement might place them in a desirable position in a few days, whereas one poorly prepared may bring few, if any, replies, and those may not be from the class of employers that he wishes to reach. The youth who gives time and thought to the writing of an advertisement and does not skimp his space will have a wider range of choice of positions, with, doubtless, a higher salary.

After a few years' experience the young person in the business world who has tact and discretion, and who takes his work seriously, determined to make the most of his talents and to win a real position in the world of affairs, learns to size up his marketable assets, in the way of business ability, with a fair idea of their real value. He should be modest in stating his qualifications, although in this relation the word does not mean diffidence, but should not hesitate to

tell facts. "I can handle a large correspondence without explicit dictation," may be a fact, and it is not boasting to say so. "My letters bring business" is another fact, if the advertiser can prove what he claims. Too extravagant statements defeat their object.

The intelligence of an employe is demonstrated in an advertisement. Sometimes a single word will attract attention and decide one seeking help to reply to the advertisement.

The writing of applications for positions and advertisements should be a special feature of the last few weks in a business college course. While it is made part of the course, sufficient emphasis is not put upon the necessity of paying attention to it, and pupils slur it over. Perhaps they do not realize its importance and are more intent upon getting through the course of study prescribed, so as to be earning. A few years later, after they have held several positions they begin to feel that something is lacking, but what they can not tell. That the amount of salary obtained has any relation to the advertisement which they put in to secure a situation they fail to understand, but it is a fact, nevertheless.

The youth who receives \$10 a week in wages is getting a dividend of about 10 per cent. on \$5,200, which is approximately what he is worth, and when he gets a raise of \$2 a week he has increased his capital by \$2,000, his earning capacity being that much more. Let the young man or woman who is looking for employment ask the question of himself: "How much am I worth?" and then determine what the weekly wage should be. He must take care that he earns it, or he will be looking for another job be-C. A. Huling. fore long.

Railroad Items of Interest.

American roads lose \$50,000,000 worth of coal a year. They consume \$200,000,000 worth of fuel to obtain \$80,000,000 worth of efficiency, which is a further waste of \$120,000,000 worth of fuel power. Only 45 per cent. of the coal used gives effective results, the rest being wasted. This loss goes into blown off steam, unburned gases, waiting locomotives that have been fired up too soon, radiating from boilers, lumps lost along the road and taken from open yards and cars, poorly constructed and poorly handled locomotives, etc. These figures are given by the Chief Engineer of the Chicago Greatwestern after a careful investigation, and he suggests that a fuel bureau of experts be created to stop some of these leaks.

A total of seventy-one persons were killed and 528 were injured on railroads in Montana during the past year, and a majority of these deaths and accidents were due to the fast running of trains. The Montana Railway Commission holds that the demand of the public for high speed is responsible very largely for these accidents.

The decision of the Interstate

Commerce Commission that interstate fares must not be in excess of the mileage and odd fares must be computed in this way will mean that the ticket offices must keep a supply of pennies for change.

The Interstate Commerce Commission rules that "it is as unlawful for a carrier to overcharge a shipper as it is to give him a rebate" and states that a refund of overcharge should be made promptly without an order from the Federal regulating body. The decision arose in the case of the Interstate Grain Company against various Western carriers.

The casualty record of the railroads of the country is not as black as it has been painted, since it is shown that 53 per cent. of those killed in train accidents during the past year were trespassers. An average of fourteen trespassers per day are killed on railway property. In Europe such trespassers are promptly arrested and fined or imprisoned, both to protect the roads and the public.

Conferences will be held next month between representatives of commercial and traveling men and the railroads regarding the rates on excess baggage. Traveling men contend that the published interstate rate, which amounts to 163/3 per cent. of the first-class fare on each 100 pounds of excess baggage, is not generaly adhered to, and that a much larger percentage often is collected. The travelers ask for a uniform rate of 121/4 per cent., also that the present rule allowing 150 pounds of baggage to be carried free be continued. Almond Griffen.

Most people put off until to-morrow the favors they could do us toYour neighbor may be crooked, but what of your own straightness?

You can't guard your neighbor's tongue, but you can close your ears.

It is usually easier to plan the work than it is to work the plan.

This is Your Opportunity

Serve Your Trade With

Golden Glow Butter

This is our SPECIAL OFFER-ING for this time of the year when many people are calling for a MEDIUM PRICED BUTTER. It is made from pure, pasteurized cream. Sold only in one pound cartons, thirty pound cases. Every package guaranteed.

There are results in this for you—not only from profits. but because it induces the customer to come again.

Write for prices and information.

Blue Valley Creamery Company

Grand Rapids, Michigan

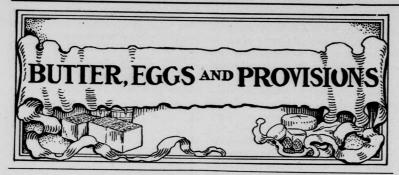
Worden Grocer Company The Prompt Shippers

Grand Rapids, Mich.

FOR SALE

Valley City Milling Co. Stock at 90c

For particulars address 210 Murray Bldg.



Some More Ideas on Sale of Eggs by Weight.

Allegan, Dec. 18-Having read the many comments on the idea of handling eggs by weight, we would like to suggest this point for consideration: our plan of taking eggs direct from the producer by weight and testing six dozen at one time, which we begin Jan. 1, is in the way of improvement. If all first buyers of eggs in a state were required to do the same, would not the eggs of that state be better forthwith? Storekeepers, as a rule, nowadays know that the faster they handle their eggs the better returns they get. It is obvious that most of the bad, cull and held eggs are so brought by the first holder to the first buyer.

As we have already stated, our scheme is in no way of interest to consumers, except that they might admit the sure improvement in quality and size that would result if our plan were adopted universally by first buyers of eggs. We shall not sell by weight any more than heretofore. We sell by carton and dozen and shall continue so to do, each carton containing one and one-half pounds net and cases forty-five pounds or more. Crescent Egg Co.

Present System Satisfactory.

Chicago, Dec. 18-Replying to your letter of recent date regarding the proposition of the Crescent Egg Co., of Allegan, to buy and sell eggs by weight after Jan. 1, we wish to say that this matter was discussed at length last winter, especially in the New York trade papers, when the New York Sealer of Weights and Measures undertook to force the saie of eggs by weight in that city. We believe that the present system of selling by the dozen to be the most satisfactory. By candling out the small eggs and selling them with dirties, the size of the egg is apparent when the case is opened and we find that good sized eggs will command better prices than small sized eggs, so we believe in this way the shipper of good sized eggs gets his return for Coyne Brothers.

Would Not Indicate Quality.

New York, Dec. 18-Our experience is simply this: During the spring season, that is, taking it from Mar. 15 to June 15, normal conditions prevailing, it is a very good plan to weigh them carefully, figuring on an average of 55-57 pounds gross weight for a 30 dozen case.

At this season of the year it is our opinon that buying by weight would not indicate the actual quality of the

eggs. The only accurate way to test that at this season of the year is to candle them with a sixteen candle power electric lamp.

We trust this information may be of some value to you.

Zimmer & Dunkak.

Not Feasible at Present.

New York, Dec. 18-We have had no experience in the handling of eggs by weight and do not believe at the present time it would be feasible on this market, while it actually might be of benefit to the consumer.

Merchants' Refrigerating Co.

Weigh a Certain Percentage.

Boston, Dec. 18-We have not had any experience in buying or selling eggs by weight. During the spring months, when eggs are stored, it is customary with our dealers, when inspecting eggs, to weigh a certain percentage of the cases stored.

Quincy Market Cold Storage.

Rest Between Lactation Periods.

The freshening period is a very important time, and rest is necessary, just before calving, for the system to arrange itself for the ordeal. Rest gives a bettter chance for the embryo to grow and develop during the later stages. A cow should be allowed six to eight weeks' rest between one lactation period and the next; a longer time does not work to her future value. If allowed to dry off, say four months after calving, she will be inclined to do the same thing each year after that. Especially is this true of habits formed in the heifer during her first milking period. They are more easily fixed in the young cow than with one that has been milked for several years. Every effort should be made to prolong the first period of lactation well up to the second calving. Some of the best dairy men even cause the heifers to be milked continuously for fourteen or fifteen months, so as to influence them in prolonged production. In order to do this, great care should be exercised in proper feeding, proper milking and treatment. They should be milked even although they give only a small amount.-Pacific Farmer.

She'd Tried It.

"It was mid-October, and the sight of a man on the street with straw hat and fishpole led a pedestrian to muster up his courage and enquire:

"Sir, may I conclude from your outfit that you have been away on a late vacation?"

"Yes, a sort of vacation," was replied. "And the weather drove you home at last?"

"Oh, no. You see, I went up to the Adirondacks in July, and secured board with a widow for a month. At the end of that time I came home. Two weeks ago, after thinking things over. I went back."

- "Same place?"
 "Yes."
- "Same widow?"
 "Yes."
- "Same object?"

"Well, no. This time I went to propose marriage to the widow."

- "Ha! And she said yes?"
- "She said no."
- "But-but-"

"She said no because, as a woman who had been married once, she knew that there was more money in it for her in charging a man twelve dollars a week for board than in marrying him and getting fifty cents.'

They Don't Cry Over Spilled Milk.

The people of Siberia often buy their milk frozen, and for convenience it is allowed to freeze about a stick, which forms a handle to carry it by.

The milkman leaves one chunk or two, as the case may be, at the homes of his customers. The children of Irkutsk, instead of crying for a drink of milk, cry for a bite of milk. The people in wintertime do not say, "Be careful not to spill the milk" but "Be careful not to break the milk." Broken milk is better than spilled milk, though, because there is an opportunity to save the pieces.

A quart of frozen milk on a stick is a very formidable weapon in the hand of an angry man or boy, as it is possible to knock a person down with it. Irkutsk people hang their milk on hooks instead of putting it in pans, although, of course, when warm spring weather comes pans and pails are used, as the milk begins to melt.-Ex.

One sudden curve on a long straight road is as dangerous as twenty on a crooked one.

POP CORN

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

Alfred J. Brown Seed Co. Grand Rapids

Hammond Dairy Feed

"The World's Most Famous Milk Producer"

LIVE DEALERS WRITE

WYKES & CO. Grand Rapids, Mich. Michigan Sales Agents

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.

Established 1876

Strictly Fresh Eggs White Beans Red Kidney Beans Clover Seed

Moseley Bros. Both Phones 1217

Grand Rapids, Mich.

W. C. Rea

Rea & Witzig

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

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

REFERENCES—Marine National Bank, Commercial Agencies, Express Companies, Trade

Established 1873

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.

Wanted—Potatoes

Wire or write us what you have naming price and when

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

LITTLE LARCENIES

How Gibson Played Even With a Friendly Nibbler.

Written for the Tradesman.

The open apple basket, the unlocked cheese safe, the unprotected maple sugar shelf, have all been written about time and time again. Also, the robbed tobacco pail and the stripped wall match safe frequently call for detective talent. It seems to be the inclination of the average run of humanity to nibble at the expense of some one else.

"Why," almost any nibbler will say, if reprimanded for taking something without paying for it, "what does a shaving of cheese amount to?"

One shaving of cheese does not amount to much, but a score of shavings a day amount to all the profit on the cheese. Besides, it is the impudence of the thing that makes the grocer mad. The word "mad" is used because it expresses a greater degree of active, indignant rage than the word "angry," which is a soft and forceless term to use when one is ready to smash out with an educated left.

Merchants are not the only ones troubled with this insulting little larceny nuisance. People who own orchards and flower gardens are too frequently annoyed by alleged friends who fill pockets with fruit or clip choice flowers. In many cases the robbed one does not care to make a row about the appropriation of his property. He would rather put up wit the impudence of his alleged friends than make an open enemy. Thus lawlessness is permitted in the interest of peace.

But there are merchants who crusade with great skill against the little thieveries of customers. Gibson is one of them. Gibson has a store down on the corner opposite the drug store. He sells groceries and also operates a creamery. That is, he buys milk and cream and butter of the farmers who live out his way and sells them to his city customers at a slight advance. There isn't much profit in the creamery business, unless carried on largely and with all the modern appliances, but Gibson seems to be doing pretty well in his establishment. He sells for cash, and sells nothing but the best goods-if he can get them.

Also, he is courteous to his patrons, and doesn't argue with them. The dealer who permits his customers to be mistaken about everything they talk about has advanced far on the highway leading to Easy street—which, after all, seems to be just over the hill, or just around the corner. In other words, Easy streets are talked about but never resided in, for the human mind is so contrived that no man ever thinks he has enough of anything; that is, anything that is desirable and which it is possible to take away from anyone else.

To come back to Gibson. His back room where the butter, and milk, and cream, and eggs were was a tidy place, with clean and shining metal or glass containers standing up on a little raised platform which ran around the room. He took pride

in the place, and so kept it white and sweet. When customers ran in with shawls and aprons over their heads to buy from the creamery department he often took them into the room and showed them what a good housekeeper he was.

Pretty soon the ladies got to running in there when there was no one to wait on them. There were the cans on the platform, with faucets ready to yield milk or cream, and there were the refrigerator shelves with butter and eggs packed away in fine condition; also the wire cheese safes; ready to lift when the mouth began to have that watery feeling.

For a time all went well with the creamery department, then Gibson noticed that his cream didn't hold out, that his cheese hardly paid for itself, that his butter and eggs were bringing little profit. He thought at first that the farmers were shortweighing their goods and paid more attention to getting what was coming to him when he measured and weighed and counted from their wagons. He soon found out that the fault was not there.

Then he watched his customers through a peekhole which he constructed in the partition between the two rooms. He saw women nibbling at cheese, tasting butter, sampling milk and cream, but thought little of that. He said never a word to his clerks, or anyone else, about his losses. What he wanted to do was to find out who it was that was stealing from a store in the daytime, which, by the way, is a felony, and not a misdemeanor, and punishable with a term in a penitentiary.

But, watch as he might, he found no one taking enough to make a howl about, although it does not take many surreptitious sips of cream which are not paid for to offset the profit on a whole jar. It is a peculiarity of human nature that most humans will go just as far as possible in any direction in which they get started. If one begins taking slivers of cheese, or little sips of cream, or dabs of fresh butter, the chances are that the slivers and the sips and the dabs will continually grow larger until the thief begins to reckon on having them as a steady thing.

Anyhow, this is the way the thing worked at Gibson's. In a few weeks he began to miss half rolls of butter, then half pints of cream, then a couple of eggs. Some one was making him buy their creamery goods without his consent. Now, what is a grocer to do under such circumstances? If he says a word, the women who go into the room where the stolen goods are stored will each feel that she is being suspected and so remain away from the store for good. If he says nothing at all, he must stand the loss, which grows greater every day, for the thief never gets enough.

Gibson tried watching through his peek-hole, but that took too much time. Besides, he might be caught there by some customer or some clerk. So he sat down on a soap box and studied the matter out. He had often heard of exercising the detec-

tive instinct in business, and now he decided to become an Inspector Stark on his own account. This is the manner in which he solved the mystery of the disappearing cream and butter:

He began collecting articles belonging to the women who walked through the store and entered the creamery without so much as "by your leave." When Mrs. King left her hatpin on the counter, he laid it away. When Mrs. Gripes forgot her silk handkerchief and left it on the desk instead of wearing it away around her neck, he laid that away, too. When Miss Needles, the old maid who took in sewing, left her thimble on the ledge of the platform by the cream jar, he lost no time in hiding it. When Mrs. Swipes, who ran a large boardinghouse and was a good customer, left a ring on the showcase, he put that away with all the others. In a few days he had quite a collection.

Then, one day when he felt in a particularly ugly frame of mind, he scattered the articles broadcast in front of the creamery goods and waited at the peek-hole. Mrs. Klang was the first one to enter that room. She saw her hatpin and rushed out to the desk with it.

"It was in the creamery all the time!" she said.

Then Miss Needles saw her thimble lying there and went to Gibson with it

"I'm sure I never left it there," she said. "Some one must have found it and put it there."

And a dozen women came in and saw something they had left in the store lying in the creamery and commented openly on the fact. Gibson eliminated them from the problem. Before the day was over about all the articles had been claimed, and Gibson was wondering if his scheme was going to lose out. Then Mrs. Gripes entered the creamery and saw her silk handkerchief hanging over a corner of the refrigerator from which many pounds of butter had been taken.

Gibson, who was watching her through the peek-hole, saw her start back when she saw the handkerchief there. Then she looked cautiously around, craning her neck to look around the angle of the door if that were possible. There was no one in

sight, so she took the silk handkerchief off the refrigerator and put it into the front of her dress. Then she stood before the refrigerator and turned back to the front room, her face white and worried. Gibson wondered if she would mention finding the silk handkerchief there. When she passed the desk where he stood she looked straight toward the door.

"Something?" asked Gibson. The woman stopped, hesitated,

and answered:

"I've been looking at the butter, but it doesn't seem to be just right."

If she hadn't libeled his pure country butter Gibson might have overlooked the woman's larcenies. But he was mad in a moment and asked her to step into the back room to look over a new crock.

"Well," he said, when the woman, actually looking scared, stood before the refrigerator, "you left your silk handkerchief on the refrigerator when you took that roll of butter yesterday?"

The woman's eyes flamed and her mouth opened to say that Gibson was an insulting person and that Mr. Gripes would call on him directy and give him the boot.

"When you saw the handkerchief there," Gigson went on, "you looked about to see if you were observed, then put it into the front of your dress, where it is now. If you had not believed yourself betrayed by the appearance of the handkerchief there, you would not have done that. You thought you had left it there when you took the butter, but, in fact, you left it on my desk! It betrayed a guilty presence at the point of larceny.

"You did not think it had been observed, lying there on the refrigerator, and so you removed it surreptitiously. If you had not been guilty, you would not have tried to conceal it, or to get away without referring to its being there. You'll pay for the goods that have been taken."

And she did, and no one ever knew that Gibson plumed himself on being something of a sleuth! But that was a clever way to catch the thief, wasn't it? You see it was all so quiet and ladylike. Perhaps others may find satisfaction in using the detective instinct in business.

Alfred B. Tozer.

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.

Redland Navel Oranges

Fresh Car Just In

The Vinkemulder Company
Grand Rapids, Mich.



Quotations on Local Stocks and Bot Bild A
Am. Box Board Co., Com. 30
Am. Gas & Elec. Co., Com. 65
Am. Gas & Elec. Co., Pfd. 44
Am. Light & Trac. Co., Com. 89
Am. Light & Trac. Co., Com. 80%
Cities Service Co., Com. 80%
Cities Service Co., Pfd. 82
Cities Telephone Company 95
Commercial Savings Bank 175
Com'th Pr. Ry. & Lt. Co., Com. 59
Com'th Pr. Ry. & Lt. Co., Pfd. 89
Com'th Pr. Ry. & Lt. Co., Donds 96
Company 98
Com'th Pr. Ry. Co., Com. 55
Com'th Pr. Ry. Co., Com. 55
Com'th Pr. Ry. Ed. To., Pfd. 78
Com'th Pr. Ry. Co., Langer 92
Com'th Pr. Ry. Co., L Quotations on Local Stocks and Bonds. Bid Asked Bid Asked
30
92
65 67
44 45
293¾ 294½
107 108
80% 81½
95 97
175 180
1.59 593%

With the approach of January 1, and the heavy dividend and interest disbursements there are a great many enquiries in the market. The tendency seems to be toward the standard conservative investment security, something with a demonstrated earning capacity yielding a fair income and marketable. Public service corporation securities fill these requirements.

December 19, 1911.

Cities Service and Lincoln Gas securi-ties showed slight gains during the week and closed with a good demand for both. United Light & Railways common ad-vanced three points and with the bid at 56 there is practically no stock com-

at 56 there is practically no stock coming out.

Probably due to the tariff agitation sugar stocks were fairly soft. Michigan selling at par and closing with no bids and offered at par. Holland-St. Louis stands at 12½@13.

Furniture City Brewing Co. declared their usual 6% dividend, payable quarterly. Some stock is changing hands but there is no brisk demand.

The last few months witnessed quite a stiffening in the price of Macey Co. to preferred. We consider Macey Co. to be the best local industrial preferred stock in this market.

Bank Clearings Will Break Even For the Year.

The banks are helping along the Christmas spirit by having on hand a full assortment of bright, new glistening coin in assorted sizes, and the experience of former years has taught that these coins wil be in great demand in the closing hours of the just before Christmas rush. The coins are quarters and halves in silver, quarter and half eagles, eagles and double eagles in gold, and as gifts these have several advantages for the busy business man. In the first place shopping is made easy, the only problem in connection with coin gifts being as to the denomination. The recipient is always made glad and there is no danger of annoyance through duplication. With a coin gift the staid, steady, conservative old employer can remem-

ber his stenographer and no tions are asked. The coin gift has been having a growing popularity for several years, and the banks have been helping it along, not because there is any profit in furnishing the new coin, but as their modest contribution to the good will and gaiety of the season. There is no profit in it, as stated, other than that which comes from being accommodating, but neither will there be need of a mark down sale after the holidays to get rid of the stock that still lingers. Quarter eagles will still be held at \$2.50, but it is possible the recipient of the smallest of the gold coins for Christmas will be able to make it go farther after than before the holidays, which may be an additional advantage from the view point of prac-

The banks usually give their employes tangible evidences of the Christmas spirit and the customary expression is in gold coin. The usual amount is \$5 for each employe alike, but some make the Christmas gift in proportion to the salary. The banks are very modest in their giving and often the general public knows nothing of what is done, and in this respect they differ from some others who might be named.

The dividend paying time is near at hand and the distributions on January 1 will probably be the same as on July 1. The Old National will pay 4 per cent. semi-annually and taxes, the Grand Rapids National City 4 per cent., the Fourth National 21/2 quarterly, the Peoples 21/2 and the Kent State 2 per cent. quarterly, the latter also paying taxes, the Grand Rapids Savings 4 per cent. semi-annually, the South Grand Rapids 2 per cent. quarterly and the Michigan

WE OFFER to net 7%

Sierra Pacific Electric 6% Preferred under management Stone & Webster of Boston.

This company supplies, without competition, all larger cities of Nevada with gas, electricity and water. It owns valuable water power development on Truckee River. Net earnings over long period far in excess of dividends and depreciation charges.

It will pay you to investigate.

A. E. Kusterer & Co.

733 Michigan Trust Bldg., Grand Rapids Telephones:-Citizens 2435, Bell Main 2435

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

Merchants, Treasurers, Trustees. Administrators and Individuals

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

CORRESPONDENCE PROMPTLY REPLIED TO

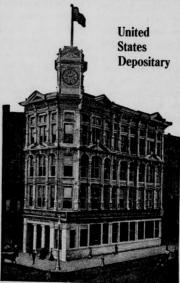
Fourth National Bank

Savings **Deposits**

Per Cent Interest Paid on Savings Deposits

Compounded Semi-Annually

Capital Stock \$300,000



Commercial **Deposits**

Interest Paid on Certificates of Deposit I.eft One Year

Surplus and Undivided Profits

\$242,000

Securities of BANKS, TELEPHONE, INDUSTRIAL AND PUBLIC SERVICE CORPORATIONS

C. H. Corrigan & Company

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

If all your time is not taken

You Can Add to Your Income

Selling Life Insurance for

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

ASK US HOW

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

Trust 5 per cent. semi-annually. The Michigan Exchange Private Bank will also pay 4 per cent. semi-annually. The total disbursement will be \$115,500, and the total for the year will be \$204,000, or 8 per cent. on the city's banking capital. The City Trust and Savings does not make a dividend declaration to stockholders, and this brings down the average.

The City Trust and Savings has very good reason to be satisfied with its growth the past year. It was a year ago that the merger was made effective of the Grand Rapids and the National City banks, and the City Trust and Savings started with total deposits of \$1,073,099.42, of which about \$400,000 represented merger money. The total deposits now are \$1,535,604.69, an increase in the total of approximately 50 per cent. The increase has been chiefly in certificates and savings, from \$382,867.51 on Jan. 7 to \$886,020.84 on December 5. The commercial deposits are about where they were, but the merger money has been withdrayn and individual de-posits have filled up the gap. The loans and discounts have nearly doubled, from \$431,668.79 to \$848,828.87. and the bonds and mortgages have grown from \$225,520.73 to \$444,814.04. At the rate of growth of the past year this bank will soon be in the \$2,000,000 class with the others. Its total footing now is \$1,783,817.71, which leaves less than a quarter of a million to go to reach the mark. How much of this growth is due to location and to inheritance from the old National City is a matter of conjecture. The old National City did business at that location for half a century and it would be strange, indeed, if any of its patrons did not prefer to do business at the old stand rather than go up street.

It has been a year since the merger of the Grand Rapids and the National City banks was made effective and how the merger would work has been a matter of natural interest in banking circles. The bank statements give a fairly accurate idea of results and, based on the statements. it may be said the plan has worked out all right. Some of the business carried by the National City has drifted back to the old quarters which the City Trust and Savings occupies, and this does not show in the returns from the big institution, but a little arithmetic proves that the combination has held all that it had and added to it. The following shows what the banks held a year ago, before the merger, and what they have

On the face of the returns there has been a shrinkage of \$600,000 in the commercial deposits, but this is due entirely to the low ebb of the city and school funds, for which the Grand Rapids National City is the depository. As a matter of fact, the

real commercial deposits—that is, the deposits of the regular customers of the bank—show a substantial increase. With the heavy shrinkage in the public funds on deposit the total deposits show only \$105,000 below the figures of a year ago. The gain in certificates and savings and in the amounts due banks come very near to covering the deficit. The reductions in loans and discounts is the natural consequence of the pulling down of the city funds.

The business year, as reflected in the bank clearings and statements, has stacked up pretty well in spite of the adverse conditions during four months of the furniture strike. The bank clearings will just about break even for the year. At the close of November the clearings were about \$550,000 short, compared with the same period last year. The first week in December showed an increase of about \$650,000, or more than enough to wipe out the shortage. The second week in December showed a small decrease. What is left of the year will, probably, show a slight increase, leaving the year's total a standoff as compared with last year. This will be a fine showing when the circumstances are taken into consideration. The strike lasting four months and directly affecting over 5,000 operatives meant a reduction of approximately \$2,000,000 in the wage disbursements of the year, and a great reduction in the volume of business, and yet the total for the year remains about the same.

The directors of the Grand Rapids National Bank, this week, in declaring the usual semi-annual dividend of 4 per cent., adopted a resolution putting the dividend on a 10 per cent. basis for the coming year. The dividends will be payable 21/2 per cent. quarterly, beginning April 1. The City Trust & Savings, which does not pay dividends direct to stockholders, will pay the taxes. This action of the Grand Rapids National City makes this the third bank in the city to pay 10 per cent., but the old National and Kent State, which adhere to the 8 per cent. rate, as a matter of fact, do even better, as they pay the taxes, amounting to about 21/2 per cent. Adopting the quarterly dividend plan leaves the old. National, the Grand Rapids Savings and the Michigan Trust the only adherents of the old semi-annual plan.

The Illinois Central will establish fifteen experimental farms along its right of way in Mississippi and Louisiana. Each farm will contain forty acres and the development of these tracts will be under direction of the Agricultural College of Missippi and the Agricultural Department of the University of Louisiana. The land will be worked by the owners, under direction of the schools, and everything from peanuts to cotton will be grown. The railroad will guarantee farmers, whose lands are used, against any possible losses due to experiments.

GRAND RAPIDS FIRE INSURANCE AGENCY

THE McBAIN AGENCY

Grand Rapids, Mich.

The Leading Agency

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.

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

GRAND RAPIDS SAVINGS BANK

Only bank on North side of Monroe street.

Kent State Bank

Main Office Fountain St. Facing Monroe

Grand Rapids, Mich.

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

Deposits
6 Million Dollars

HENRY IDEMA
J. A. COVODE
Vice President
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.

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 met

ing by mail is an easy matter, let us tell you how easy.

ISSUES Savings Certificates of Deposit bearing interest at $3\frac{1}{2}\%$ if left one year. 3% if left six months.

EXTENDS Courteous treatment to all.

Capital and Surplus \$1,300,000

Resources \$8,000,000

LET US SERVE YOU

BOND DEPT.

of the

Continental and Commercial Trust and Savings Bank

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

Combined Assets over \$200,000,000

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

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

PRACTICAL STOREKEEPING.

Matters of Vital Concern To the Merchant.

Paper Seven—Show Windows. Written for the Tradesman.

The modern show window is a prolific theme, and it requires not a little constraint to hold one's self in moderation when it comes to discussing any feature of this great and interesting subject.

The show window is a modern departure. While the custom of exhibiting merchandise in shop windows has existed for a long time, it has only been within comparatively recent years that the science of window trimming has come to its own.

The shop window is now considered, by people best qualified to pass an intelligent opinion on the matter, the very best advertising the merchant can do. The immediacy of the appeal and the relative inexpensiveness of it combine to make it one of the most fruitful modes of latter-day advertising.

In producing the right sort of an impression upon the passer-by, much depends upon the construction of the window. The old-fashioned window, composed of a number of window panes set in a frame, has been quite generally supplanted by the larger single plates covering the side of a window, or the entire front, unless it be an uncommonly wide window. And metal clamps or fastenings are used instead of wood. This is a great improvement over the old-fashioned method of constructing windows.

But improvement has not stopped here. It has gone beyond the glass to the arrangements back of it—the floor, the back and the top of the window. A common fault with windows used to be that they were built too high above the grade level. For some kinds of merchandise display windows are built with the floors flush with the sidewalk. Other floors are elevated from fourteen to sixteen inches to two and a half to three feet. Much is gained by this disposition of the window floor.

In order to ventilate the window properly so as to keep it from frosting, the window must be cut off effectively from the rest of the room. This is best done with a neatly paneled back and top. The upper part of the window—i. e., the part of it above the paneled top—should be so arranged as to admit as much daylight as possible into the store. Artificial light is good (and getting better all the time), but it will never be quite equal to daylight.

Good windows are built in many shapes, depending, of course, upon the disposition of the store front, the size of the building, etc., and they run from four or five feet in depth to ten, twelve or fourteen feet in depth. And they are from six and a half to seven and a half feet in heighth—sometimes, where the wares are bulky, as in the case of office and omestic furniture, pianos and machinery, they are required to be higher; but seven feet is almost an

ideal height for a show window. An elevation of from eighteen to twenty-four inches above the walk level isn't far from being just about right.

Nothing beats good old substantial oak as a material for the window-oak neatly paneled by a cabinetmaker who understands his job, and finished in one of the standard finishes-either golden, fumed, waxed or Early English-makes a setting fine enough for any wares that the merchant may desire to assemble there. There is nothing simpler, more effective and dignified than a hardwood floor; but there are some lines-jewelry, for example-where special window arrangement must be provided in order to exhibit the wares to best advantage.

And there are numerous window accessories-lights, fixtures, metal and wooden stands, fitments. etc by means of which merchandise may be displayed in the most attractive manner. These are special problems that can not be touched on even briefly in a little general talk on this wide theme. Take, for instance, the matter of lighting your window-this is a big subject in itself, and much of vast practical import might be said upon it. Many a good window display is almost killed simply because the owner of the store does not realize the necessity of lighting it up properly. Nearly all of the smaller towns and villages now have their own electric light plants, and wherever electricity is used one can install, at a nominal cost, the highpower incandescent lights of recent origin. These brilliant lighting units are a vast improvement over the ordinary incandescent light. They consume less current; they give more light; and they give a better quality of light.

But even where electricity can not be had, gas and odorless kerosene mantles of high efficiency may be installed. As a recent writer observes, gasoline systems that are noiseless, brilliant and safe have been so perfected, that, no matter where one's store may be located, there is nowadays little or no excuse for not having good artificial light in one's store and shop windows.

The main thing in lighting the window is to fill the window with a flood of clear, strong light-and light of a kind and quality to bring out the good qualities of the wares you exhibit. Light differs not only in degree but in kind. One of the main problems in securing adequate window allumination is to avoid shadows and cross shadows. There are several ways of arranging the lighting units-clusters of lights near the ceiling of the window, rows of incandescent lights (out or view) near the top of the window, chandeliers and rows of lights hidden behind strong reflectors along the front of the window near the glass. In illuminating your shop windows, just as in lighting your store, the main point to strive at is to have the light under your control-be able to put it just where it is required, namely, on the wares. You are not interested in lighting appliances as such.

but rather in lighting appliances as means to an end—the end is illumination. And you are interested in providing illumination because illumination makes your merchandise conspicuous.

The want-producing possibilities of a shoe window display are in direct ratio to the excellencies of the wares exhibited. Therefore the storekeeper should display the strongest and best, the newest and most fetching, products he has on hand.

An effective window trim may be thought of as a creation-a deliberate and purposeful assemblage of wares. As a matter of fact we have all seen window displays that were really artistic creations-wrought out by the trimmers with evident care even to the minutest details. The whole thing is arranged to convey an impression. What you want to do is to persuade the people who are passing that window to stop and have a look at your merchandiseand then, having looked upon it, to want to buy it. The nature of the trim will be determined by the size of the window, the nature of the goods to be displayed and the specific object aimed at by the particular trim

In speaking and writing about effective shop windows we often encounter statements to the effect that novelty is the main desideratum of the modern shop window; that the thing to do is to do something different from what the other fellow has done. "Be original," they tell us; "yes, by all means be original." And they go on to urge us to work out a trim that will have the effect of smiting the public's interest right in between its two eyes and compelling it to stop and have a look. Now this advice is well enough, perhaps, within certain limits-and provided we bear some other things in mind. But in our seeking after novelty effects in our shop windows we must not overlook the real purpose of the trim-which is to make people want to buy merchandise. If we surprise them with a novelty of some sort, it ought to be either a novel arrangement of our goods or some novel commodities in some line or lines of merchandise or a novel use for a well-known commodity, or something of that sort. If we amuse the public by our window arrangements, it ought to be a rather dignified and moderate amusement in some way definitely related to our function as a merchant-we are not vaudevillians, you know. And if we go in to instruct the public (always a legitimate function for the trimmer) we should instruct through merchandise as symbols-and the instruction

should focus itself upon styles and uses of merchandise, etc.

In other words, the long suit of the window is to exhibit goods. It is of no particular merit to blockade the walk in front of one's shop window if one doesn't thereby increase the popularity of his wares in some tangible way, or make somebody who stops to look also want to come in and buy.

The window card is indispensable in accentuating the good results of your window display. The window card can tell what the article isand often the people need to be told; otherwise they wouldn't know without going to the trouble of investigating-a thing that most of them wouldn't do. And the window card can tell what the article is used for, how it is used and why it ought to be used instead of some other kind of an article in the same line. The window card can use some popular phrase, sentiment, seasonable occurrence or local incident, thus investing merchandise with a kind of interest otherwise impossible. By all means get into the window card habit. It is a good habit.

Also use price tickets. Not that all the articles in the window need be priced. Generally it is better to have some of them unpriced. Maybe that very circumstance will excite curiosity and cause some people to enter the store to enquire who otherwise might not be induced to do so. But many of the articles should be priced in plain figures. Let the people see the thing in the limelight, with all of its desirable features highly accentuated by congenial environments; and then let them have the price.

Then remember that one good window trim doesn't last long. One good trim calls for another. The very same reason that suggests the propriety of trimming a window at all suggests also the advisability of changing the trim often. Don't get into a rut. Chas. L. Garrison.

A breach of faith injures every one whom the injured one knows.

"Pride goeth before a fall;" and a good many times afterward.



NACHTEGALL MFG. CO.

429-441 South Front St., Grand Rapids, Mich.

Manufacturers of High Grade

BANK, STORE AND OFFICE FIXTURES

Order Work Our Specialty

Get our price before placing order for your new work or alterations

THE CHRISTMAS TRADE.

Efficiency Will Always Get Lion's Share.

Written for the Tradesman.

There was war between the manager of the department store and the advertising man. There had always been war since MacCarthy, the leading stockholder in the concern, had put Chase in charge of the publicity department.

Andrews, the manager, could say nothing definite against Chase, for he was a clean-cut young fellow with practical ideas about getting the people to visit the stores he told them about. Still, Andrews knocked Chase because Chase had superseded Eaton as advertising manager, and Eaton was a chum of Andrews'.

So nothing Chase did looked good to the manager, and the knocks he got were both frequent and vicious. The directors heard quite a lot about Chase's inefficient methods, but the all-powerful MacCarthy stuck to him.

To be perfectly frank, MacCart'ny did not think much of Andrews, but did not want to condemn him without a fair trial. Perhaps if Andrews had known that Chase was pretty close to MacCarthy he wouldn't have brought out his little hammer on every possible and impossible occasion. Now you've got the plot of this classic little sory, and the instruction will come later.

About the first of December Andrews met Chase in one of the aisles of the store and stopped him, scowling into his face.

"This doesn't look like Christmas trade," he said.

"What have you to offer Christmas buyers?" asked Chase.

"What have we got? Everything. Why don't you put some force into your advertising and fill the store with buyers?"

"All right," said Chase, boiling inside but calm and smiling as to face, "whenever you can give me a little time, I'll ask you for a list of Christmas goods, with prices. That is just what I've been wanting."

"You might have had the lists from the department managers at any time," snarled Andrews. "No use in bothering me about the matter."

"But the managers fail to make good on Christmas goods when I ask for articles and prices."

"Never mind special articles. Just put in a big display about Christmas goods."

"And what about prices?"

"Never mind the prices. We want to see what the prospects are. We may be able to get large profits on some of the new stock."

Chase knew that the manager did not want his advertising to draw trade. He knew that the felllow wanted to get rid of him, so he said not a word more about naming special articles or prices. A good way to get rid of a publicity man is to give him a bum steer on his copy. Bum steer, of course, means wrong orders or misleading directions.

"And the display windows?" he asked.

"What about them?"

"Have you any instructions concerning them?"

"Eaton didn't chase me around asking for orders," snarled Andrews. "He just went ahead with his work."

"You usually have suggestions after I get the work done," said Chase, coolly.

Andrews eyed the advertising man sharply.

"What do you mean by that?" he demanded.

"I mean that I prefer to get your orders before I begin the work," was the reply. "I've had a lot of changes to make lately."

"I should say so!"

Andrews started on down the aisle. "But about the windows?" insisted Chase.

"Oh, just put out the usual thing. Santa Claus in a sonwstorm, with a cottage and sled, and all that. We have the material for the scene somewhere. You'd beter get it out."

"And the articles?" asked Chase, noting with satisfaction that Andrews was getting impatient.

"Articles! Oh, you might put summer goods in the windows, or garden tools, or fresh vegetables! What do you mean by asking me what you ought to put in a Christmas window? You ought to know."

You ought to know."
"Of course," Chase smiled. "Of course. We'll use a lot of toys and kids' things. And now about the prices?"

"We don't want no price catalogue in the windows!" howled the manager. "What we want is a picture that will catch attention and bring the people into the store. We fix the prices inside."

"All right!" said Chase.

The next day the newspaper carried advertisements which were not worth the time spent in writing them, to say nothing of the cost of the space. The writer told of Christmas goods on sale, but did not specify. He told of the advantages of buying before the rush, but did not say exactly what he had to offer. He told of bargains secured by buying at wholesale, but did not say what his prices were.

The advertising man looked the newspapers over and laughed.

"Looks like the crime of '73," he said. "Lot of general talk without getting down to rock bottom,"

That same day the display windows carried pictures of snow scenes. The same scenes had been shown there for five years. There was Santa Claus, his sled, his reindeers, the snow-bound cottage, the red chimney, the packs of toys on the sled and on the round, humpy shoulders of Santy.

It was just a picture. There were no special toys in sight. Nothing to attract or hold the attention after the first huried look. The people who stopped before the large pane hesitated only an instant. When they started on they did not go in the store. It was a frost.

Chase stood outside for half an

hour and watched the people, then he went in and looked down the deserted aisles of the store. Andrews was there, ready to light on him like a hawk on a hen.

"Look at this store!" he almost shouted. "I was in hopes you would be able to write something that would draw trade. We'll go broke if this keeps on."

"I followed orders," said Chase.

"If I've got to be responsible for the advertising," said the manager, "I'll draw the pay for it. Get a move on!"

"If you don't want to be held responsible," said Chase, "keep your hands off."

"What's that?" demanded Andrews, hoping that Chase would say something for which he might be fired then and there.

"If you hold me responsible," Chase went on, "you must permit me to use my own judgment in the matter of advertising."

"You have never been hampered by any action of mine," declared Andrews. "You are trying to lay your utter failure on my shoulders."

Then MacCarthy came down the aisle and stopped before the two angry men.

"If you boys want to scrap," he said, "go down in the basement, where I can umpire the combat without attracting too much attention."

"No trouble at all," said Andrews. "I was just talking to Chase about the dull trade, and asking him to do something to stir things up."

"And I was telling him," quoth Chase, "that I had a few ideas in the advertising line which I thought would win out."

"Oh, you have?" said MacCarthy.
"Then go ahead with them. Andrews has enough to attend to without bothering with your department. Just go ahead and do your best and the directors will do the rest if your system proves to be no good."

You see, he wanted to let Andrews down easy.

"Do you mean that?" asked Chase.
"I'm not much inclined to talk through my hat," said MacCarthy.

"But," said Andrews, "it seems as if I ought to know what is going on in the advertising department.

Andrews saw the finish of his plot against Chase.

"You furnish lists of goods and prices," said MacCarthy. "Chase will do the rest."

Then a great joy came to the soul of Chase, and he went into the store and began making price signs and collecting toys. In an hour those old-fashioned Santa Claus scenes were hung with toys of all kinds, and from each dangled a price card. It was early in the season and the prices were low.

When people stopped to look at the display they pointed out the prices and about half of them went inside. In a couple of hours the toy department was in a bustle. Andrews snarled and complained, but Chase gave him the merry ha-ha. The next day the newspapers named Christmas goods which were on hand and gave the prices. There was no general talk about holiday goods. The articles in stock were named and priced. Long before 10 o'clock the store was crowded. MacCarthy came in and looked interested.

"Why didn't you do this before?" he asked of Chase, and Chase told him.

"Never talk in general terms in an advertisement," said MacCarthy, who had made his money in the dry goods business. "Tell what you've got and NAME THE PRICE. If you have goods you don't want to quote prices on, keep them out of the advertising. In the window display price everything. Don't put a thing on display that is not a bargain."

"But Andrews won't let me," said Chase.

"I heard that talk yesterday and fired Andrews," said MacCarthy.

Consider MacCarthy's instructions, retail men! Alfred B. Tozer.

To Remove Odor of Iodoform.

A writer in the Pharmaceutical Journal says: "Many years ago, in one of the medical journals, I saw powdered ergot highly spoken of by a medical man. This suggested to me crushed linseed and I found that my inference was correct. If hands or utensils that have been in contact with iodoform be thoroughly washed, and, while still wet be rubbed over with dry crushed linseed and then rinsed at the water-tap the odor is immediately removed. The same applies to camphor from which it appears that crushed linseed absorbs odors with the same avidity as charcoal absorbs gases."

The Clover Leaf Sells



Office 424 Houseman Blk.

If you wish to locate in Grand Rapids write us before you come.

We can sell you property of all kinds.

Write for an investment blank.

Mica Axle Grease

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

Hand Separator Oil

Is free from gum and is antirust and anti-corrosive. Put up in ½, I and 5 gallon cans.

STANDARD OIL CO.
Grand Rapids, Mich.

ON THE MANISTEE.

The Happy Reunion in a Logging Shanty.

Written for the Tradesman

That was the saddest Christmas Eve Ellen Terry had ever experienced. The winter had been an open one up to a few days before. Tonight the wind whistled through the trees, around the corners of the old log house with the weird uncharitableness of a miser's laugh.

Ellen herself sat before the open fire, watching the red embers shunt bright pictures to the front, fetching back to her memory those old school days in the East where all was happy, careless girl and boy playtime—she a village lassie, he the big good-natured halfback of the grammar school eleven.

Those were happy times truly. While the wind roared and snow sifted about windows and door Ellen sat, half smiling, half teary before the fire and allowed her thoughts to run riot. She was awakened from her reverie by a call from the next room.

"Coming, mother," and she sprang up, ready to take up the duties of the present with the courage of a daughter's brave heart.

"Has the doctor come, Ellen?" plaintively questions a tremulous voice from the interior of the little bedroom.

"Not yet, mother dear; have patience; it is hardly time. Sanders has a long road—"

"But he went by the river, did he not?"

"I think not. The ice would not hold. Never mind, mother, we shall get on splendidly. I have made you some good hot tea."

"Don't want any. Oh, dear, I shall die; I know I shall!" querulously. "Sorry is the day we ever came to the woods to work for old Hammerit. He has no god but gold and the poor people are only beasts of burden to bear profit to his coffers. If it wasn't for you, Ellen, I'd be only too glad to go."

For three days this had been going on. The elder woman, while working as cook at the logging shanty on the Manistee had been injured by a fall. One of her limbs was fractured and she suffered much pain. The strong arms of stalwart woodsmen bore her to the little shanty on the brow of the hill, some rods beyond the men's big bunkhouse. Here for three days Ellen had cared for her mother, while the chore boy had been sent for a doctor at Endport, forty miles away.

Despite her mother's complaints Ellen fetched the steaming tea and persuaded the injured woman to drink.

A rap on the door brought the girl there. A tall young man entered, wearing his workday clothes, a veritable athlete of the woods. He smiled on Ellen, twisted his slouch hat nervously in his fingers while he asked after the mother.

"She's doing as well as could be expected, I think," answered the girl.

"I do wish the doctor would come."
"So do I, Ellen, but—"

The girl rushed away to answer a second call from her mother.

"Who is that out there?" whispered the elder woman as her daughter bent over her pillow.

"Why, it's Jim Blazerine"

"Blazerine, and he wants you, Ellen," broke in the mother, forgetting to not raise her voice. "He's the boss of the job, my child. He has lands and is bound to be rich—"

"Mother!" protested Ellen.

"Oh, I know of that old affair with Ned Rockford, but he isn't worth a thought. He's married anyhow. It's a shame for a girl to thiuk of, much less love, another woman's husband. There's Blazerine—"

But the girl, her cheeks flaming hot, had filed back to the front room, prefering to face big Jim rather than hear her mother talk of the past. What if she did have a thought of her old chum of the school days at Harpersville back in old York State? That was her business and it gave her some comfort to know, as the item in the paper had stated, that the boy of her dreams had made good in the world of invention and was even then somewhere West on his honeymoon trip.

"Ned deserves the nicest girl in the world," she decided, "and I am glad—only that Solomon girl wasn't the one I should have picked out. But, then, she's his choice and I am really truly glad for old Ned." She was so glad, in fact, that two big tears popped out and rolled down her cheek.

"Don't cry, Ellen," soothed the heavy voice of Big Jim, the doc'll be here soon now, and I am sure he'll fix up the old lady in good shape."

He tried to take her hand, but she drew that member away, walked to the window and gazed tearfully out into the whirling snow.

"Do you remember what day this is, Ellen?" he asked.

"Sure. it's Christmas Eve."

A half sob constricted her throat as she remembered another Christmas Eve when she stood under the light of the stars and heard the voice of her school chum tell her that he loved her. It was delightful to recall, yet she had refused to listen that time, repenting it afterward. Now her school friend was married, journeying West on his bridal tour. How strange it all seemed! Well, he was, of course, happy. She was glad for jolly Ned, of course she was. Then why not accept Big Jim? There were worse men in the world than he, to be sure there were. She turned about with a quick low laugh, looking into the man's face.

"'Tis the night before Christmas, Nell," he went on, his broad face glowing red under her change of demeanor. "I have come for my answer."

The newspaper she had been lately reading lay on the floor at the side of the chair, where she had dropped it after reading about the marriage of Ned Rockford to Miss Salome Solomon. The knowledge the paper brought decided her course. She held up both hands, going to Big Jim with a radiant smile on her face.

A sharp jingle of bells fell on the frosty night air.

"Santa Claus!" ejaculated Jim, holding fast to the soft little palms of the girl.

"The doctor, Ellen!" called the voice of the invalid. And the girl, white-faced, afflicted with a sudden chill, drew her hands forcibly away and sprang to open the door. Jim came to her side.

"I'll go out and look after the doc's animals," said he. "I'll see you later, Ellen Dalton."

A man came stamping into the room—two men. One the doctor, who went immediately to his patient, the other—yes, of all men it was, could Ellen believe her eyes?—jolly Ned of the old academy days back in old York State.

"Oh, Ned!" gasped white-faced Ellen Dalton.

"You weren't looking for me, Ellen," laughed he, holding both her small hands in his close clutch. I heard of you back in town. Doc was coming to see a sick woman. When I learned who she was I begged a ride and here I am. I have been very fortunate in my speculations, Ellen. Goodness! how I have wanted to succeed so that I could ask you to marry me. You know—"

"Forevermore!" gasped the befuddled Ellen. "Mr. Rockford, where is your wife?"

"Right here in this room if you will have me, girl."

"But, Miss Solomon? The paper said—"

"Did you know her?" with a laugh.
"Yes, she's married at last to my
Uncle Edward—"

Ellen Dalton uttered an "Oh!" and fell willingly upon the breast of the stalwart academy athlete, where she lay sobbing like a child who had broken its best toy. The whole story came out, finished and completely satisfactory, as the doctor peered out to say that Mrs. Dalton would soon be on the mend.

"And this is a very happy Christmas Eve after all," said Ellen softly, smiling upward into the face of her old chum.

J. M. Merrill

IT WILL BE YOUR BEST CUSTOMERS,

or some slow dealer's best ones, that call for

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Always supply it and you will keep their good will.

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

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

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Optimism and Enthusiasm as Helps To the Salesman.

Last week a printing salesman called on me. He represents an out-of-town house and drops in about twice a month. This time he had just come from down State, and I guess business had been poor. Anyway, his first words were, "lsn't business rotten; been out all week and no sign of an order. Can't you give us something that looks like business?"

Discouragement and pessimism were his introduction, and on top of that his "Please-give-me-an-or-der" attitude made an impression on me that didn't work to his advantage. He got no order.

Next day another printer dropped in and said business was fine; boys are working day and some nights, but "we are always ready for more. By the way," he said, "we're right in shape now to handle that special proposition you spoke to me about the other day."

He talked in positive phrases along this line, giving me to understand that his concern could give us just what we wanted. His air of prosperity beget him more prosperity, as it always does.

I am impressed more and more with the need of optimism in the make-up of every salesman. Not only must he himself be optimistic, but he must know how to infuse optimism in others. He must know how to dominate in an agrresive manner the prospect whom he is interviewing. No salesman ever sold all the people he called on. But the "make-gooders" never fall down without studying out the reason and learning their lesson. The salesman who makes good always uses the stones in his path to build his foundation ,and he never forgets that the only difference between a rut and a grave is depth.

He never gets to the top of his success-hill; he capitalizes his mistakes and cashes in on his lost sales when the experience column is footed up; he realizes that his time is his stock in trade—his greatest business asset—and he disposes of it in the most profitable way. He says, "Merely good results are not good enough for me; I demand the best from myself." And he gets it. His "best" pulls down real reward in his salary check every month—and in the satisfaction which any man might feel over work well done.

Selling experience affords wonderful opportunity for a fellow to find himself and study people. If more buyers had sometime in their careers been salesmen and had tried to sell men such as they themselves are today, we would have more harmony between purchasing agents and salesfen. As it is—well, you know about that part of it.

Sometimes it is a good idea for a salesman to get far enough away from his job to get a good perspective and then size it up. Look at it objectively; see it as your chief sees it; study yourself in your daily work; have a little session with yourself and take the measure of the man who is walking around every day in your shoes. Some successful men

say it is wise to "stick close to the job" and "work overtime." Also "burn midnight oil" if you would make good and get ahead in your line. I have no desire to demean the value and necessity of hard work. But in these busy days my experience is that the man who spends a little more time thinking and planning his work makes the more progress. Run an engine too fast and too long-and you will have a hot box! Cultivate your vision; yes, call it imagination if you please. See and talk to big men, or occasionally a big man-a man who has qualified in selling and who has graduated into some executive position where his selling experience is a cornerstone. They are not hard to find.

In other words, have a plan for yourself. Nothing great was ever done without a plan. One fellow I know is making good in selling by emulating a \$5,000 salesman in another line. He watches this salesman's work; goes out with him sometimes on calls; observes his method of approach; drinks in his argument, and fairly lives in his "closing" talk. He tries to duplicate the tactics of his model, and I am frank to tell you that he is making good. That is what I mean by hewing to the line, and, first of all, you have to have the line

Getting a Vision.

In talking about your visions and mine I do not mean that we should conjure up vague phantoms of success and dream about them in any idle fashion. Dreaming is a good thing only as it is a means to an end. Here's what I mean by vision:

A certain friend of mine-a young salesman-is all wrapped up in his work and is continually meeting leaders in his line. He has the knack of getting them to talk. Some months ago he attended a dinner at which the speaker was a salesman of remarkable power. This friend mine know that such a man had a wealth of information which he would not pass out at the dinner. So he contrived to meet him at luncheon the next day. And here he got a real picture of one big transaction the man had put through. In other words, he got a vision of what he himself was yearning to do. It gave him a line to hew to. Briefly, this is the narrative:

The man had been with a manufacturer of women's coats at the time in the capacity of secretary and sales manager. One of their men had sold a large order of special coats to a Chicago retailer. They were made, shipped in lots as completed, and when about half the order had been delivered a telegram came in one day, "Hold up further shipments. See letter." The letter said sales had dropped off; too late in the season; manufacturer would have to dispose of goods elsewhere.

It was a puzzle for the sales manager, of course. What did he do?

First of all he spent sixty sound minutes thinking his way through the proposition. He recalled his personal contact with that Chicago merchant. He sized up his store and his customers. All the elements of the transaction he weighed carefully—and then he acted.

He instructed his advertising manager to prepare several pages of newspaper copy along certain lines. The copy was wired to Chicago with instructions to have it in proof next morning. Up to 2 o'clock that day Mr. Sales Manager was busy getting together other data, and at 9 o'clock that night boarded the Chicago express.

Arriving, he secured newspaper proof and called on the merchant. When he entered the office he fairly radiated prosperity, enthusiasm, snap and ginger. The office seemed to be brighter after he came. What were his first words? "I will sell all these coats for you in one week. It will cost money, but if we do not make good we will pay the bill and take back all the coats that are left." The merchant was fairly dazed by such a statement. He expected the sales manager had come to dicker about returning the stock. But as they discussed the money which the manufacturer had tied up in putting through the big order, and as the merchant got the manufacturing details point by point, and he learned about the excellent materials and workmanship which had gone into the coats, he began to feel the tang of enthusiasm himself.

"All right," he said, "if we're safe go ahead."

"Now," said the sales manager (and remember, all this was told over a luncheon table to my young friend by this very sales manager), "I want to meet all your store people after you close to-night for just thirty minutes. Want to tell them what we are about to do." "Never did that before," replied the merchant, "but since you are to foot the bill, go ahead."

For twenty-five minutes, to that little gathering, the sales manager extolled the coats and their big value; he explained the one week's selling campaign about to be launched, and said, "Now you can all help the Blank Company to do the biggest week's business in their history. Will you?"

"Yes," "Yes," "Sure," "You bet," from fifty different people.

"Very well. Now, beginning tomorrow, tell every woman who comes
to your counter to be sure and look
at the special line of coats on the
second floor. Just mention it casually, perhaps, as you finish waiting upon her. We have made them specially for this store, your label is in
every coat, and I tell you they are
the finest you have ever seen. They
are big value for the money asked.
Let us get together, everybody in the
store, and push them out."

They did it. More coats than originally ordered were sold. The advertising brought hundreds of customers to the store who never had been there before to see and buy coats. It was a great triumph for the sales manager.

What a vision for a young man who had selected selling as his business! Would he ever handle big deals like that? Could he if opportunity

came? Yes—he'd begin now to qualify—because he was certain the time would come when he'd be called to big work of this caliber.

I shall never forget how this luncheon talk with that broad-gauged sales manager fired him up. It was almost as if he had looked through the impregnable veil of his future and had seen himself a few years hence doing the thing he yearned to do.

That was several years ago. Today he is well on his way up, and soon, I hope, will be in that big sales manager's class.

Practical vision pays. Every one of our great skyscrapers were visions in some man's mind even before the plans were drawn. Rockefeller conceived his greatest of all corporations before he mastered it.

Productive imagination not only pays, but is necessary, and if we salesmen (no matter what they call me, I am primarily one of you) would spend more time in thinking out our problems before we actually meet them—and that's vision—we'd be bigger, better and more valuable men in our respective organizations.

Edward S. Babcox.

The Pope's Joke,

Pius the Ninth was not without a certain sense of humor. One day, while sitting for his protrait to Healy, the painter casually mentioned a monk who had left the church and married, whereupon Pope Pius remarked, not without malice: "He has taken his punishment into his own hands."

Dealers Are Increasing Gross Sales and Net Profits By and Through Our Services

For interesting and profitable details address
THE BUSINESS DEVELOPMENT
Company of America
119 Nassau St. New York

Post Toasties

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

Postum Cereal Co., Ltd. Battle Creek, Michigan

G. J. Johnson Cigar Co.

S. C. W. El Portana Evening Press Exemplar

These Be Our Leaders





MAPLEINE

(The Flavor de Luxe)

Fulfils all Pledges of Quality. Delicious Flavor and Maintained Selling Price.

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

Crescent Mfg. Co., Seattle, Wn.

THE MAN AND THE MOUSE.

How One Served as an Inspiration to the Other.

A city boarding-house may be merry on Christmas day—merry as compared to common days; but by contrast with other institutions and places it is dreary indeed.

The depression is relative, just as the purity of the snow renders conspicuous by difference the somberness of the old buildings, the dilapidated fences and neglected yards the general indifference of the inhabitants to their surroundings; for—

When boarders enter the front door the love and sentiment of home jumps out over the back fence.

These dwellers are happy in their small way, just as they live in their small way; for they have their tencenters in lieu of everyday pipes and stogies, and half-pint hip-pocket flasks of superficial cheer—both the compliments of Steve Bruner's saloon around the corner.

There are none of the footsteps and high-keyed voices of romping children; no odors of savory dressing, burning brandy on the plum pudding, nor rich aroma of freshly made coffee; there are no cheery voices of men and women over the exchange of presents and in anticipation of the feast to come-even the japanned tin signs of the cancer doctor, the chiropodist and the clairvoyant hanging to the rotted porch columns along the way, seem to swing, sway, creak and groan in minor-keyed defiance of the day's spirit that everybody feels everywhere else.

In one of these ex-homes, in the city's ex-aristocratic residence section, the third-floor ballroom had been arranged for revenue only by wall paper-covered flooring board partitions into a series of human box stalls.

The ceilings of these were interrupted here and there by roof hip lines; the floors were covered with dust-laden ingrain carpet and light came from small oval windows set just above the baseboards; all were furnished with very narrow iron beds and the coverings appeared to have been dyed in sooty water at their last alleged washing; then there was a straight-backed chair and a blistered varnished washstand, with a small foot rug before it—with several cakes of soap tramped into the warp.

There were the third floor smells of this human livery-stable that seemed on the friendliest terms with all the other smells of all the other floors; for they mixed in a most affectionate way. The back end of a drug store smell, no doubt from the weekly shots of the bugging gun; the dry wood and dust smell of a garret, with about two parts cheap to-bacco to one of coal oil and bad plumbing were seasoned to taste with the oldest cooking odors to be found alive and tottering about the place.

In one of these stalls sat a very young man—a bunch of collars in his hand. Those worn one day he placed on one knee, those worn two

days on the other knee—one, absolutely clean, he threw into a very old suit case on the floor.

"I'll wear that on the job hunt to-morrow," he muttered aloud, "but, O hell! what's the use?"

He had slept off his breakfast—as they say in hard-up circles. The cleanest of the day-worn collars had been found and put on, and with hollow eyes he sat gazing out the window—vacantly watching the occasional snowflakes as they fell on the deserted street. They were not eyes hollowed by dissipation or disease, but—

Hunger!

There came a step on the stair, then a sharp, hard-heeled pounding walk along the hall.

The man took a pair of scissors from his suit case and began trimming the frayed edges of his cuffs.

Then a hard, bony knock on the thin flooring board door. Without waiting for an answer a long nose appeared inside with a pair of hollow cheeks, hair done up in curl papers in front and coiled to the dimensions of a cloak button in the back.

"Yer room rent wuz due last night," said the shrew in a voice as hard and sharp as her walk, knock and features.

"I am aware of it," said the man without looking up from his cuff trimming, "but this is Christmas and—"

"Yes, this is Christmas and all that," interrupted the shrew, "but that ain't payin' my rent on this house an'—"

"I was going on to say when you interrupted me," put in the man, "that I have been hunting a job for a week. I can't very well continue on Christmas, and then again all the pawn-shops are closed."

The last part of the man's sentence was uttered with a grasp toward the pocket containing a leather case of drawing instruments and a glance at his overcoat on the bed where it had served as bed clothes reinforcement.

The shrew's head disappeared from the crack of the door and the sound of hard sharp footsteps and hard sharp-voiced muttering diminished down the stairs—the only audible words being: "Only two dollars," "pay," "dead-beats," "how can I expect," "my rent," etc.

The man brushed the cuff trimmings from his lap and looked down on the deserted street again—with eyes hollowed by hunger.

Without turning from the window he reached into his vest pocket and rubbed a nickel and a dime together for a moment; then took the leather case of drawing instruments from his inside pocket, opened it and displayed the shining steel and German silver. "These'll be the last to go," he said aloud with another glance toward the overcoat on the bed "But what's the use?"

His eye fell on a razor in the suit case. He picked it up, opened it and looked hard at the blade. "That would make a nasty mess," he sighed. "Carbolic acid? That's a low-browed trick. There's a decent way

of doing everything—but, still, all the streams are frozen.

The man fell to looking down on the street again, watching the slowly falling snow, each flake distinct against a background of somber hues and tones of neighboring buildings, fences and deserted street.

The man rose, put on his overcoat; felt in his vest pocket for the nickel and dime, rubbed them together and went down stairs.

If there is one place less merry than another on Christmas day—next to a boarding-house, it is a cheap restaurant. One of the all-night kind—the key of the front door lost years ago, and where the proprietor never comes save to count and take away the money. One that looks cheap enough to suit the most exacting country excursionist.

At one of these the man entered—first stopping to feel in his vest pocket for the nickel and dime and rub them together for a moment.

The place was deserted by patrons—one waiter stood in the window looking out on the street at the slowly falling snow; another stood at the kitchen door, head down and idly scratching figures in the white sand of the floor with his feet.

The air of the room was heavy laden with steam and the rank weedy smell of over-boiled coffee grounds; and no sound but the song in a foreign tongue of a dishwasher in the rear.

The only thing that could possibly have been construed as Christmas decoration by wildest stretch of imagination were some coarse rusty stocks of celery that hung limp over the edges of tumblers filled with milky water and set in the center of each table covered with egg, coffee and catsup-stained cloths.

The man took a seat on a high stool at the counter—the last in the row toward the rear.

The nearest waiter stood before him, arms apart, hands resting on the counter top and idly flipping crumbs off on the floor with his forefingers as he waited for the order.

The man looked about confusedly, felt in his vest pocket for the nickel and dime, rubbed them together for a moment and ordered beans and clear coffee.

"Bullets and raw a black!" yelled the waiter to someone in the kitchen. With the order before the only

With the order before the only patron in the room, the waiter resumed his idle figure-scraping in the floor sand.

All was still.

The man bent over, looked down and inhaled the steam from the beans and coffee, felt in his vest pocket for the nickel and dime and in his inside pocket for his instrument case. Then he surveyed the room—the walls and ceiling grimed with steam and grease, the coarse rusty stocks of celery that hung limp in the glasses of milk water; through the front window at the clouded light of the deserted street and finally gazed vacantly at the slowly falling snowflakes—all with the hollow eves of hunger.

"What's the use? What's the use? What's the—"

The third time repetition was interrupted—the man's attention became attracted by a dirty piece of bun on the floor near the side wall.

There was, of course, nothing in the bun itself, but—

It moved—slowly, steadily toward the wall.

The man leaned forward, looking intently with hollow eyes of hunger.
There was a mouse behind the

He had settled himself for his first forkload of beans and a sip of coffee when a cat came out of the kitchen door, spied the mouse, crouched and sprang. The mouse disappeared. The cat, logged with food, merely

smelled the hole and passed on.

The mouse came out of the hole, looked, listened, ran to the bun, which began to move—slowly, steadily to the wall.

The man took several forkloads of beans and sips of coffee, felt in his vest pocket for the nickel and dime, rubbed them together and then reached for his instrument case.

He looked again. One obstacle had been overcome—the bun was up to the wall, but—

The bun was too large for the

Another forkload of beans, another sip of coffee. The bun began to turn and twist and tumble before the hole.

The man was about to feel in his vest pocket for the nickel and dime and to his inside coat pocket for the instrument case, but he only made a pass in their direction; for his interest and attention were on the bun, which slowly, surely became smaller and smaller.

To his food again. Several fork-

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

Lansing Crown Top Corn Popper



Seasons the corn just to suit the taste the same as in a spider or kettle. The unpopped corn falls automatically through the holes in the crown of the cover. This feature makes it out-sell any other popper made. Steel handle that can't get hot or burn off. Polished steel and perfect construction. If you want the popper business, buy this popper.

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

loads of beans and sips of coffee. Then he dug hard with his fork at a piece of pickled pork, cutting it into portions which he ate with the few remaining beans, and finally finished with the last swallow of coffee.

The man looked up. The little drama of the mouse and the bun had closed—the bun was in the hole.

He picked up his check, walked up front, carelessly threw it on the cash desk with the dime and walked out with overcoat on his arm.

He stood in front of the place for a moment and took a long breath. The sun had come out, the streets were filling with afternoon strollers. The hungry look had disappeared from the man's eye. He protruded his chin and ground his teeth.

"That was only a little mouse," he said to himself, "but I am a man."

He slapped his pocket containing his instruments and looked down at his overcoat on his arm—the bun was nearing the hole.

"A sale will bring more than a soak," he said again to himself. "Guess there's a Ghetto somewhere in this town where Christmas doesn't prevent their transacting business—and I can buy another—well, when I get the bun in the hole.

"To-morrow the human cats will be logged with food and let a man alone while he gets—a bun in a hole."

That night the man returned to his rooming house minus his overcoat and plus seven dollars which jingled so loudly in his pocket that it attracted the attention of the shrew who met him at the stairs.

And the next day—well, he was a man. David Gibson.

The Collector Who Delivered the Goods.

Written for the Tradesman.

"The best collector I ever knew," said the doctor, "was a young fellow who collected accounts for me when I lived at Marshall. I must tell you about 'aim," and the doctor leaned back in his big arm chair and laughed most heartily.

The doctor was a large, fleshy, well-proportioned man, with a heavy black beard tinged with gray, a ruddy face and a very friendly manner. His good humor was contagious. He had recently engaged a collector and was offering some helpful suggestions along the line of collecting accounts.

"I had," continued the doctor, "quite an extensive country practice and a great many were not very prompt pay. My previous experience with collectors had not been altogether satisfactory and I made up my mind to secure some one to collect for me alone—not one who collected for anybody and everybody, or who made a specialty of hard accounts.

"In studying over the matter it occurred to me to try a certain young man whom I knew. He was decidedly odd, slow-going, honest and simple. Some people might have called him half-witted. He had no regular work; just doing odd jobs

around town. So I proposed to him to be my collector and go out in the country and stir up my patrons.

"He very willingly accepted my offer. In some way he had obtained a little mule and a small wagon. I fixed up a batch of bills for him and he started out. Well, it was a comical sight to see him come in from a collecting trip with his wagon loaded with grain, vegetables, poultry, etc. If he didn't know much. he knew his business was to get money or get accounts settled in some way. He would never let up on a debtor until he got something on account if there was any possible show. People could not get angry with him, or if they did they got no satisfaction from it, for it never worried the collector in the least how much they raged or

"And he kept at them every time he saw them; did not give them a breathing spell between his collecting trips. If he could not get money he would take anything that he could eat, wear or use, anything that would sell, or anything he thought I could use.

"For an illustration of the way he got accounts settled I will tell you how he managed in one case: He called at a farmer's house one day with an account. There was no money to be had nor any promise of any. It was the fall of the year and potatoes were ready to dig. He saw they had a field of potatoes, and he told the woman he would take two bushels of potatoes as part pay. She told him he would have to dig them himself. Very well. He hunted up a hoe, dug and picked up two bushels of potatoes and put them on his wagon.

"That did not settle the bill and he told the woman he would give so much for a couple of young roosters. He was told he could have them if he could catch them. He went at it and finally rounded up and secured two. Still there was a balance due on the bill. When he went into the house the woman was just taking some pies out of the oven. He asked her for two of them to make up the balance on the account, and she gave him the pies. Then home he started with his load. That was the way he collected accounts. It was amusing to see him coming in with his litle mule and wagon loaded down with traps and tools and produce," and then the doctor laughed again. E. E. Whitney.

The First Congregational church of Albany has inaugurated a Sunday evening home time. Instead of the regular evening service on that day the members gather about the piano and sing hymns, a story may be read or some topic of general interest discussed. Little groups of friends may engage in conversation and the people become acquainted. A few moments are reserved for family prayer at the close. The plan is proving successful in the few American churches where it has been tried and is extensively used in England.

Indian Adventure Which Happened on West Side.

Written for the Tradesman.

I never tire of listening to the tales of pioneers, and it is one of the many regrets of my life that I could never be a pioneer anywhere. Even now, in my 70th year, I am "obsessed" with the pioneer ambition, and I greatly fear that if there were any really new section of the country awaiting settlement, I should be fool enough to rush off to it in order to enroll myself in the pioneer class.

Although I did not arrive in Grand Rapids until the spring of 1846, I was early enough on the ground to have an Indian adventure in what is now a populous section of the city. There was then an Indian village among the trees on the West Side, not far south from the end of Bridge street bridge.

My father lived on Front street, not far north of the bridge, and that summer he cultivated five acres of corn on the Butterworth place, located on the hill over the plaster quarries. One morning he started early for work there and my mother told him that she would put up a lunch and send it to him before noon by one of the boys.

As it approached noon my two brothers were busy and I begged to be permitted to carry the lunch to him. A boy of 5, I insisted, could certainly go that distance alone. With the lunch in a basket, I was soon started on the adventurous trip, my route leading past the Indian village.

It chanced to be a festival day at the Catholic mission and I met a procession of Indians, clad in holiday garb, wearing showy head-dresses, gorgeously decorated with bright colored feathers. The scene was new to me and awe-inspiring.

My pulse did not resume its usual measured beat until I was well along in the woods road beyond the village. There I met an Indian boy about my own size and we stopped and tried to strike up an acquaintance, succeeding pretty well at first, notwithstanding the fact that I could speak no Indian except two or three stereotyped words of salutation,

while he knew no English, save "How do!"

I was wearing a blue coat with bright brass buttons which he seemed to greatly admire. He evidently wanted one of them, and made motions as if to pull it off. I made vigorous gestures of dissent, which seemed to arouse his anger, for he doubled up his fists and assumed a threatening attitude.

I, too, squared off in readiness for a fight.

Thus we stood for some time, scowling at each other, but neither ready to hit the first blow. Finally, I became tired of the situation and heartily wished myself out of it. With a sudden impulse I turned and took to my heels, running for several rods. Then I was overcome by a feeling of shame that I should run away from a boy of my own age, and I wheeled around to go back and face him. He was running in the other direction!

Here ended my first and only Indian adventure.

I stayed with my father until he was ready to go home at night and walked back with him. Nor did I ever again go past the Indian village alone.

J. D. Dillenback.

Acid-Proof Cork.

According to a German scientific paper, cork can be rendered acidproof by the use of a solution made up as follows:

"A solution of 15 parts of gelatine, 24 parts glycerine and 500 parts of water is prepared and heated to 45 degrees Centigrade. The corks are placed in this mixture, where they are allowed to remain several hours; they are then removed, washed with water and dried. They are next placed in a bath consisting of 20 parts of petrolatum and 70 parts of paraffin, heated to about 40 degrees Centigrade.

"This treatment protects the corks against the action of acids and other substances that exercise no solvent action on the paraffin. The corks can not, of course, be used for bottles containing alcohol, ether, benzine, benzol and similar liquids."

The Tony Feed Cutter



has proven a wonderful seller because of its construction and adaptability to different cuts.

Furnished with one or two knives and can be regulated to cut in lengths from one and one-fourth to one and one-half inches. Made for hand or power use. When used as a power cutter a clamp pulley is furnished. Frame is hard maple, knives of oil tempered steel.

Your customers will like the "Tony" and you should see that they are supplied.

If you have not full particulars, send at once for our special Implement Catalog which feature many good things for your trade.

Brown & Sehler Co. Grand Rapids, Mich.

"Sunbeam Goods are Made to Wear."



Clerks Should Be Kind To the Mere Man.

Written for the Tradesman.

"Girls," said the old dry goods merchant to his force of saleswomen, "I feel constrained to ask you to be a little kinder to the men. I should like to have this store known far and wide as 'the store where they are kind to the mere man.'

"When a man comes in here do not snub him nor slight him. Let his blunders pass unnoticed and never, never slyly ridicule him behind his back. He feels awkward and out of place and is suffering enough already; so, in common humanity, treat him right.

"It isn't from choice that the poor fellow enters a dry goods store at all. Quite likely he would rather be hanged or have smallpox than ever darken our doors. But he had to come. He was sent by her. So, being an agent acting under higher authority, without initiative or determination of his own—a meré understrapper, as it were—he should be shown the utmost consideration.

"Maybe he lives in the country and it is a stormy day and his wife could not ride in ten miles just to get a few little things which amount to only \$1.78 anyway. So she makes out her list and hands it to John.

"Perhaps he resides in the city and his wife is so busy with her Christmas fancy work that she can not spare a minute to get down town herself; so she sends by her patient, much-enduring husband to buy a half dozen more skeins of embroidery floss (different shades, all of which have to be matched) and four yards of material.

"Is there anything known to the mind of woman which she will not harass the soul of man by asking him to go and purchase for her? Corsets and torchon trimming and all-over lace and collar stays and baby stockings! He would be a far better judge of flying machines than of any of these articles, but don't allow him to feel his deficiencies.

"The mere man doesn't know and he knows he doesn't know. That is the beauty of it—he is so humble. So don't rub his ignorance in on him. Treat him like a gentleman and a scholar.

"When he asks advice and guidance, give it gently and tactfully and conscientiously—according to your best light and judgment. Remember that feeble and inadequate as he seems here that in other situations he may be a man of power. In commerce, on the field of battle, in the mechanic arts, he can make good. It is only when standing before a dry goods counter that he seems weak and undecided and hesitates whether to take the calico with a dot pattern or that with a little star.

"Help him as best you can to select what she wants. Don't try to palm off on him some outlandish thing which won't sell to anybody else. It isn't right to work off stickers and hangers upon a mere man. Another reason for not attempting it is that he will come lugging them back if you do. Remember that when a man is shopping, there usually is a power behind the throne; and that power is she.

"We ought to be kind to the mere man because he really wants something and wants it right away. We have to wear ourselves out showing goods to persons (mostly of your own sex, girls) who either don't want anything or don't want it very soon. They come in to compare what we have with what they can find in all the other stores in town, and with a lot of samples they have sent away for, and with some stuff their Aunt Milly bought in New York City. When their minds finally are made up, possibly they will purchase something, somewhere. We may get the deal and we may not. Not even Marshall Field nor A. T. Stewart in his best days could sell anything to a woman until she was ready to buy.

"This is all right, but a man is ready the moment he comes in. He wouldn't come if he was not ready. If we have what he wants, you are just as sure of a sale as if you had the money in the cash register. If he can find here the things he is looking for, he will not track around to other stores to compare prices.

"Sometimes, especially at this season of the year, a man comes in who is not sent. He comes to buy a present for her. Then, girls, do not fail to be kind to him. He is a free spender on such occasions and we may as well have his money as for any of our competitors to get it.

"Don't take advantage of the fact that this is the one time when she can not send him back with the goods if they don't suit. She can make him mortally miserable when he takes her the wrong thing; so sell him something that is nice and in good taste and desirable and that can not fail to please her in every way. Then when he pulls out his roll of bills and pays, you will have the moral satisfaction of knowing that his honest soul will take well-deserved pleasure in her genuine delight and gratitude.

"I have spent some forty years su-

perintending-or trying to superintend-saleswomen; and, girls, I must say you are still a marvel to me. You are too wonderful for my comprehension. How a saleslady who weighs only ninety-five pounds, including her scissors and back hair, and who draws only \$9 a week pay, can make a man on the other side of the counter, who weighs 200 pounds and whose time is worth \$5,000 a year, feel like infinitely less than 30 cents when he tries to buy a few common articles-this is something I can not understand. I know you are equal to just this, girls, but I beg of you not to do so any more.

"I think I may say that I know something about dry goods and am a fairly good judge of everything in our line from point d'esprit to wool blankets. Still, after all my years of experience, I should hate to go into a strange store, approach a haughty specimen of a lady clerk, and get out a little list calling for two spools of sansilk, deep pink, three yards of huck toweling, bleached, twenty inches wide, two pairs women's hose, 25 cents and rather wide in the leg, and one fleeced undershirt for a child of 6 years. I suppose I could do it, but I had about as soon stand up and be shot. Perhaps the main reason, girls, why I ask you to be kind to the mere man is because I am a mere man myself and I sympathize with the sufferings of my kind."

Fabrix.

Not For His.

Rich Man—Would you love my daughter just as much if she had no money?

Suitor-Why, certainly!

Rich Man—That's sufficient. I do not want any idiots in this family.

Important.

Mrs. De Style-Marie, I shall take one of the children to church with me.

The Maid-Yes'm.

Mrs. De Style—Which one will go best with my new purple gown?

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.

Bargain for Shrewd Buyers At the Right Time

We have secured from the recent auction sale of Lyon Bros., (bankrupt wholesalers of general merchandise). Chicago. Ill., some of the best and cheapest lots in staple and seasonable Merchandise consisting of the following:

Piece Goods, Ribbons,
Sweater Coats, Hosiery,
Underwear, Knit Goods,
Beaver Shawls,
Handkerchiefs, Etc.,

which we now offer at Big Bargain Prices. These goods are strictly first quality and in perfect condition. Our latest Bargain Bulletin just off the press. will give you full particulars. Do not fail to write at once, it will save you dollars. "Get in touch with us now."

Eisinger, Dessauer & Co. Wholesale Dry Goods

114 to 124 South Market St., Chicago

(When writing please mention Michigan Tradesman)

DR. DENTON

Sleeping Garments For Children Are Popular

We Carry Two Grades

C-10 in sizes 0 to 2 sell at \$4.50. 3 to 6 at \$6. 7 to 10 at \$7.50 per dozen. C-15 is the better article and has a drop seat. Sizes 0 to 2 sell at \$5.50. 3 to 6 at \$7. 7 to 10 at \$8.50 per dozen. Color is gray. Packed two garments of one size in box.

Infants Underwear

Vests. fine ribbed, part wool, sizes 1 to 7 at \$2.25 for all sizes. All wool, sizes 1 to 6 at \$4.25 per dozen for all sizes. Color is cream white. Packed ½ dozen in box.

Dr. Ruben's Shirts

We also have two grades of this kind. Cotton. in sizes 1 to 6 at \$2.25 for all sizes. Wool. in sizes 1 to 9 at \$3.50 for size 1. rise 50 cents for each size. Color is cream white. Packed ½ dozen in box.

Take a look at the samples.

Grand Rapids Dry Goods Co.

Exclusively Wholesale

:-:

Grand Rapids, Mich.

STAY-AT-HOME BUG.

How It Affected a Newly Married Traveler.

Written for the Tradesman.

A group of the traveling men of Hick's wholesale grocery house were gathered in the sales manager's back

"Say, did you fellows know that Hard's going to quit?" spoke up one. "Hardy?" they exclaimed in chorus, and there was a general murmur of amusement. "Why, that fellow could not get a better job than he has here. What's the matter? Fired?"

"Not much," stated the first speak ' he's going in business for himself, I'll tell you, and from what he tells me, he's got the system for hauling in the little green plasters."

This remark was also greeted with considerable levity on the part of the listeners and a general demand was made for the particulars of the getrich-rapid scheme of the astonishing Hardy, who was not considered in the light of a remarkable success by his fellow workers, although they enjoyed his agreeable disposition an 1 good humor.

Well, I'll tell you that man has the finest little commercial enterprise planned that ever entered the head of a J. Rufus," began the spokesman, "and the peculiar thing about it is that it is all owing to his wife. You know he got married just a little while ago. His wife did not want Freddie off on the road with the boys so much, so she started on him the first trip he took. Somebody must have told her what a jolly good fellow her handsome husband had been in his bachelor days and she was afraid of some of the stuff getting back in his blood and wanted him safe at the family fireside-the same thing we've all gone through, you know-only this little girl seemed to have it worse than usual and Hardy fell for it."

It being Saturday afternoon and the subject promising interest, the men settled back in their chairs and the story was unfolded something as follows:

There was quite a scene that first trip. Here was the young husband going out for two weeks, and the worst of it was that after a few days it would be two weeks more and so on all the year round. So after she had kissed him goodby and told him to be a good boy she looked up into his eyes-this is according to Hardy's own story-and said, "Now, you must get some work that won't take you away from me all the time. And right then and there he made up his mind he would get some job around home if it was only clerking in a grocery store.

Well, time went on and nothing turned up and he began to think that the road would have him until he was retired. But that little wife was thinking, too, and, more than that, she was doing. Hardy got discouraged, thought it wasn't any use, and was ashamed to say anything more about it to his wife. He came back from one trip rather unexpectedly and discovered his wife in her room with scissors, a ruler, a great pile of cardboard and tissue paper, cutting out patterns on the floor.

"What in the world is coming off here?" he called out, as his wife jumped to her feet and looked up at him somewhat shamefacedly. She only hid her face on his shoulder and refused to say a word. It was a new experience for Hardy and he became rather alarmed to think his wife should be hiding anything from him, even if it were as harmless a thing as this appeared. Well, finally, after storming a little at her, 'he persuaded her to tell him this muchthat it was about that new business of his that would keep him home. That was a poser for our friend Hardy. He looked down at the pile of cardboard and paper and patterns of women's garments.

"My dear girl," he said, "are you going to make a dressmaker's assistant of me or is it a job of cutting out picture puzzles from the Sunday newspapers. Will I have to wear an apron or maybe put on dresses?" He laughed and laughed, and the more he thought of it the more he laughed, until his little wife became very much irritated and refused to say another word about the matter except that he could wait and see.

The little incident made very little impression upon him except that it was a good story for him to take with him on his next trip.

After this the boys saw but little of Hardy. He spent nearly all his spare time in his own room in the hotel writing and figuring. But he took such a sudden and marked interest in women's togs that it seemed almost scandalous the way one so recently married was gazing at all the well-dressed women. He made friends with the fashionable milliners in most of the towns on his route and used to spend a whole evening talking to Mildred, the stylish blonde girl at the cigar counter at the Hawkins House in Waverly. It got to that pass that one of his particular pals undertook to speak to him about it, but he only gave him a vacant stare and rushed to the hotel window to get a better view of some walking fashion plate that was going by.

Things went on in this manner for several weeks. It got to be sort of an old story with the boys and Hardy was regarded as a little dippy and accepted at that.

By the time the narrator had arrived at this stage of his story there was a considerable display of impatience on the part of his hearers, who felt they had allowed him the floor about long enough. Noticing this he suddenly broke off, paused a moment, and said.

"Well, boys, I see you want me to come to the point and tell you what all this had to do with a man's quitting this house and going in business for himself. Here it is: Now what do you think Hardy is doing?"

"Letting his wife make dresses and delivering them for her at two bits a trip," spoke up one of the younger men.

"Not on your life. He is incorporated into the Acme Correspondence School, for the education of bright young men and women into the art of drawing large salaries as cutters and designers of women's fashionable tailor made suits. That is what is wife was working on when he caught her with the patterns that day. She was trying to find a me ins of teaching in ten lessons the secret of fitting a standard pattern of the latest style to almost any figure. It was something like that anyway, as near as I can remember Hardy's explanation. But the meat of the whole thing is that these two young commercial pirates have advertised and worked up a business which keeps the wife busy getting out lessons and Hardy copying them on the typewriter to such an extent that only to-day he has engaged two stenographers and will spend all his time lirecting and working up new ideas in the advertising. That wife of his is a corker. Never told her husband another thing about the plan from the day he caught her with the cardboard figures until the thing was all worked out and only needed the finishing touches. Hardy was so crazy about the whole thing that he spent all his spare time trying to improve upon it and that was the reason for the sudden interest in all the fine dressers. He says he did get some ideas that way, too, that he will make money on as soon as he can find the time to develop them. Well, now, would you believe it, my own daughter borrowed fifteen dollars from her poor dad just a few days ago and you could have knocked me over with a feather when Hardy told me to-day that she was one of his pupils. It costs \$15 for a course of lessons, you know. Yes, sir, they all seem to fall for it."

Just at this moment the door of the room was thrown violently open and the subject of all the conversation burst into the gathering.

"Came to say goodbye, boys. You know I'm going into business for myself. No more 'Dear House, please send check' for me. Say, what do you think of this"-he held out a bunc's of opened letters decorated with blue money orders, checks and express orders.

Twenty-one new pupils came in on the last mail at \$15 apiece. There

is system to this when you get it started. I certainly advise you fellows to do a little scheming and get in a proposition of your own. Weil, I must go. Never was so busy in my life. So long, everybody. Be good."

He was gone before any of the

group had uttered a word.
"There you are," broke out former spokesman, "how does that strike you? Did you ever see Freddie Hardy as full of business in your life? I guess there must be something in this get-in-business-for-yourself bug that so many of them get stung with as soon as they get married. I only wonder if that daughter of mine will ever make enough money in the women's tailor business to pay back that \$15."

William A. Mulhern

Do not allow yourself to be influenced for the wrong by other persons; have a mind and a purpose of your own; weigh such matters carefully, but act from your own best thought.

Cultivate a good, clear, legible handwriting; many business men judge quickly on this point; a good hand in writing is ever appreciated.

The Man Who Knows Wears "Miller-Made" Clothes

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

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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



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Wholesale Dry Goods

Grand Rapids, Mich.

SANTA CLAUS.

No Necessity of Society For His Suppression.

Written for the Tradesman.

A long time ago, when folks were not really as wise as they thought they were, the drollest movement you ever heard of was started. Or, to put it a bit more accurately, this odd movement was supposed to have been started. As a matter of fact, though, there never was any real progress to this funny project; for, just as the wasp is said to be bigger as a young wasp than he is when he has grown to be an old and sophisticated one, so this singular enterprise whose history I am to record was larger in its incipiency than it was later on. To tell the truth-and the first business of the historian is to stick to facts no matter what comes of his manuscript-this movement tapered off after the manner of a tetrahedron. And when the vertex was presently arrived at there wasn't anything further to be done.

Yet for a time the agitation made considerable stir, and it was confidently asserted by some of the folks most deeply interested in it that this movement was destined to revolutionize things. The thoughtful student of movements both ancient and modern will readily understand that faith in the revolutionizing quality of their pet movement is always a characteristic of the movement's promoters. The men back of this enterprise held meetings, organized a society with a real constitution and concomitant by-laws, passed numerous resolutions, appointed committees, elected a President, and, in a word, behaved just like any other aggressive organization is supposed to behave. Now what do you think they named this organization? Well, you wouldn't guess it in a thousand years. And as that is rather longer than I care to keep you guessing, I'll tell you just what they called it. They called it, The Society for the Suppression of Santa Claus.

Now one of the most important things about any movement is that it shall move. When a movement doesn't budge, it's a safe guess there is something out of kilter. So if you are involved in a movement that suddenly develops a penchant for fixedness, it's a good plan to get out and see what's the matter with the works. This movement for the suppression of Santa Claus stuck fast. Instead of growing to be a big society with a capital "S," it fluked. The attendance at the regular and called meetings dropped off until it became very discouraging to those who liked brisk and snappy progress. The Secretary got to be sc derelict in his duties as Secretary that he used to forget the book containing the minutes of the previous meetings. And that, as everybody knows, is the gravest offense a secretary can commit-I mean officially. After a while he lost the book somewhere or other, and reported that, although he had combed the apartments of his dwelling from attic to cellar, the book couldn't be found.

You should have seen the cold, steely stare with which the President transfixed him. While I didn't witness the stare, I have it on authority that this particular historic stare was a cutter for sure. Everybody's sympathies were with the President, of course; and everybody was prodigiously pestered with the Secretary for being so careless; for the Secretary's book contained the only existing copy of the Society's constitution and by-laws.

To make matters worse, committees specificially appointed and succinctly instructed, failed to commit. Even the press agent, who had a typewriter of his own and was supposed to be a very fluent and forceful and voluminous writer, got to be absolutely punk from a pressagent standpoint. When the President prodded him betimes the press agent only winced and said committal things. Finally the President called him to task in open meeting, by saying: "Mr. Press Agent, will you kindly arise, address the chair in due form and tell the members here present how it comes about that we never see anything in any of our numerous and excellent publications about this notable Society and its doings?" All eyes were focused on the press agent. The poor press agent looked peeved, started to arise, hesitated, but finally got to his feet and gave the high sign of courtesy, which the President immediately acknowledged in due and regular form; then the press agent coughed, swallowed a time or two, and did a few other preliminary stunts that some public speakers are addicted to, and said: "I can not make 'em print my copy. I, I've written up our meetings, reported our social events, sent in extracts of the best speeches that have been made by our eloquent members-in fact, I have done everything I can think of to make my reports interesting and available. I've typewritten my copy, double-spaced it, marked it original and exclusive and sent stamps for the return of it, if for any reason they couldn't use it. Up to date I have turned out one hundred and twenty-five articles about our Society, aggregating something like a hundred and twenty-five thousand words-every one of which has been declined at least once, and some of them as high as five times. The truth is, if you must have it, editors don't care a tommy-rot about our Society." And having delivered himself of this pithy but pitiful complaint, the press agent poutingly tendered his resignation. The Society refused to accept the press agent's resignation, and the President sagaciously changed the subject.

I think the press agent's pathetic report did more to discourage the members of the Society for the Suppression of Santa Claus than anything that had happened up to that time. It is said that there were only three members out at the following meeting. And although there were sporadic flurries of apparent interest, the poor Society got on its last legs and not long thereafter died.

It is rather curious that, of the members of this odd Society, the name of not a single one can be ascertained. Unless somebody should accidentaly discover that Secretary's book (which isn't at all likely(, they will never be known. And although I have written to a great many editors and associate editors throughout the country, I have not been able to find the name and address of the man who acted as press agent. His letters, it seems, were not considered important enough for filing. The most dilgent search on my part has yielded no documentary evidence to work on. And the absence of documentary sources is a serious handicap to the historian no matter how hefty he may be as a scientist. The most I have been able to get at is the name of the organization and a few oral traditions as to its avowed business.

From these traditions it appears that the folks who formed this Society were minded to do so because they felt that Santa Claus was a pesky little fellow who got folks feezed to no purpose. According to the alleged arguments of the once active instigators of this stationary movement, they asserted that a great many people made themselves poor in order to make other people happy at Christmastime; and that many of the persons who bought extravagant presents for their friends had better bought meat and shoes and stockings for their children and granite-ware for the kitchen. It appears that one of the stock arguments of the defunct Society for the Suppression of Santa Claus was that there is such a press and crush in the stores and shops for several weeks before Christmas; such a higgledy-priggledy mess; such needless stewing and fussing, and all that sort of thingthat the only realy rational thing to do is to cut Christmas out entirely, And the impression seems to have existed in the minds of the members of this defunct organization that the only earthly chance of doing away with Christmas shopping, Christmas giving and Christmas worry and flurry and unseemly levity, was just to suppress Santa Claus, the Patron Saint of our Chrismastide.

It was frankly conceded by the charter members of the Society for the Suppression of Santa Claus, that he was at the bottom of the whole business. Therefore it was proposed to squelch Santa Claus. They meant to put the ban on him, and put it on good and hard. They dubbed him a myth, they called him a pest, they said he was a nuisance; and they confidently asserted that, when they got through with him there wouldn't be so much as a single silver hair left from that luxuriant crop of chin whiskers, nor would there be any remnant of that jaunty red suit with the fur trimmings. This iconoclasaive Society proposed to squash our quaint, squat, little Santa, and then efface his very clothes. It was even intimated that they meant to fumigate the chimneys down which Santa was alleged to have climbed with his perennial bag of toys. Whether they really meant to go to such a ridiculous extreme of vindictiveness or not, one thing is certain, and that is they boasted that they would make it a crime, punishable by law, to print colored pictures of the dear, rosy-cheeked, merry-faced little chap whom children the world over intuitively love. Oh, if the oral traditions that I have gathered up are to be depended on at all, this funny Society contemplated drastic things. One very old man who used to live several doors from the building in which the Society's meetings were held, told me that some of their speakers were "powerful orators." One speaker in particular, so the old gentleman informed me, had a ponderous voice. And the possessor of this voice used to bellow out sonor-

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ous sentences apropos of most anything, or, like as not, nothing at all. The old man couldn't recall the speaker's name, if he had ever heard it; but the way his voice leaked out and fractured the surrounding silence, said the old man, with a foxy twinkle in his eyes, was alomst equal to a trial sermon.

It makes one feel real sad to think how much excellent effort was wasted trying to get this anti-Santa crusade going. Of course the movement just couldn't hike along as a real robust and nimble movement should-and doubtless for the same reason that nobody can life himself by his own pull-straps. If they had had forty secretaries instead of one, it wouldn't have made any difference in the end. If they'd had forty million de luxe copies of their constitution and by-laws, it would have been just the same; they'd all gotten lost in process of time. And if they'd had forty thousand orators, each man of them with lungs like a pipe-organ bellows, and with real ideas to synchronize with the sound, the Society would have gone to pot just the same. Before ever the Secretary had written a line on the white page of his record book, an invisibl word was already written there - the word Ichabod. The unvarnished truth of the matter is the Society for the Suppression of Santa Claus attempted a thing that can't be done. There is no earthly way of suppressing his staintship. He has been with us so long and he has brought so much joy and sunshine into the world. people are not going to let him go. The children are wild about Santa Claus, and when you get down to fundamentals the grown-ups are just about as enthusiastic over him as the children are. Consequently my conclusion, based upon a careful study of the oral traditions of the Society for the Suppression of Santa Claus, is that our patron saint is going to remain on the job indefinitely. there were a planet somewhere inhabited by creatures (I'll not call them men) in whose bosoms the last spark of human kindness had died out, leaving their hearts cold and utterly selfish; if among these strange, unhappy creatures there lingered no vestige of love or sympathy or brotherly interest, then such a Society as this might conceivably make a go of it. And yet I am rather inclined to think that, among such creatures, there wouldn't be any society at all. In fact, as long as you've got people, you've got Santa Claus. Charles Lloyd Garrison.

Big Plums Are Reserved for Men Who Work.

Written for the Tradesman.

There is a whole lot in the attitude one assumes towards the work that he hopes to accomplish. And this applies both to merchants and to salespeople-and, for the matter of that, to everybody else under the sun.

Our attitude towards our work is determined very largely by our view of life and its values. It is an integrant part of that vast complex, which somebody has phrased, "our reaction" upon our environments.

Some people enjoy work, others do their work more or less mechanically, with practically no accompanying pleasure or displeasures, while others confessedly work under protest.

To which class do you belong?

Good, clean-cut, effective work invariably has in it an element of spontaneity and joy. It never is perfuc-

Slip-shod work is commonly done by the fellow who goes about his task without any sentiment whatever.

Wretched work is done by the man who is working under protest.

Latter-day students of efficiency have discovered that both the quantity and the quality of the work are determined by the mental attitude of the worker. When the attitude is right, the work is right; when the attitude is wrong, the work is

Time was when work used to be looked upon as a kind of necessary

Some of the old-time theologians used to contend that the divine injunction-"In the sweat of thy face shalt thou eat bread all the days of thy life"-was, in fact, a part of the so-called "curse" pronounced upon man. According to this childish world-view, the cup of man's happiness was full as long as he was absolutely unoccupied and idle: but when he was thrown upon his own resources, so that he had to work for a living, his troubles began.

In our own day we have had an extensively read poem ("The Man With the Hoe"), celebrating the supposed deadening and blighting influence of that simple implement of

Always the street orator can get an interested group of people stand about listening to his tirades against the more favored classes, interpolated, as they generally are, with baseless promises of forthcoming immunity from labor.

But the simple, unvarnished truth is that the busy man is (other things being equal) the happy man.

This fact is abundantly proved by the numerous examples of erstwhile active men who have retired-only to discover that the easeful life is a delusion and a snare.

It is of the nature of energy to express itself.

That alert, resourceful, energetic men should somehow express themselves is as natural as it is for sparks to fly upwards.

Perpetual repression means stagnation and death.

Work gives man an opportunity for self-expression, without which life would be dull and uninteresting.

If work is a means of self-expression, then work is elevating rather than degrading.

This is a wholesome doctrine and full of comfort to workaday men.

It used to do Thomas Carlyle good to dilate on the ennobling power of

According to his thought, toil was a kind of redemptive process for

He never dispaired of a man as long as he was chockful of energy, and came home hungry and dog-tired at night.

The man who hammers away industriously upon that red-hot piece of iron is performing a twofold function," says Carlyle, "he is making some useful implement, and incidentally he is pounding some meanness out of his own system-burning up some dross in his nature that, otherwise, might choke the pores of his being, and make him an infinitely less fit biped for us mortals to associate with. For heavens sake, therefore, do not stop him! Let him stay on the job."

These are not precisely Carlyle's words; but the ideas are his.

And his ideas are essentially sane. If there is any milk of human kindness in us, let us take heed how we spread abroad the seeds of unrest.

He who exalts labor is a friend of the race.

The fellow who scorns labor, even the humblest kind of it, is either a mental weakling or a snob.

His opinion, therefore, weights about as heavily as a cipher with the rim rubbed out.

The clerk who looks upon routine as a prosaic grind-and therefore a thing to be dreaded-is making one colossal mistake.

Routine is work and work is inevitable.

Let him the rather invest routine with a new dignity.

By so doing he will not only add wings to the hours that now seem to drag along so tediously, but he will also immeasurably increase his own efficiency.

He will therefore become a "workman that needeth not to be ashamed" when the hour for closing has arrived.

He can go home with a clean conscience, realizing that he has done his

We should always do our bestnot alone for the sake of the boss. who is paying us on the basis of the best that we can produce, but we should also do our best for our own sake.

Half-hearted, disinterested, reluctant work is debasing.

A man had better quit the job and become an out-and-out loafer than to fill the working hours with rotten service.

The shirker is dishonest at heart.

And the shirker knows in his heart that he is dishonest.

Tell him so frankly, and he'll hang his head shame-facedly, and confess by his evident embarrassment that it is so.

Don't be a shirker.

Some men are continually wondering why they hang evermore on the lower rungs of the ladder, while other chaps climb all over them and make their way to the higher levels.

These are the unconscious shirkers. They think they are working, when in truth they are only pottering around, making a noise like indus-

Let your work be clear-cut and incisive

That is, make it intelligent work. That's the kind of work that counts.

And by all means put snap and ginger and spontaneity into it.

Go at it with a song on your lips.

Remember that the real worker is of a noble fellowship.

Hitherto the choicest spirits of all the ages have toiled.

Until the end of the chapter they will continue to toil.

Apart from toil there can be no choice spirits.

Therefore, my boy, if your attitude towards this thing of work has suifered an unfortunate wrench at the hands of some blatant troubler, iron out the kink just as soon as you can, and settle down to a profitable basis. All the big plums are reserved for the fellows who like to work.

Frank Fenwick.

Valley City Biscuit Co.

Grand Rapids, Mich.

Manufacturers of

Cookies and Crackers

Write for Price Lists

We Make a Specialty of 10c and 12c Cookies

NOT IN THE TRUST

Just as Sure as the Sun Rises



Makes the best Bread and Pastry

every dealer who recommends

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 satis-

Make Crescent Flour one of your trade pullers-recommend it to your discriminating customers.



Voigt Milling Co.

GRANTING CREDIT.

How To Get the Data To Act Intelligently.*

Credit is simply commercial confidence based on the apparent stability of the prospective debtor sufficient to meet our requirements; reliance upon our own previous experience with a given debtor or with all other creditors to whom we may apply for information.

Webster says credit is to trust, to believe, have confidence in, honor, time allowed on goods sold. Confidence is the foundation stone in the building of credit. There must be a definite foundation for this confidence, observantly a certain working capital is indispensable and it is generally conceded that there can be no truly safe credit without adequate capital notwithstanding rare instances prove the contrary.

In the granting of credit from the manufacturers' and jobbers' standpoint there are many important factors of which I will name the following:

- 1. The physical condition of the business conducted by the party desiring credit.
- 2. Adequate working capital and available assets and liabilities.
- 3. Secured indebetedness.
- 4. Adequate protection by fire insurance.
- 5. The duration of business life.
- 6. The antecedents of the customer.
- 7. Married or single.
- 8. Character, habits, honesty, age.9. Record of paying his debts.

The physical condition of the customer's business I believe to be one of the important essentials in the successful granting of credit. The dealer whose stock is kept in a condition of chaos, who conducts his business without regard to the law of order and system, who has no apparent aim in mind except to be a merchant is, to my mind, a subject for careful handling and can safely be considered a hazardous risk.

There are, however, exceptions to this rule. I have in mind a dealer whose place of business is most disorderly, no apparent system in keeping his books or anything else, and he is considered good for any amount. This is purely an exception to the rule and we therefore should be very careful in investigating the physical condition of a customer's business before the extension of any considerable line of credit.

The information concerning the physical condition of a customer can be secured through various sources, the traveling salesman, the commercial agencies, banks, attorneys, collection bureaus or, incidentally, by a personal survey of the premises, and as far as possible the credit man should make a special effort to personally inform himself on this point.

The available assets usually consist of the stock, building, funds in bank, homestead, other realty, bank or corporation stock, personal prop-

*Paper read by F. L. Locke at meeting of Grand Rapids Credit Men's Association Dec. 14. erty of various descriptions, bills and accounts receivable.

The value of these assets is usually given in a statement either to to the manufacturer or jobber and is usually determined by the customer himself, and when we stop to consider that a majority of business men are wholly unfitted for the business life in which they are engaged, you can appreciate that we can not place too great reliance upon these statements.

An analysis of the estimated value as given by the customer universally proves that they are listed at more than par value and do not represent the intrinsic value of the assets. A closer scrutiny of the statement may divulge that the real estate is held jointly, the corporation stocks listed are way below par in value and inconvertable. The bills and accounts receivable in some instances can be scaled safely 50 per cent. of the listed value, and I might say that this is a pretty safe rule to go by when you are arriving at the



actual value of the assets of the average dealer. You should also take into consideration the homestead and exemption laws, which will still further curtail the actual value of the assets as listed.

The liabilities usually consist of accounts and bills payable, mortgages, etc. In this case you will never be called on to apply your 50 per cent. discount rule, as they are usually above par.

The credit man should also carefully dissect a statement and endeavor to secure reliable information concerning secured indebtedness

By secured indebtedness I refer specifically to chattel mortgages, bills of sale, goods sold on consignment, etc. Sometimes, as some of our brothers have experienced, it is a very difficult proposition to get hold of the desired information, particularly when the dealer lives in some small town where the township clerk is the only authority having a record of such transactions in his town. The township clerk may live miles from the nearest station and when you arrive there he may not be on time and his wife inay not be able to find the records which

are sometimes kept in a bread can or elsewhere. It is the writer's hope that through the Credit Men's Association the time is not far distant when the records of the filing of chattel mortgaes, bills of sale, etc., will be with some county official at the county seat, readily accessible to all who may desire this information.

I believe that it is a pertinent question to ask the prospective customer whom you are investigating from the standpoint of the physical condition of his business, whether any portion of the stock is on consignment.

A dealer may make a fine showing of his stock, but when the crash comes you may find that the largest creditors are amply protected by having a consignment selling arrangement with the customer and that the title of the goods does not pass until the goods are sold and paid for. Thus you can appreciate the necessity of being particularly careful in investigating along this line.

Fire insurance should also be considered an important factor in the extension of credit. I do not believe that there is any set rule whereby the actual amount of fire insurance that the dealer should carry can be determined, but in each case the matter should be treated as the conditions warrant.

A customer whose assets is \$50,000 and only owes \$10,000 or \$15,000 is not expected nor required to carry the insurance for the protection of his creditors as does the dealer who owes \$30,000 with the same amount of assets.

In the first case, if the merchant has sufficient assets outside of his stock in trade to take care of his indebtedness, it would be a very delicate matter to insist upon his carrying a large line of insurance. In the other case, it is your duty to insist that the dealer carry a sufficient insurance on his stock to cover all contingencies. He may say to you that he can not afford to carry so large a line, owing to the high rate of insurance or for other reasons, or, perhaps, he will explain that the insurance companies will not carry a greater line of insurance on his stock. If he can not aoffrd to carry a greater line of insurance it is certain, Mr. Credit Man, that you can not afford to jeopardize the interests of your house by carrying his insurance risk for the small profit you may derive from his business.

If the insurance companies decline to carry a larger line it would be indicative of either a fictitious value of stock or of an extra hazardous risk and should invite your special investigation to determine the real facts in the case.

If you are extending a large line of credit to a customer and you do not consider that he is adequately protected by insurance and you do not wish to incur his ill-will or displeasure by insisting on his carrying a larger protection, perhaps you can diplomatically arrange with him to carry a policy payable to you as your interest may appear covering the line of credit granted.

We oftentimes overlook this important matter of insurance, but it is brought very forcibly to our attention when we learn that some of our customers have suffered a complete loss of building and stock by fire; then we, as manufacturers and jobbers, are called on, not only to share his loss but oftentimes are asked to furnish additional capital on which he may commence a new business life

The length of time a customer has conducted his business should also have a bearing in the extension of credit. A man or firm who has been in business for five or ten years, who has made no apparent headway, you can be sure is or will be eventually a losing proposition and very limited credit should be granted.

Too often our sales and credit departments, working hand in hand desirous of making a showing in the volume of business, make the mistake of taking just one more chance on dealers of this class. If per chance they drop the customer before he drops them, they figure they are wise credit men and none of us will gainsay but that they are lucky. Just keep an eye on this class of dealers for they will be sure to bring you trouble.

We should also carefuly consider the antecedents and qualifications of the man or men composing the working head of the firm for universally the failure or success of the business depends upon judicious management.

You should ascertain whether the customer has ever failed, suffered loss by fire, if so, what adjustments were made, cause of fire, etc. Secure if possible a record of his past business as well as personal life. If you find that the man has failed in business several times it is unnecessary for me to say to the credit men that his credit needs watching. If he has suffered loss by fire in a general conflagration or from any causes beyond his control, it should have no effect upon the extension of credit. If, on the other hand, he has the reputation of being a fire bug you had best pass him up or sell for

Whether the customer is married or single also has some bearing in the case, particularly from the standpoint of exemptions allowed a married or a single man. A married man also is supposed to have reached a point in life where he assumes greater responsibility and is therefore more careful in his transactions than the man on whom none are dependent, but taking it as a whole there is not a greater difference between a married man and a single man as is aptly illustrated by a story I once heard which runs something as follows:

A young man once visited an insane asylum and was shown through the various wards and at last arrived at a cell where the inmate, with dropped head, refused to converse with anyone. The attendant shook his head, saying, "Poor fellow, poor fellow; this is a case of a young man being deeply in love with a

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young lady, but was jilted and she married another man." Passing a little farther down the ward they came to a padded cell in which the lunatic was raving, stark mad. The young man enquired of the attendant as to the cause of his condition. The attendant replied, "This is the other man."

Character should also be considered. There are many ideas of what constitute character, but just let me give you a few:

Character is property. It is the noblest of possessions. It is an estate in the general good-will and respect of man.

Character begets confidence in our fellow men and confidence, in turn, opens the way for opportunity in all the honorable paths of life.

Character is that central magnetic force of real manhood and true womanhood, born of a combination of the positive faculties and qualities, moral, mental and physical.

The attainment of character is the result of choice in life, upright, honest lives, morally and physically free from the negative or destructive qualities that tend to debase mind, soul and body.

The habits of the man, or individuals composing the firm, also should be carefully considered. A man who is intemperate, a man whose moral habits are subject to criticism, a man whose associates are not of respectable character, should be made to feel that there is a premium placed by the credit man on exemplary habits.

The honesty of the individual should also be considered. Some men are honest through fear, some are honest through policy and some are honest because it is right. Honesty to me is one of the most vital and important factors in the extension of credit.

You can see how we are placed at the mercy of the man in business in making his statements in divulging information concerning the actual condition of his affairs, how important it is that this information should therefore come from an honest source.

Many business men and firms have started with but one asset, namely, honesty. A man who is strictly honest can seek and expect accommodations at the bank or from his fellow men at times when the shady merchant is unable to secure the accommodation at any price.

If you are sure that your credit is extended to an honest man you can feel that it is thrice safe-guarded.

The record of how a man treats his obligations also plays an important part in determining the credit qualifications of the prospective customer. If a firm is slow in paying, habitually deducting cash discount after the bill has matured, make erroneous claims for damages or unsatisfactory goods, or have the habit of closing their accounts with non interest bearing notes, in fact, who employ all the shady schemes known to the business world in order to increase their profit at your expense, a customer of this character should

be held strictly to the terms of the sale and given to understand that such action would be taken into consideration in granting future credit.

And, further, the physical and economic conditions of the community upon which the prospective debtor is dependent for his commercial life should also be considered. Communities that specialize on crops are liable to cause trouble in case of failure of crops for successive seasons, so that in extending credit to a customer in a commu nity of this kind we should be careful to restrict our line and terms as much as possible when we learn of crop shortages or low prices on any commodity. For instance, you who have occasion to extend credit in the South where cotton is the chief product can appreciate what this means, cotton selling for 8 to 10 cents which should bring from 14 to 16 cents causes a depression which if continued for a considerable period will eventually cause bankruptcy for many dealers.

Information as to how to procure the necessary data to pass intelligently upon the credit of persons or firms desiring to open an account may be gained from the following:

There are numerous ways and methods employed by different credit men in assimilating or collecting this information. Naturally the first thing the average credit man does on receiving an order is to turn to his Dun or Bradstreet book to see how the man is rated, and it is a regretable fact that that is as far as some credit men go. If the customer is found well rated, they close the book, O. K. the order and trust in Providence that the information collected by the commercial agency is founded upon fact. The firms that employ such credit men are making a mighty poor investment, for a girl at \$10 per week will perform the same service. It is a well-known fact that most of our large losses are on well-rated firms

I do not wish to disparage the services of the commercial agencies, for Dun, Bradstreet and other commercial agency books are almost indispensable in the granting of credit, but the credit man should and must go further than between the covers of a reference book for his information if he expects to administer credits successfully.

Where a large line of credit is to be extended a property statement should be required. In some cases this will not be given, but the credit man should have back-bone enough to insist upon a statement from the customer who is knocking at his door for accommodation and credit; in fact, dealers are rapidly becoming educated that the furnishing of a statement is one of the essential requisites in obtaining credit.

Another source of information is from the local banks in the town. In some localities they will not furnish this information without compensation; however, in nearly every portion of the United States this up-to-date information can be ob-

tained by sending a printed form to be filled out and enclosing a self-addressed stamped envelope. You may not always get the report returned complete, but you will invariably receive information that will bear directly on the matter you have under consideration. These blanks can be arranged to suit the special requirements of your business. We use a blank in our business which reads as follows:

Please furnish us, in the enclosed stamped envelope, with the most reliable information you can as to financial standing and basis for credit of party named below. It is understood that such information will be treated as strictly confidential and will be glad to reciprocate at any time.

Name.

Address.

Habits and character?

Any financial trouble?

Prompt pay?

Are drafts drawn on party returned unpaid?

Real estate?

Value?

In own name?

Stock mortgaged?

Owing on stock?

Would you consider party safe credit for \$..... on..... months' time?

Remarks.

The local attorneys are also an important source of information; in fact, I usually find that they give about as reliable information regarding the local reputation of the customer as can be obtained. The attorney also is sent a blank similar to the one sent the bank with the elimination and addition of certain questions. For instance, one question added is as follows: claims frequently reach your hands for collection?" or, "Do you consider that you could collect an account from thisc party for a certain stated amount?

When we consider that a great proportion of the information obtained by the commercial agencies come from these two sources, you can appreciate how much more up-to-date and reliable your information is coming direct from the local bank and attorney than stored information of uncertain age,

Again, very important information comes through the traveling salesman. He frequently calls at the dealer's place of business and can give you a very up-to-date report of the physical condition of the dealer's stock. He also is able to obtain information through other traveling salesmen who may be selling the same customer other lines of goods.

No doubt many who join the Credit Men's Association do not understand or appreciate the vast benefits they may derive and no doubt often wonder whether our banquets compose the greatest benefits accruing from their membership.

The Credit Men's Association has accomplished a most important mission in opening up avenues of information to guide one another in the granting of credit, which had prior to its existence remained closed. I refer specifically to the ledger experience of our local jobbers. Today when we receive an enquiry or an order from a customer who is located in the territory tributary to your city it is only reasonable to presume that he has been patronizing local jobbers in the past and has for some reason decided to make a change.

The Credit Men's Association has made it possible for you to call up any jobber in its membership whether handling your line or other lines and secure direct most important information concerning the business transactions the jobber may have had with your prospective customer. We judge a man by his past life, not by what he expects to do in the future, and therefore the ledger experience on a dealer is oftentimes very important in the proper granting of credit and handling his account.

The Credit Men's Association is, therefore, responsible for providing you with information which can not be bought with money, and if you are free to ask you will find the information will be freely given, and it will establish a sort of reciprocity between jobbers which is essential for self protection.

Again we have the Adjustment Bureau of the Credit Men's Association, which is a most valuable source of credit information on customers within its jurisdicton. It acts as a clearing house on the ledger experience of its members, obtains property statements for its members and should enjoy the co-operation of all in strengthening its usefulness along these lines.

There are many other things which might have a bearing on the extension of credit in each individual case, but I believe I have alluded to the most important and vital and am sure that if my fellow credit men will investigate along the lines suggested that you will be able to pass with a fairly high degree of intelligence on the worthiness of your customers for credit.

Cultivate the habit of doing everything entrusted to you thoroughly and rapidly, and always remember that whatever you undertake to do, do it well.

FOOTE & JENKS' COLEMAN'S (BRAND)

Terpeneless

High Class

Lemon and Vanilla

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

FOOTE & JENKS, Jackson, Mich.



The King's Christmas Gift To His Daughter.

Written for the Tradesman.

A mighty monarch ruled a vast realm which stretched leagues on leagues to north and east and south and west, so that his name was known to the uttermost parts of the earth. He was most valiant in war and never lost a battle; nor was he less skilled in all the arts of peace. His people flourished exceedingly and waxed very powerful, and so far surpassed the dwellers in the neighboring dominons that the kingdom of this great monarch came to be known as the Land of Impossible Things.

This illustrious sovereign had an only daughter who was the very apple of his eye and who would some day reign in his stead. Her husband, who adored her, was a Prince of noblest lineage, and her children gave great promise. She was beautiful, she had untold wealth, and her life was one of ease and luxury. While every pleasure was at her command and it surely seemed that she had all that heart could wish, still she was known far and wide as the sad-eyed Princess. This was all the more to be wondered at because her father had carefuly kept from her all sight and knowledge of sickness and want and sorrow and death. This could be done for so distinguished a personage in the Land of Impossible Things.

The royal father was greatly grieved because of the sadness of his well-loved daughter, and although he pondered over it day and night he could discover no cause for it. 'What profits it," he sighed, "that my name is known and feared in all lands, and that I have a thousand servants to do my bidding, and that my treasure is beyond counting, when I must see in the eyes of my only child a look of longing, the hungry look of a soul unsatisfied?"

His grief became sorer as the season drew near when alike in the mansions of the rich and the hovels of the peasants there would be feasting and merriment. "To think that my dearly beloved must still be sad when all others in my kingdom shall be rejoicing!" he moaned.

Then he bethought him to call in the wisest man in all the kingdom, the great sage who was his constant companion on the field of battle, and whose counsels were his unfailing guide in the government of the realm

When the white-haired sage appeared before him, the King said:

"Most revered adviser, I am in

deep perplexity. Thou knowest that my daughter is called the sad-eyed Princess. Many a time have I laid before her the most splendid tokens of my affection-the costliest fabrics, the rarest laces, the most precious gems, the greatest masterpieces of art; while she has received each one with becoming expressions of filial gratitude, these offerings have failed utterly to bring her gladness.

"Honored counselor, at all times have I trusted in thy wisdom, and always to my great and lasting benefit. It is said, and I believe truly, that thou hast a sixth sense and a ken that is beyond that of other morals. I know that thou hast great sagacity and understandest the minds of men; hath it also been given to thee to fathom the heart of woman? Tell me, I pray thee, the perfect gift that shall bring the light of gladness to my darling's eyes. If thou canst but name the thing, O worthy sage, I will gladly expend to the half of my kingdom."

The sage answered thus: "O mighty monarch, of whom I am proud to class myself as thy most humble subject, leave to me the daughter. I pray thee rest now thy royal soul, for all shall be well." With this the white-haired man bowed low and departed.

On the eve of Christmas the sage repaired to the palace where lived the sad-eyed Princess.

"Most excellent and admirable Princess," he began, "thy noble father hath so far honored me as to place in my charge the important matter of my Christmas gift. Since I can not well bring hither all that his great love would lavish upon thee, to-night I will conduct thee to thy gifts."

The old sage spoke gently but wit's such firm authority that the Princess could do naught but obey him, and so made ready to go.

"First let me tell thee, most lovely Princess," said her aged companion, "taine eyes will see to-night what thou never before hast beheldwhat thou never hast apprehended except dimly and from far off. For to-night I must show thee the things from the slightest knowledge of which thou hast been most jealously guarded; thou wilt see sickness and suffering and sorrow and want; for these misfortunes fall to the common lot, O Princess, even in the Land of Impossible Things."

They went out together and after a little stopped at a large house where the sage knocked for admission. They were ushered in and found a woman weeping bitterly, for she was heartbroken over the recent death of her only son. The sad-eyed Princess, although she herself had seen naught of grief before, took the bereaved woman in her arms and comforted her as best she could, the tears meanwhile coursing down her own fair cheeks. When the time came that they must go, the Princess bade her sorrowing friend to be of better cheer, and promised that on the morrow she would come again to visit her.

They went on farther and knocked at another door, and there they found a man lying on a bed, racked with pain. The Princess dispatched a neighbor for physician and medicines, and then herself ministered to him with such instant aid and comfort as his case required. Not until his suffering was relieved did they depart.

Next they wended their way to a poorer quarter of the city. Living in two meager rooms they found a widow who with her scant earnings was trying to eke out a subsistence for her four small children and herself. All were ill fed and thinly clad, nad the rooms were cold. The Princess gave to the poor mother money with which to purchase food and fuel, and pledged her a pension from the royal treasury.

The distinguished pair went on and on to many abodes of sadness and to homes of squalor and misery, the Princess with her own hands relieving distress, and by her words of solace and cheer implanting hope where there had been despair. When the hour grew late and they were about to return to the palace, they came upon a tiny waif, a motherless child who was sorely neglected by his drunken father. The Princess lifted the little form in her arms and said: "I will take thee to my palace, poor child, and the little Princes and Princesses shall deck a tree for thee. Hereafter I will see to it that thou shalt not lack for loving care.'

The Princess and the sage then went back to the palace, taking the tiny waif with them. It was midnight and the Christmas bells all over the great city were pealing their glad chimes when they entered the stately habitation.

The Princess turned to the aged man who had been her guide and said: "Most honored friend, on the morrow wilt thou go to the King and tell him that I most gladly accept his Christmas gift. The opportunity to help the poor and the weak and to minister to the afflicted among his subjects-this is a gift that a most royal father may fittingly bestow, and one which a most loving daughter may gratefully receive.

"Most worthy and venerable man, thou shouldst be styled the sage of matchless wisdom. Truly thou art wise beyond all others, for not only dost thou understand the minds of men, but there has been vouchsafed to thee the deeper wisdom to fathom the mysterious heart of woman.'

From that night on the beautiful Princess became the friend and comforter of all those in her father's

kingdom who were in want or sorrow. Although she constantly beheld every manner of grief and wretchedness, yet, strange to relate, she no longer was called the sadeyed Princess, but came to be known throughout the length and breadth of the realm as the Princess of the Joyous Heart.

According to the last census there are 103 males to every 100 females in this country, which may account for the large number of spinsters in the thickly populated sections of the East. In most Northern European countries an excess of females is shown and the reason for the opposite state of affairs in the United States has been ascribed to the effects of immigration, as among the immigrants males predominate to a large extent. Among the negroes it is noticed that there is a preponderance of females, 98.9 males to 100 females, while the proportion among the foreign whites is 120.2 males for every 100 females. Among the native whites the numbers of the two sexes are about equal, with a slight excess of females.

Cultivate a happy expression, also a happy manner; feed it; mean it; the advantage in business is wonderful in every way.



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FEATURING CANDY.

It Can Be Advantageously Shown in the Window

Drape the window floor and background with some solid and attractive color. Place conspicuously in the middle one box of candy and beside it set a card lettered as follows: "This Is Not For Sale." Make these letters large and plain, and underneath in small letters that will only be read after the observer has stopped and approached the window, write, "It is only a sample, but we have plenty more inside at 50 cents each."

At this time of the year pumpkin jack-o'lanterns are always a good window attraction. Fine, large yellow pumpkins make the best. Two or three of them set on low pedestals where incandescent lights can be dropped into them at night and the other window lights turned off will make a drawing card as long as they can be left there. It is an easy matter to arrange candy around them so that it will bring the people in who stop to see the jack-o'lanterns. A card might read, "We are some 'pumpkins' when it comes to caramels,' or chocolates, or other line.

The effect of the window displays depends more than a little upon the color effect. This is heightened by judicious contrasts in colors. A bright red package shows up better on a white ground than on almost any other. A white package will be effective with a light green or pink background. Green and pink of certain shades harmonize well and combine with good results. Other successful color combinations are black with white or yellow or crimson or pink. Blue and orange, blue and gold, scarlet and purple. Crepe tissue offers an endless variety of bright color combinations in a form that costs but little and is available for all sorts of window uses.

A pretty window effect that will get the people coming is this: Over a hole in the window floor about a foot in diameter put a wire screen. To the wires in the screen attach paper. Under the screen put one or two red electric light bulbs, with reflectors under them if possible. Over the screen hang a kettle on a tripod. Below the lamps put an electric fan and turn on the power. The strips of paper will flash up and wave around the kettle in the red light like the flames from a fire and the whole effect at night will be very catchy. The motion will attract attention. If it is desired, of course the whole camp effect can be carried out through the window, although that is not necessary. A card can apply the "fire" to a line of chocolates by reading, "When you gather 'round the camp-fire, have a box of Blank's handy."

They tell us a good deal about the advantage of putting into our advertisements reasons why people should buy the goods described. There is much sense in the "reason why" argument. It ought to be applied in displays of goods. A window display which simply shows an attrac-

tive exhibition of caramels is good as far as it goes. The caramels will look good enough so that some people will come in and buy. If prices are put on the goods, that will bring in still more people, but if good reasons why one should buy are added, that will make the result the best obtainable. Consider, then, in dressing a caramel window how you may place sign cards so that they will give reasons for buying the goods. Make signs reading something like the following: "You like caramels. These are the best ever;" "Delicious is no name for it. They are scrumptious;" "Not only good for the price, but best at any price," etc., etc.

A clever window or inside effect can be produced by pasting heavy black paper on a frame and cutting out of the paper the letters desired. while red celluloid or tissue paper is pasted over the inside of the openings. Hanging an electric light globe behind this gives a colored sign, and if a flash bulb is used one then has an inexpensive flash sign. For inside use this can be made more complete by making four sides to the sign, like a black paper covered box without top or bottom, the light or lights being hung inside. Such a sign suspended on a swivel over counter or table will revolve with the air currents and thus show all

Get a little toy stove such as is sold at toy stores for children to play with and arrange it in the window with a pan on it and a doll dressed up like "grandmother" (cap, apron and spectacles) standing by with spoon in hand as if watching the panful of material cooking. Dress the front of the window with molasses candy display in front of the stove, etc., and put up a card reading: "Molasses candy, the kind grandma used to make, 20 cents a pound."

In decorating a window with goods do not put them all in so that when a customer calls for some the display will have to be destroyed. Leave a little stock for the inside of the store, and it is well to make a prominent inside display of the same goods with a sign on them reading. These are the goods shown in the window, 40 cents per pound now.' Every clerk in the store should always know just what is in the window and at what price, so that when a customer comes in and asks for some of the same that is in the window there will be no hemming and hawing and hesitancy, which tells the buyer at once that they can't be selling very much of those goods or he'd know more about them. If the clerks do not take pains of themselves to find out what the window displays contain, call their attention to the matter and impress its importance upon them.

If your store is in a section where a large proportion of the passers-by are men, then you should feature in the windows your pocket packages. Lots of times a man would buy a box of candy but is deterred from doing so by the fact that he has no way of carrying it, or because he

hates to have to carry on extra parcel in his hands. There are no end of attractive packages nowadays, some of them of the highest class, that will slip into a coat pocket, especially an overcoat pocket, and the overcoat season is now on. A window display may be arranged of all kinds of so-called "pocket packages" and a sign used to that effect—"Any of these will slip into a man's pocket." This window idea can be made effective by putting a wall rack in the end of the window with two or three coats hung on it and packages of candy in a pocket of each. Or a coat might be hung in the middle background of the window with a package of candy in the pocket, care being taken to make the coat hang perfectly smooth, using a card reading, "You wouldn't know the pocket holds a pound of Still a further variation Blank's." might be a coat with a package of candy in one pocket and none in the pocket on the other side and a sign reading, "You can't tell which pocket has the box of candy in it;" or "Which pocket has the candy in it?" A little fountain in the window

is always an attractive feature and people will stop and watch the water when a mere display of goods would not halt them. A fountain as a basis for an attractive window may be made as follows: First make a water-tight box for a supply tank. This may be made of packing case boards. making it about half the depth of the window and a third of the width and ten inches deep. Make it tight with red lead or asphaltum varnish, and in a small hole in one corner of the bottom insert a small glass tube, making the joint water-tight. From this you can run a litle piece of rubber hose to the other end, to which a sprinkler-top from a bay rum or toilet water bottle has been attached. This sprinkler can be set up on a little wire tripod anywhere that the fountain is wanted. Of course it must be set in something that will serve to receive the water and discharge it through an outlet waste pipe. A pan of some sort answers well. If a garden effect is desired, the pan around the "fountain"

can be set down into a false window bottom and all over the bottom sod or green dyed sawdust distributed, with here and there little "gravel" paths of sand.

It is fundamentally important that the window itself be bright and clean.

To make the window pane as bright as possible pass diluted sulphuric acid about the strength of vinegar over it with a rag and then throw on just enough powdered whiting to make it produce a hissing sound. Rub this powder over the pane with your hand and polish with a dry rag and it will shine like crystal.

Jack Frost is a great trouble-maker, especially in a store heated by steam, as the air is moist. We know a merchant who surrounded his windows with steam pipes and kept the window warm enough to keep the window pane from frosting. A preparation for preventing frost can be made as follows by anyone: Take two pounds of soft soap, two pounds of glycerine, melt the two together into syrupy mixture. Apply with a cloth.

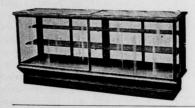
Seedless Lemon Discovered.

The seedless lemon, to produce which botanical experts had unsuccessfully labored for many years, has been discovered. It has been announced in a dispatch from San Bernadino, Ca. The bud wood, from which the trees now bearing the seedless lemons have been grown came from a sample labeled "citron of commerce."

The original bud came from Italy, but according to the Department of Agriculture, a search of the groves of the old world failed to reveal any trees which bear seedless lemons. Fruit growers believe that the character of the fruit was changed through budding.

Wilmarth Show Case Co. Show Cases And Store Fixtures

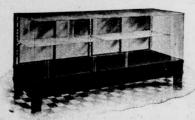
Jefferson and Cottage Grove Avenues Grand Rapids, Mich.



Paragon Case No. 58

Lowest in Price

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A Case of Quality

See it at Spring's or Steketee's Grand Rapids Our 84 page catalog is free

GRAND RAPIDS SHOW CASE CO.

GRAND RAPIDS, MICH.

The Largest Manufacturers of Store Fixtures in the World



The Stove Still Holds Its Own.

You try to tell some stove dealer that these days of furnaces and steam and hot water heating have driven out the stove as a cold weather comfort bringer and you'll learn something.

"We are selling more stoves than we ever did before in the twenty-seven years we have been in business," said the head of one concern, a man of long experience in the handling of new and second-hand stoves and stove repairing. "As long as there are people and as long as the manufacturers continue to make stoves, there will be a big market for them."

The cheerful glow of the coal burner is not so easily displaced by modern methods, according to those who have analyzed the psychology of stoves and their effect as homemakers. Thousands of people use them from choice, besides the tens and hundreds of thousands who use them from the necessity for economy.

Milwaukee supplies the bulk of the stove trade in Wisconsin and the Upper Michigan Peninsula. It is estimated that four concerns in Milwaukee manufacture 80 per cent. of the stoves used in this territory.

The extensive use of stoves in the city of Milwaukee alone is a revelation to one informed for the first time of the way a great percentage of our 373,857 population keeps warm. One estimate places the number of stoves in use in the city in the neighborhood of 250,000. This means that in many homes there are four or five stoves in use, including the laundry stoves, the kitchen ranges and the heaters. In the more modest homes one stove may serve to shed its warmth in the winter months and supply heat for cooking as well.

"Of course, the development of the use of hot water and steam heating systems has been marvelous, but you must remember that the growth of population has included an increase of the number of those who can not afford to have them," is the explanation offered.

In the rural districts, too, it is explained that the stove trade has held its own, to a great extent because of convenience to the farmer, it is said.

"It is easier for the women folks to keep a coal burner supplied with feul than to tend a furnace. That is a man's job, and the men in the country are often away from the house for a considerable time."

Another thing that has increased

the desirability of the coal burner as a heater is the elimination of the danger from gas formation. Modern improvements have made the stove safe as regards gas fumes. The scientific construction of the stove on the market to-day has done away with most of the features that have made a change to the furnace desirable.

For kitchen use in the city the gas stove has, of course, gone a long way toward displacing the coal and wood consumers. Nevertheless, the old-fashioned stove has widened its own field in such great measure as to more than make up for any loss from this source. Gas ranges in city hotels and resturants have lessened the demand in this direction, but the increased business of smaller town hotels, resorts and country houses has widened the field for the old ranges to more than offset this.

The coal and wood consuming stove has adapted itself to so many uses; it has made new fields for itself; it has conformed to so many of the requirements of modern life and modern business that it can not be ousted. It spreads its territory with the encroachments upon its field, and it holds its own, at least, in the increased business in heating apparatus that comes with growth of population. There are now more than 100 concerns in Milwaukee which specialize in supplying the demand for stoves.—Milwaukee Sentingle

A Word With the Hardware Clerk.

Advice is cheap, and the clerk has been treated to enough of it of a certain kind. He has been told to be faithful, efficient, honest, prompt, industrious, with the implied promise that if he is all of these he will some day have a store of his own and a bank account of five or six figures. He may find, however, that being a good clerk does not necessarily insure success as a proprietor. Thousands of men have cultivated all the virtues of the good salesman all their lives and are still cultivating them, with not the slightest prospect of ever becoming independent. To them the promise of reward for faithful service looks very much like the proverbial will-o'-thewisp. They have failed of the reward promised them so long ago in the Spencerian copy books - but

In the first place, the clerk who would become a proprietor needs other qualifications than those mentioned above. He must have imagination and thrift. To own a store

he must first have a mental picture of it—something that some clerks are incapable of. Then he must save enough out of his meager salary to make a start for himself—something that many a clerk will not do. Lacking these two qualifications, the clerk may be so honest and capable—he will never become a successful proprietor.

The faculty of saving may be cultivated, and is worth cultivating. No matter what use a clerk may expect to make of his savings, he should save systematically, because he sure to have good use for his little hoard at some time. It may be to bridge over a period of sickness of himself or family, to invest in some side enterprise that may prove profitable, or to give him the sinews of war with which to fight the battle for himself as a fully-equipped business man. Whatever may happen, he should save something every week against the time of need or opportunity. And this habit of saving will stand him in good stead when he comes to be a proprietor, for the same thrift that may raise him out of a clerkship will make him successful in a store of his own.

All clerks can not become proprietors, else there would be no clerks. But it is well for the clerk to remember that he needs savings as well as efficiency to make it possible for him to exchange his job as a clerk for the more arduous position of "the boss."—American Artisan.

Thomas A. Edison is not content with making concrete houses, but declares that in the near future he will put on the market concrete furniture that will be so cheap a newly married couple can furnish their home throughout for \$200. The furniture will have the advantage of being durable and substantial, as well as low in price.

Investigating Abuses by the Express Companies.

Boston, Mass., Dec. 16-In taking the matter up with the express companies, we have proceeded along very general lines and have not endeavored to take up any specific cases of discrimination. Our particular attention has been directed to the graduated charge; to the relation existing between the first-class freight rate and the merchandise express rate; and to the conditions imposed by the express companies when giving a receipt for shipment; and the rules which they have promulgated in their Official Express Classification, a great many of which are unreasonable, in our opinion, some of which have a tendency to greatly increase the charges for small packages.

Chamber of Commerce.

There is one place in the United States where an automobile can not venture and that is the Yosemite National Park. The stage coach has the right of way and it is deemed impracticable to permit automobiles to enter the park, as they would eliminate travel by stage, as it would be dangerous for teams and cars to meet. Automobiles are not allowed on the Bermuda Islands, so there are two places at least where the hater of the motor car can go and feel sure he will not see the deadly enemy which disturbs his peace of mind.

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REAL OR UNREAL?

Santa Claus Seems Younger as Time Goes On.

Written for the Tradesman.

I have a little daughter named Catherine Maye, who has attained the age of 8, together with the worldwisdom and dignity that nowadays go with that accumulation of years. Recently Catherine Maye has heard some disquieting things. When such problems get too difficult for Catherine Maye she generally makes it convenient to drop in and talk the matter over with Daddy.

The other day I heard tentative footsteps approaching my door, and presently a little knock.

"Come in," I said; and Catherine came in and sat down in a big chair. I saw there was trouble deep down in the pools of her eyes.

"Daddy!"

"Well!"

"Some of the big boys and girls in our grade say there is no Santa Claus. Tell me, is Santa Claus real?"

"Catherine," I began, "you have heard the word 'knowledge,' haven't you? Yes; of course you have; and you've often used the word yourself, haven't you? Now tell me, what does the word 'knowledge' mean?"

"'Knowledge,'" said Catherine, "is something you know."

"That's right," I replied, Now what is 'faith?"

"'Faith,'" answered Catherine, "is when you believe in anything real hard"

"That's right," I replied, "now remember, 'knowledge' is something you know and 'faith' is something you believe in real hard. Now the reason folks say they know things, is because they see them with their own eyes—touch them, taste them, handle them, smell them, or 'near them. What have I in my hand, Catherine?" And I held up a cut glass pen tray.

"That's a pen dish."

"You mean a pen tray; you'd hardly call this a dish."

"Well, a pen tray."

"D'you know it?" And Catherine said she did.

"How do you know it?"

"Because I see it."

"What color is the light streaming in there at the south window on the rug, Catherine Maye?" I asked.

"It is white," replied Catherine.

"How do you know?"

"Because it looks that way."

"Suppose I should tell you it is red, what would you say?"

"But it isn't red," insisted Catherine.

"Suppose I should tell you it's orange, or yellow, or green like the rug, or blue like the sky up there in that water color, or violet?"

"But, Daddy," she insisted, "it isn't green, red, or violet, or any of those colors; it's white."

"All right," I said, "let's see." And I held the cut glass tray in the sun light and pointed out to her the five simple colors.

"Now you wouldn't have thought that, would you?"

"No."

"Now there are lots and lots of things that are real and true, and yet we can't see them. You can't see warmth, and yet the warm breezes in the springtime make the flowers bloom. This warmth that we can't see makes the song birds come back home after their winter vacation in the Southland. And there's electricity-you can't see that. When I turn this switch key you see a light. That's what we call an effect; it isn't electricity, the real thing. And there's mother love for you and little brother-you can't see and touch and handle that like you can this desk, can you?" And Catherine Maye laughed at the ridiculousness of the idea. "And yet you believe in mother's love, don't you? Of course. And you believe in Daddy's love? Now," I continued, "some things we know in one way and some things we know in other ways; and, again, there are things that we don't know, and yet we believe in them 'real hard.' If all the little boys and girls in your grade were to tell you that your mother doesn't love you, what would you

"I'd say I know better."

"Good; now when they say there is no Santa Claus," I said, "you tell them you know better. You can't see him; nobody ever did actual!y see Santa Claus. I used to think he might be seen; and when I was a little boy I tried to stay awake the night before Christmas just to get a peek at dear old Santa. I wanted to squeeze his chubby hand. I wanted to see the roses in his cheek; and I wanted to run my fingers through those long, silky whiskers. But I always used to go to sleep before he came. And when I was very, very little boy, I used to think that these make-believe Santas were the real Santa Claus. But I soon learned that they were just nice, jolly men who played the part of Santa Claus. You've seen tall play Santas and short play Santas; you've seen 'em thin and vou've seen 'em fat-but the real, real Santa Claus that these

men are trying to represent—you can not see him.

"You can't see love; you can't see kindness; you can't see honesty; you can't see generosity-and yet you you know that these things really do exist; and they make the world better, don't they? Well, now, Santa Claus is just like that. Just because all us little folks and grown ups like to think about things as if we could see them and hear them and feel them with our hands, we've made Santa Claus a funny little short fellow with rosy cheeks and white whiskers. And yet, if Santa were to get his whiskers cut off, he'd still be Santa, wouldn't he? If he were a foot taller and a whole lot smaller about the girth, he'd still be Santa Claus, wouldn't he? If you were to take away all that red suit with the white fur trimmings and put a suit on him like men wear every day in the store and on the street, he'd still be Santa Claus.

"The real thing about Santa Claus is the heart of him. It's the heart that makes him what he is. It's a big heart-and it's full of love. He wants to make everaybody happy at Christmastime. He wants to make us grown-ups forget our troubles and worries, and he wants to bring joy and gladness to every little boy and gril in all the world. If Santa Claus were a man like other men he'd get old and rheumatic; and by and by he couldn't make the rounds; and t're little boys and girls of the days to come would be dreadfully disappointed. But just because Santa Claus is not bothered with a body, but is an invisible spirit or sentiment, just like love, he lives on and on and on. He can't grow old; and he'll never, never die. As time goes on he'll seem to be younger and younger; and in a thousand years from now the boys and girls will have their Santa Claus. When the boys and girls of your grade tell you there is no Santa Claus, tell them you know better."

Chas. L. Philips.

Johnny on Christmas.

My dear teacher has asked me to write a composition on Christmas and tell where it differs from other holidays and why we have such a day. I asked the grocer on the corner and he said if I didn't skidoo he would break my neck. I asked the baker in the middle of the block and he said I needed a hair-cut. I asked the drug store man, and he said if I tried to make a fool of him he would fight to the last gasp.

Then I asked father. He had just

lost his job, and he cuffed my ears and said he didn't know nor care.

Then I asked mother, but she had just lost 18 cents in coming from the butcher shop and she cuffed the other ear and called me sassy.

I have asked twenty different boys why we have Christmas, and none of them could tell. Some of them thought it was to prepare ourselves for St. Valentine's day, and others said it might be because Washington licked the British and gained our independence.

I know this, however: There ought to be something in my stocking when I wake up Christmas morning, and we ought to have turkey for dinner, and while I am not a desperate boy, if those things don't come about there will be a row around our house to be heard a mile away.

Let me say, in conclusion, that I think we should all put in and buy a nice Christmas present for the dear teacher, who has been so kind to us, and, on the other hand, I think our dear teacher should spend \$50 in buying presents for us, who have been so kind to her. That is two thinks, and is all she will get out of us or we out of her, and I hope next Fourth of July will be a whooping old time.

Louis Brandeis startled railroad officials a few months ago by saying that the railroads of the United States were wasting a million dollars every day. Now comes a statement from L. C. Fritch, Chief En gineer of the Chicago Great West ern, to the effect that the cost oi locomotive fuel on the railroads of this country can be reduced \$50 .-000,000 a year. He says that coal is scattered on the ground and left, is stolen, is wasted through carelessness, useless radiation, leakage of steam and other causes. He advises a fuel bureau on every railroad, with instructions about saving coal. His statement will doubtless set the railroad officials to thinking and studying, and perhaps some will devise a method whereby no coal is wasted and the \$50,000,000 is saved.

Forgetting is not the losing of facts, but the mislaying of them.

When business is dull, prepare for it when it is not.



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Claims Business Is Operated Within the Law.

When Attorney-General Wickersham's trust busters get around to a consideration of the business methods of the various companies making button shoe machines for automatically attaching buttons, on the ground that the business is a monopoly, they are going to be met with the open heart and the open books policy, something comparatively new in such cases. Wm. E. Elliott, of the Elliott Machine Company, frankly admits that his enterprise is a monopoly, but he claims it is operated strictly within its rights and the law, and says that his books are open at all times to the fullest inspection by the officers of the Government.

The Elliott monopoly controls the machinery by which buttons are automatically attached to shoes. The machines, like those manufactured by the United Shoe Machinery Company, are never sold outright, but are leased, and users of them are required to buy their buttons, wire and other supplies from the monopoly. Many shoe dealers, especially in the West, claim that the Elliott concern stifles competition; that it is a monopoly in violation of the Sherman law, and therefore illegal.

At the meeting of St. Louis shoe merchants it was declared that the price originally paid for the lease of one of the button attaching machines is about the value of the machine, yet the lessee is not permitted to use it as his own property. One of the dealers declared that the company sells a coil of wire for 75 cents, and that he had purchased the same quality and quantity of wire in a hardware store, at retail, for three cents. Other supplies, the protestants at the St. Louis meeting declared, are charged for in like proportion.

At the St. Louis meeting it was declared that repairs for the machines could be obtained for much less than the company charges, yet if the lessee purchases wire or parts from others than the company the machine would be taken away on the plea that the terms of the lease were violated, and it was also charged that when a machine gets out of repair the lessee must send it to the company's factory, paying express charges. The St. Louis meeting appointed a committee of three of its members to take these matters up with Attorney-General Wickersham.

Discussing the St. Louis meeting Mr. Elliott said that his company had proceeded against the dealer who bought the coil of wire from an outside dealer, and now have him "tied up" in the United States courts at St. Louis for violating his agreement with the Elliott Company that he would not buy supplies for his machine from outsiders.

Mr. Elliott says his company controls 99 per cent. of the machinery for automatically fastening buttons on shoes, and that a condition of the leases on which the machines are leased to shoe manufacturers, retailers and cobblers is that they shall buy their supplies from the concern and from no one else.

The only exception Mr. Elliott took to the statement of the St. Louis shoe dealer who told of buying a 75 cent coil of wire from an independent dealer for 3 cents, was that he probably was wrong as to the amount, for Mr. Elliott figures that the dealer must have paid 10 cents for the coil.

The reporter asked Mr. Elliott if by requiring lessees of his machines to buy their supplies from the Elliott Company he was not doing one of the things which have been alleged against the United Shoe Company, and he said: "Exactly. The cases are entirely similar. We do not control the wire market, but we require lessees of our machines to use only wire purchased from us in operating the leased machines on which we have an absolute monopoly because we own the patents."

In the course of his interview, Mr. Elliott said, among other things: "Before our automatic machines were perfected and placed on the market shoe dealers paid \$2.50 a great gross for button fasteners and had a simple hand tool for attaching them. Now we furnish them an automatic machine and the cost for the button fasteners to lessees is from \$1.03 to \$1.20 a great gross. It now costs the dealers using our machines less to put patent fasteners on shoes than to furnish shoe-strings.

"The small dealers, little retailers and cobblers, for instance, couldn't afford, in many instances, to pay \$25 for a machine, but some of the big dealers would be glad to pay \$500 for one if they could buy it outright, but we won't sell the machines to anybody. The big fellow and the little fellow receive exactly the same treatment. It's exactly the same system pursued by the United Shoe Machinery Company. They lease machines to the small manufacturers at the same price they charge the big fellows, and we do the same thing. We have \$5,000,000 worth of our machinery in use in this country

"We are taking the same position as the International Harvester Co.

Our books are open. Everything in the metallic automatic shoe fastener is controlled by me. We have 36,000 Elliott machines in use in the United States, and I have patents on the machines in all foreign countries, and I also have manufactories abroad.

"I am bringing to the people two points: We have reduced the cost of attaching shoe buttons over 130 per cent. and our supplying the dealers with automatic time-saving machinery in which they have no investment, made it possible. The cost of attaching shoe buttons with the patent fasteners is less than furnishing the shoe strings.'

Mr. Elliott was asked if all the patents entering into the manufacture of his shoe attaching machinery are of his own invention, and he said that most of them are, although he has bought some from other concerns, at least one other concern, and is using them, an action analogous to one of the things the United Shoe Machinery Company is alleged to have done. The Elliott monopoly is operated through a number of companies, all of them controlled by President Elliott. The list of the companies, as Mr. Elliott gave them, is as follows: The Elliott Machine Company, with factories and principal place of business, is at Grand Rapids. The sales departments of all the companies is at Grand Rapids. The other companies, each of which has a factory, are the Heaton-Peninsular Button Fastener Co., Roxbury, Boston; the Trojan Button Fastener Company, incorporated, Troy, N. Y., and the Wilkins Shoe Button Fastener Co., Meadville, Penn.

Mr. Elliott said that when the Elliott Company bought out the Heaton Company it bought its patents as well as its factory, and he became President of it all.

Mr. Elliott says he believes he stands fifth among the inventors in the number of patents taken out. He said he was in the retail shoe business with his father at Marion, Ia., when he invented the automatic button fastener, which now uses up several tons of fine wire every day in the shoe factories, stores and cobbler shops of this country.

Better Than It Looks.

Theoreticaly and statistically, conditions are about as bad as

white-livered pessimist might wish. The tariff is still a bogey to business. The trusts are scared blue. The stock market is low.

But, practically, business is better than it has been for many a day. The farmers, the chief producers of wealth in this country, are getting more out of the soil than they ever did before. They are making every acre pay more, and this means that they are deriving a larger profit from their time and labor, as well as their lands, than they ever did before. Farm statistics prove it. They show that the farmers are the most prosperous class of people in the country to-day. With their wealth they could buy Wall street and have money enough left for Christmas presents beside. The wonder of the day is that more people do not go back to the farms, and get a share of the riches which they will yield.

The prosperity of the farms leads to prosperity for the railroads and the factories. The farmers are shipping huge quantities of grains, cotton, fruits and other products to market, and they want back boots and shoes, clothing, jewelry, automobiles, books and other things. This exchange of commodities makes business good for banks and railroad companies.-Lynn Item.

To Clean Chamois Leather Shoes.

Buckskin shoes made of chamoistanned leather can be washed in the same way as gloves of the same material. A German exchange gives the following recipe: Fill a wash bowl with lukewarm water and add to it an egg cup full of stearin oil and a like quantity of spirits of ammonia. Stir this with the hand until a good lather is produced; then drawing the shoe over the hand, rub and wash in the solution until clean. Then press out the excess of water and place on a last or fill out tightly with paper and let dry. When fully dry rub the leather well to restore its softness. -American Shoemaking.



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What Some Michigan Cities Are Doing.

Written for the Tradesman.

The Young Men's Business Association of Pt. Huron is planning an active civic campaign for 1912, which will place the Tunnel City very prominently on the map. This Association has accomplished fine results for the city during the past year.

Lapeer has formed a Business Men's Association.

The new flaked food plant at Owosso, which will start operations next month, is almost double the size of the factory which was burned.

Detroit is considering plans for the disposal of its garbage and the Minneapolis method of incineration seems likely to be the one adopted.

Since the recent Gumbinsky fire in Kalamazoo the fire commissioners and the newspapers there have been urging the need of better equipment, more horses and more men.

Menominee has purchased a site for an armory building, which, when erected, will cost \$30,000.

Dowagiac business men have formed a permanent organization, known as the Dowagiac Amusement Association, the purpose of which will be to handle homecomings and all public entertainments, and to boost the interests of the city.

"Jim" Wood discovered the old Norris iron mines at Ironwood, and this is how Ironwood got its name.

Scottville shipped out this season over the Pere Marquette fifty-seven cars of peaches, twenty-five of apples and fifteen of mixed fruit, besides potatoes, beans and other stuff. The town is a lively one for its size.

The Manistee Board of Trade has presented its Secretary, Roy M. Overpack, with a handsome gold watch in appreciation of his valuable services.

Aldermen of Sault Ste. Marie are shying at the custom that has obtained in the past of furnishing the water works employes with mittens, rubber boots, etc., and will make the men buy their own wearing apparel.

Big Rapids has voted to adopt manual training in the schools.

Portland shippers report rotten freight service over the "poor old Pere Marquette." The road is charged with having "simply laid down," with no local freight moving for several days. One manufacturing concern worked nearly all night to get out a rush order and then it was three days before the car was pulled out of the siding.

A petition signed by upwards of 100 of the leading manufacturing and business concerns of Saginaw has been presented to the city Council calling attention to the flood problem that exists at certain seasons of the year and asking that the river be widened and that dock lines be fixed.

St. Joe is still "all torn up" over the location of its new Pere Marquette station.

The Kalamazoo Board of Health has prepared a new set of rules regarding the handling and delivery of milk there which are more stringent than any regulations adopted heretofore and will make the milk men sit up and take notice.

Houghton will have a public market, the Council having designated a portion of Montezuma street for the purpose.

Dowagiac has adopted an ordinance requiring the house-to-house venders of patent medicines, nostrums, etc., to pay a license fee of \$5. Meat, fish and all farm produce may be sold hereafter on the streets without a license fee.

Bay City has practically decided on the street light with ornamental standard instead of the arch incandescents.

Adrian has passed a Sunday closing law, but the ordinance is not as stringent as the one first presented. It calls for the closing of picture shows, pool rooms and other places of business where money is taken in.

Negaunee's tax rate this year will be \$12.60 per \$1,000 valuation, as compared with \$26.19 last year. The difference is due principally to the revaluation of the large mining properties.

Approximatly 4,000,000 tons of ore were shipped from Escanaba this year, or 300,000 tons less than in 1910.

Manistee, both city and county, are certainly entitled to a place on the roll of honor. The editor of the Manistee News says the Manistee jail is empty, that there is not a single slot machine in operation and that the county has been without a homicide, justifiable or criminal, for the past twenty years.

Marshall has caught the "city beautiful" vision and, as usual, it is the ladies who are taking the initiative in civic improvements.

Grand Haven is not pleased with the recent report of Gen. Bixby, Chief of Government Engineers, and claims that her harbor has been forgotten. A dangerous sand bar is forming across the channel and yet this city, with a tonnage greater than any other east shore town, excepting Ludington, is let off with a scant \$12,000 of an unused Grand River appropriation, which is assigned for the purpose of securing land for storage and repair purposes.

Total ore shipments from Marquete this year were about 2,210,000 tons, or a decrease of over a million tons as compared with the business of 1910.

"More factories" will be the war cry of the Charlotte Commercial Club this year. Almond Griffen.

The Popularity of American Shoes Abroad.

At St. Etienne, France, writes Consul William H. Hunt, the American shoe must be very popular, for most of the show window displays in the local stores are full of French made shoes bearing such labels as "American shape," and "American style," to attract buyers. In addition to these flattering evidences of the superiority of the American article we have the "Condonnerie Americaine," a well-appointed footwear store, over the entrance of which floats the American flag, while the shelves do not contain a single pair of genuine American make.

American shoes are to be found on sale only in one store, which is largely the result of the efforts of this consulate some time ago. The number of pairs sold annually, while not large, is regular and on the increase, and this entering wedge may be the means of introducing the real American article over this district.

Kept Them Hustling.

"A good turkey dinner and mince pie," said a well-known after-dinner orator, "always puts us in a lethargic mood—makes us feel, in fact, like the natives of Nola Chucky. In Nola Chucky one day I said to a man:

"'What is the principal occupation of this town?'

"'Wall, boss,' the man answered, yawning, 'in winter they mostly sets on the east side of the house and follers the sun around to the west, and in summer they sets on the west side and follers the shade around to the east."

A Kansas City judge gave some good advice recently when he told a young man to go out and look for a "job." The young fellow said he could not support his wife, who refused to wash a shirt for him so he could have a clean one when he was looking for a "position." He used the word "position" so much that the judge told him he had heard him say it twenty times, and the thing to do was to get a "job." He said, "A position is all right when you can get it, but when you are out of work, have no money and have a wife to look after, the thing to do then is to go out and get a 'job.' I don't mean a 'position;' I mean a 'job.' Anything, even if you have to work with a pick and shovel." The young man is more likely to succeed in getting work if he is willing to tackle the first "job" offered.

We have the seedless orange, there are a few seedless lemons and now we are told a seedless grape has been discovered by the Department of Agriculture. It came originally from a monastery in Padua, is a bright rose colored grape of good size and with fine flavor. It is being rapidly propagated and planted in California and so will be on the market before long. Can't some one discover a seedless fig?

An Indiana man was saved from a prison sentence or fine because he was homely. He was accused of shooting pigeons inside the city lim its, but when confronted with a woman eye witness, she said he was not the person, for the man she saw was handsome. The Judge looked at the prisoner for a moment and then ordered his discharge.

"If those California women run for office do you think they would be guilty of purchasing votes?"

"Not unless they got green trading stamps with them."

Courtesy often makes its way where kindness gets blocked on the



MEN OF MARK.

W. E. Elliott, Manager Elliott Machine Co.

Hardly less remarkable than the development in the magnitude of the shoe business of the United States during the last fifty years has been the development of the accessories of that business. In fact, but for the inventive skill of the men who have produced the machinery, to make and utilize leather in such quantities as now would have been impossible. Laying aside the producing aspect of the question and its relations to the shoe manufacturer the consumption of leather in such volume as at present would have been impossible if dependence, through all these years had, of necessity, been placed solely upon the limited possibilities of hand work.

It was the inventors of labor saving machinery and the men who perfected this class of machinery and applied it to use that made possible the wonderful expansion of the shoe business. Therefore the inventor and manufacturer in this line has not only accompanied but has vigorously and notably promoted the development of the shoe industry of the United States.

This mechanical industry has produced some notable men, but perhaps the one man who for many years has been recognized as its head, because of his substantial usefulness as an inventor and of his high character as a business man and citizen is the subject of this sketch.

From a technical-we might say a professional-standpoint, his career is remarkable, but it is made more noteworthy by his fidelity to the highest business ideals, by the public spirit which he has carried into his business life and by his practical philanthropy. He is a man who, while devoted to business, recognizes higher claims than those involved in the mere making of money in his vocation. He stands for what we sometimes call old-fashioned honesty and independence in his business life. And the business world with which he has to deal is not something to be merely exploited for his own benefit, but is conceived by him as a complex yet united entity of which he should be a loyal and useful member. His life history is the outgrowth of hereditary influence, guided by his own high conceptions of personal and business character. He is largely endowed in his inheritance, not of wealth, but of mind and heart. He came of old New England stock, which through generation after generation had made its mark in various prominent and useful walks of

William E. Elliott was born at Marion, Iowa, Nov. 28, 1866. He did not rise out of ignorance and dire poverty, but from that sturdy, independent and liberty loving class that has made New England famous. His father was a leading man in the town of Marion, owner of a good shoe store, in which the boy was

brought up. He attended the common and high schools of the place, where he received a mental impetus which has lasted throughout his life. But his talents were not scholastic: on the other hand, he had a great natural love for machinery and tools and devoted many spare moments to their use in a local machine shop. At the conclusion of his school course, he entered the shoe store of his father, where he worked five years. While so employed he used the oldfashioned Heaton handtool for putting buttons on shoes. Being of an inventive turn of mind and exceedingly quick to catch and retain ideas of an original character, he conceived the idea of creating a machine that would take the buttons from a hopper and the wire from a coil, in-

the manufacture of the Elliott machine under the style of the Elliott Button Fastener Co. Quarters were secured in the Leitelt building, on Erie street, and as soon as the necessary machinery could be assembled and installed manufacturing was begun. It was more than a year before the first thoroughly practical machine was placed on the market and many important improvements have been made since that time, but the machine turned out to-day is almost identical, in theory and accomplishment, with the original machine which was constructed twenty-one years ago. Over thirty patents have been secured on this machine in this country and Europe. Twelve patents have been secured on stapling machines and the seal which Mr. Elliott



W. E. Elliott

sert the wire through the eye of the button, making a staple and attaching it to the fabric with one operation. He worked this idea out with great originality and had the result produced in a machine shop at Cedar Rapids. The machine attracted wide attention almost immediately and descriptions of it were published in the shoe trade journals. As a result, he was invited to come to Grand Rapids in 1890 and bring his machine with him. The machine was placed on exhibition at the office of the Michigan Tradesman, which was then located at 100 Louis street. The wonderful mechanism met with such instant recognition at the hands of the investing public that a company was organized, with a capital of \$160,000, to engage in

invented a few years ago has been patented in nineteen foreign countries as well as in the United States. The Elliott machines are now used all over the world. Thirty-three thousand machines have been manufactured up to date and the factory is now turning out new machines at the rate of one hundred a week. The business grew to such an extent that it was necessary to establish branches on Kent street and on South Front street but three or four months ago the nine-story Leonard building on Commerce street was leased and the manufacturing, assembling and shipping departments were all placed under one roof. The company has now one of the most complete manufacturing establishments in the country. Every device that

could be conceived for the comfort and convenience and safety of employes has been adopted and installed.

Mr. Elliott was married in 1889 to Miss Minnie Steen, of Marion. They have no children and reside at the Livingston Hotel.

Mr. Elliott is a member of the Congregational church of Marion, Iowa. He has long been an enthusiastic Mason and is Eminent Commander of De Molai Commandery and has been elected a thirty-third degree Mason, for which he will qualify very shortly. He is Captain of the Arab Patrol and on Dec. 14 was elected Potentate of the Mystic String.

Aside from these affiliations Mr. Elliott has no other fraternal relations. He has gone as high as a man can go in this world, so far as fraternal relations measure a man's greatness and popularity.

As a boy Mr. Elliott was an ardent advocate of the high wheel, before the safety bicycle came into use. He was the amateur champion trick rider of the Northwest and subsequently won distinction as the champion trick rider of the United States. He has now no amusement hobby, so far as his friends know anything about. His sole ambition appears to be to conduct the largest factory in Grand Rapids and the largest factory of its kind in the world. It goes without saying that if he keeps on growing in the future as he has in the past, his ambition will ultimately be realized.

On account of a long period of litigation and on account of button shoes going out of use, temporarily, the Elliott Button Fastener Co., which was originally organized in 1890, met with disaster in 1901. The company had previously issued bonds on its plant and, not being able to pay the interest on the bonds, the mortgage was foreclosed by the Peninsular Trust Co. This left the business with no working capital and with a \$68,000 interest bearing debt, endorsed by Mr. Elliott and three of his principal business associates. Instead of abandoning the enterprise, the three gentlemen - having unbounded faith in the stability and integrity of Mr. Elliott-joined their associate in the organization of a new company under the style of the Elliott Machine Co. and contributed enough fresh capital to put it on its feet. Mr. Elliott then undertook the herculean task of not only making the new company pay, but of liquidating the indebtedness of the old company as well, although he was under no legal or moral obligation to do so. By dint of hard work, persistent endeavor, native shrewdness and remarkable business capacity, he liquidated all of these obligations and, having succeeded in getting the business on a good paying basis, he increased the capital stock of the Elliott Machine Co. to \$1,500,000 and sent out letters to all of the stockholders of the old Elliott Button Fastener Co., requesting them to bring in their certificates and receive in exchange certificates in the

Announcement

NEW PRICES

on Rubbers for 1912 will not go into effect until February 1st,

Send us your sizing orders on Glove and Rhode Island Rubbers without delay and thereby lose no sales.

Hirth-Krause Co. Grand Rapids, Mich.

To Our Customers and Friends and to the Entire Shoe Fraternity

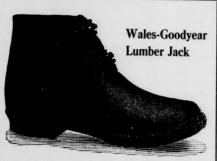
We extend our heartiest Christmas Greetings and our best wishes for your success and prosperity for the coming year.



Rindge, Kalmbach, Logie & Co., Ltd.
Grand Rapids, Mich.

WHEN your customers come in to buy footwear you can't afford to sell them anything but the best any more than we can afford to sell you anything but the best.

Wales-Goodyear and Connecticut Boots and Shoes



In Men's Duck, Boys' Duck and Boys' Gum: made to stand the hardest wear. have an established reputation that you profit by every time you sell Wales - Goodyear and Connecticut Footwear. Our ability to make "same-day" shipments of whatever you need in these famous brands, makes this the logical place for you to buy.

ALL SIZES AND STYLES ALWAYS IN STOCK



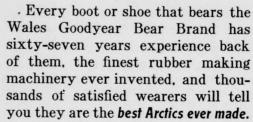
TOLEDO, OHIO.

Headquarters for Wales-Goodyear and Connecticut Boots and Shoes

The First Arctic Ever Made Was a Wales Goodyear Arctic

It may or it may not interest you to know that the first arctic was invented, patented and made for many years exclusively by the

Wales Goodyear Rubber Co.



You will need a lot more Arctics before the season is finished. Let us have your order now.

HEROLD-BERTSCH SHOE CO.

Grand Rapids, Mich.

Distributors of

Wales Goodyear Rubbers

Makers of the famous

"Bertsch" and "H. B. Hard Pan" Shoes

new company for one and a half times their holding in the old company. Such a proposition was probably never before suggested or carried into effect in this country and the stockholders of the old Elliott Button Fastener Co. are loud in their praise of the generosity of Mr. Elliott in thus safeguarding their interests after their securities had been sponged off the slate by foreclosure. This act, more than any other, furnishes a key to Mr. Elliott's life, and his action in this respect ought to be an inspiration to other men to do likewise whenever the opportunity presents itself

Personally Mr. Elliott is one of the most companionable of men. He is a born mechanic and looks at everything from a mechanical eye. There is no problem in mechanics too difficult for him to solve and no theory too complex for him to comprehend. He is one of the most obliging men in the world and has been known to give his time for hours and days to assist a friend who happened to be in trouble of any kind. His opinon is frequently sought by those who have originated something novel in mechanics, and it is invariably found that his judgment is good.

Mr. Elliott comes from a remarkable race. The Elliott family is one of the strongest in the country. An uncle on his mother's side was practically the right-hand man of the King of Korea for many years, and much of the wonderful managerial capacity of the man and his ability as a leader of men undoubtedly comes from this side of the family. Certain traits of character have come to be expected of men of New England origin. With an inhospitable climate and a grudging soil, those who fought successfully the battle for existence and of achievement necessarily were of strong, resolute and persevering character. It was to these ancestors who for generations successfully overcame the obstacles between them and material and intellectual wealth that Mr. Elliott owes the fine mental and physical qualities which have enabled him to stand the stress of an unusually important and notably active business career.

Winning a Man's Confidence.

Assume that you are a salesman representing a reputable house worthy of confidence; that you have an intimate knowledge of the goods you are exploiting; that you have mastered the art of conciliating the clerk who stands guard in the outer office with instructions from within to ward off visitors; that you have acquired facility in bringing out the actually vital selling points of your wares; that you have learned the control which makes it possible in the face of failure to leave your customer as you greeted him-with a pleasant word and a cordial farewell; that you have schooled yourself to put your pride in your pocket and to keep tenaciously and everlastingly at it and to come up smiling after each rebuff.

But you may have mastered all of the above principles of selling and yet have neglected cultivating the more advanced and gold-coining ability of inspiring unimpeachable confidence in yourself. Unlike other things in which missteps and clumsy reasoning may be repaired, confidence is woven of a delicate web which admits of not the faintest flaw. "Jump!" he cried; and before another could well understand the order, out of the window of the hay-mow into her father's arms flew little Janet. There have been many jumps into confidence, but was there ever such a flight as that? And even then it was not the distance which seemed most surprising; it was the absolute promptness perfectly fearless. He said, "Jump!" and she jumped-not because she calculated the height or had done it before, but because he told her to, and because her confidence in his confidence was absolute. Just so can an expert salesman inspire confidence on the part of his customers: the sort of confidence that is granted, not for this reason steadiness and readiness breed steadiness and readiness in the customer.

The successful man is a manly man; a man of firmness and decision; he says no decisively—and yes cautiously. The unsuccessful man has not the courage to say no, and says yes faintly.

Unless a man has trained himself for his chance, the chance, when it comes, will only make him a ridiculous failure.

honest in whatever stand he takes, even to saying no. If he says no, believe that he is sincere, although mistaken. That much is due him if you expect him to believe that you mean what you say about the merits of your line. If you credit him with being sincere in his objections it will put you on your mettle to prove the error of his position, and you will argue more to the purpose and bring stronger proofs than you otherwise could do. You must infect him with your own sincerity and honesty.

Often the first sight of a salesman, the first sound of his voice, will influence a prospect unconsciously to favor whatever line is to be presented to his attention, or at least put him in a mood to listen. Such a salesman is worth a fortune to his house. If not the keenest, the most brilliant, or the most experienced, he has this to his advantage—that he radiates a magnetic confidence which makes trade come half way to meet him.

The salesman who keeps his thumb on the pulse of the personality of a prospective purchaser, who takes an interest in his hopes and his hobbies, is the salesman to whom will flow naturally and unreservedly sincere confidence.

If the rain fell only on the just, the unjust would drive them out of it

Better a hundred clouds in your sky, than one on your mind.

Who Is a Hustler?

He's the chap that always leaves an early call.

He bounds out of bed when he gets it.

He doesn't linger over bath and breakfast. He gets these little chores done while another man is yawning over the paper.

He has a plan mapped out.

He gets information from all sorts of sources and gets it accurately.

You can tell him in the street—he's the man that walks with his head erect, his chest bulging out with deep breaths of fresh air, and his legs "getting there" rather more rapidly than the pictures in a biograph.

He's the man who has no use for the upholstery in the hotel office. He likes the streak of asphalt that leads to his prospect better.

He isn't put off by the announcement of the door official that "Mr. Blank is too busy to see you at present." He'll get in anyhow.

He doesn't "beat around the bush" in his selling talk. What he says is to the point.

He doesn't waste time in talk that has nothing to do with business. He doesn't regale his hearers in the hotel lobby with tales of the money he used to make. All his attention is on making it now.

He's a stiff proposition to competitors because he always "gets there first," and secures the business while they are planning how they will go about it. He makes everybody wake up when he enters a place, by the air of vigor and ability and enthusiasm that he carries about with him.

He doesn't leave little details hanging over unfinished, to be pottered with to-morrow. He winds up each day's work with all of it done. He begins each day with action.

He doesn't loiter over packing until the train's gone. He doesn't stay longer in one place than his business requires.

For all he's in a hurry, he's thorough. He "knows how," and doesn't have to go back and do things over because he forgot or neglected a part.

He doesn't tell you that he would have got on faster to-day if he hadn't dissipated a bit last night. Last night he was thinking about to-day, and its responsibilities. So he conserved his energies.

He's always turning up new prospects and surprising the salesmanager by sending in orders from unexpected sources. But he knows that these orders are "good." He doesn't take a chance of trouble later on with the credit department.

When you hear him coming you cheer up. You feel the way you do when the music starts and the procession heads down the street.

This is the hustler, and he's getting things done. Luck simply can not lose him. Are you one of this kind, too? Will Mulholland.

The waste that haste makes is sometimes the best of economy.



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NEW YEAR RESOLUTIONS.

The Floorwalker Decides To Quit Society's Whirl.

Written for the Tradesman.

Garlow, the floorwalker at the Popular Department Store, stopped at the ribbon counter and watched the clerk putting attractive touches on her stock. It was very early in the morning, a couple of weeks before Christmas, and Nettie looked pretty as she bustled about.

"Hello, Kid!" Garlow said.

Nettie turned around with a smile. She had made poor pretense of not knowing he was there.

"Hello, Mr. Garlow!" she said.

"The other day," Garlow said, glancing about to see whether the other clerks were rubbernecking, "you told me you were going to make yourself a Christmas present of a savings bank book. How's she speeding? Still got that yellow back twenty you were going to open your financial campaign with?"

"You know it!" replied the girl.
Garlow walked down the aisle,
spoke a few words to a clerk across
the store, and came back to Net-

"I guess you are right," he said.
"I wrote my resignation to the Four Hundred Circle last night."

"There'll be sobbing along millionaire row when they get it!" Nettie said, with a shy smile. "They'll miss you at the monkey dinners!"

"You're all right, Kid!" laughed Garlow. "If I had your quick wit I'd be wearing black face at the end of a nigger show. Sure, I know they will miss me, but it's me for the simple life until I accumulate enough to buy an apple pie the day after the sidewalk catches me—the day after the boss tells me how sad it makes him feel to dispense with me valuable services.

"My!" exclaimed the girl. "If I had the salary you've got I'd ride home in a taxi every night. There wouldn't be nothing to dinner but a porterhouse an inch thick. You know it!"

The floorwalker walked down the aisle and back again. It was against the rules of the store to mingle much with the clerks.

"And yet," he said, when he stopped in front of the ribbon counter again, "if I should get the run tonight, I'd want some friend to meet me on the threshold of me furnished room next Monday night with a free lunch check or a pie. That's the way I manage to keep in line with the finances of the world."

"Which means you couldn't eat the day after the calamity!" said the girl, wonder in her nice eyes.

"Say," said Garlow, a whimsical smile turning up the corners of his mouth, "if I should be put in the discard to-night, in one week that yellowback twenty you flashed the other day would look like the Carnegie peace fund to me. That's how it would affect yours truly!"

"It's a shame!" cried the girl.

"Exactly!" was the reply. "I've been looking at it in just that light. Even if I don't get fired here soon, I'll be old in time, and come in with a red flannel cloth around me neck and the smell of camphor in it. Then I'll be called on the carpet and told that I should have saved me money for me declining years."

"Just like they'll do to me," Nettie said, "when all me golden hair won't make a knot as big as a robin's egg on the roof of me pate!"

"Sure," said the floorwalker, "so I have determined to cut out this giddy whirl of society. The next girl that gets anything from me that costs more than a nickel will be me sister out on the old farm. I'm going to take a tumble to myself, for I feel deep down in the middle of me throbbing bosom that the girls have been using me for a come-on. You know what a come-on is, Kid?"

The ribbon clerk shook her head.

"When you go to Chicago to visit an uncle, and when a friend of your mother's meets you at the depot and sells you the Park Row station for eight-five dollars and nineteen cents, you're a come-on."

"I don't think any of the girls ever sold you any Park Row depot," said Nettie.

"No, but I've been a come-on, all the same. One sweet smile, a box of candy. Two sweet smiles, a two-dollar theater ticket. Three sweet smiles and a giggle under the lights in the park, a taxi ride. I'm going to make a New Year resolution and keep it, Kid."

"You're going to start a savings bank book, too?"

"Sure! Right in the bank where your account is."

"That'll be nice."

"Then, someday," Garlow went on, "I'll have money enough to start a store of me own, and that'll be about all! I can't look beyond that store of me own."

Nettie giggled and nodded her head down the store. The manager was passing through, and his eyes were on Garlow and the girl.

So the floorwalked passed on and did not return until just before closing time, when he paused with his overcoat on his arm, his hat in his hand.

"The next thing, after you get the store of your own," Nettie said, picking up the conversation of the morning as if there had been no break in it, "will be a cottage out on the early and late line, with plants in the windows and an alarm clock set for 4 in the morning because of the 4:10 express."

"I know," said the floorwalker, as Nettie came back from the cloak-room garbed for the street. "I know that is the regular thing. Say, Kid, I want to talk to you about that. Come on down to the Ideal restaurant and I'll contribute a porter-house an inch thick."

"The limit was to be a nickel," suggested Nettie.

"Just for to-night! Besides, it isn't the first of the year yet. Come on and get a square meal for once! I'll send you home in a taxi. I owe every dollar I've got in me pocket, but what's the use?"

So they went to the Ideal and sat down at a little round table in a corner. Nettie gave a little sigh of satisfaction at the luxury of the place, the thick carpets, the shining silver, the snowy napery, the green things growing in tubs, the soft-footed waiters. It was like a new world to her.

"Yes, I know," Garlow went on, as if the last word of their intimate conversation had not taken place in the store, "I know the usual thing is a cottage or a flat and two to hustle for. But not for me! Look here, Kid. You've seen many a young man start up the steep and rocky road of life. It is a hard climb at best, even with no burdens and a little boosting, but how many men have you ever seen start off without some lifelong burden on his back?

"Just when the young fellow is stretching his muscles and thinking how easily he will climb over the rocks and get to the top, a friend explains that he wants to help him, to cheer him on the way. So he ties a load on his back and sends him on. That's a wife, and it is just as bad for the wife as it is for the man, for he may fall and crush them both.

"Then another friend wants to help him climb this hill, so he ties something on his back. That is furniture on the installment plan. Quite a load, now, but the young man gets ahead with it. Then still another friend suggests something that will help him up the steep and rocky hill, so he ties that on. It is a cottage on the uneasy payment plan.

"But the average young man has the nerve, and, besides, he has been made to believe that these things are all for his own good, and he climbs on, leaving all his little luxuries and comforts behind. Then a fat doctor tells him what he lacks to make the climb of life a pleasure, one long golden dream of happiness, and he ties something on his back. It is the twins! And there you are!"

Nettie looked grave and toyed with her napkin.

"But nobody asks him to take on the first burden—the woman—that makes all the others possible," she said.

"You don't know the world, Kid," said Garlow. "Every person who lives by selling things to married people is after the young man. That is why I'm going to cut out this girl business. First thing I know I'll be snared!"

"Poor thing!" consoled the girl.

"Me for the pipe in me lonely room!" the floorwalker went on. "Oh, of course, I'll meet a few nice ones now and then. Gee! I wish you lived somewhere near the park, so we could sit there together in the summer!"

Nettie turned her face away. The cynicism of the floorwalker had not seemed real to her. She was considering. He received twenty-five a week, and was sure of his job. Why not? Two could live as cheaply as one, anyway!

"Why," she said, in a moment, "that would be nice! If you've nothing to do after dinner, in the long evenings, you might come down and see how the park looks in the moonlight, under the snow."

"Mighty fine!" quoth Garlow. "I'l take you home to-night, and we'll look it over together. What?"

Then the dinner was brought, and the girl began wondering if she hadn't been needlessly extravagant in ordering a dollar steak! For, you see, she was a wise girl, and knew all the symptoms. Wait and see if she didn't!

Alfred B. Tozer.

From Bucket To Brush. .

She (in art museum)—They say that famous marine artist was once a plain farmer's boy. I wonder where he developed his talent?

He-Probably drawing water on the farm.

Never beat a man at his own game, if you want to beat him at yours.



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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.

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CHICAGO, ILL.

GRAND RAPIDS

NEW YORK

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Detroit Department

Revenue Collectors Seize More Oleo Goods.

Detroit, Dec. 18—Deputies of M. J. McLeod, Collector of Internal Revenue, spent yesterday claning up odds and ends in connection with the seizure of goods at the White Front store, 188 Michigan avenue, which for years was the stronghold of Alonzo L. Hart, sometimes known as the oleo king.

The stock of the "butter" and egg headquarters was taken by the federal officers Saturday to satisfy \$16,000 revenue tax which had been assessed, but not paid. At that time the store was stripped of everything. Three horses supposed to be in the barn were missing, however, and it was not until yesterday afternoon that Deputy Collector E. C. Little located them in the livery stable at 208 Second street.

Collector McLeod said earlier in the day that if it developed that any attempt had been made to hide the horses, those guilty might find themselves in serious trouble because the animals were officially the property of the Government. Mr. Little said he was certain the livery stable owner was in no wise concerned in any attempt to spirit away the horses, but he said it was not quite clear to him why they were taken to the livery barns instead of to their regular stalls.

Mr Little and assistants made a new haul when they found 1,500 pounds of oleo consigned to the White Front store. This they confiscated, just as they intend to confiscate all shipments until the tax levied is paid or satisfied.

They also found in the Booth Fisheries Cold Storage plant 300 crates of eggs, consigned to Anna Hart, wife of Alonzo L. Hart. These they did not confiscate because they do not belong to the White Front, but they learned something in which both Mr. McLeod and Mr. Little appear to be much interested.

"We discovered that originally there were 475 crates, each containing 30 dozen eggs," said Mr. Little The certificates of deposit for 175 of these crates were bought from Anna Hart by the White Front and taken by that concern from the cold storage house.

Collector McLeod gave some interesting data yesterday in explaining why the tax against the White Front amounts with accumulated interest, to almost \$17,000, although the entire stock seized is worth probably between \$2,000 and \$3,000.

"We assume in the first place that all colored oleo sold by the White

Front was colored there and that consequently the Government had been defrauded of a tax of 10 cents on each pound. We do not know this, we simply assume it. Secondly, we have the report of federal officials who have investigated and have learned how much uncolored oleo has been shipped to the White Front people from other points. We assume again that all this has been colored. On this basis we have levied the \$16,000 tax. Mr. Saels, the manager of the place, had 20 days in which to file a protest and take exception to the tax, but he made no protest. We did not make the seizure until the end of the customary 10 days notice and when no assurances were forthcoming that the tax would be paid. The collector of internal revenue is under heavy bond. If a mistake has been made the way for damages is always open."

Just now the Collector is trying to locate George Steele, president of the White Front. Though he is supposed to live at 168 Michigan avenue, he is not to be found at that point, and Manager Walter Saels says he is unable to say whether his employer lives in Detroit.

Secure Control of Sand and Gravel Trade.

Through a deal which is asserted on creditable authority to have been closed in the last few days, C. H. Little & Co. virtually take over control of the entire sand and gravel trade in Detroit. Little & Co. are reported to have bought the entire outfit, leases and rights of Byron S. Aldrich, who has been rated as the chief competitor of Little & Co. in supplying sand and gravel for the local market. In this transaction Little & Co. become owners of the sand steamer Sachem which Mr. Aldrich purchased a year ago from the Argo Steamship company, Cleveland, and which was rebuilt at Cleveland last winter and equipped with a powerful derrick and other mechanical accessories of the trade. The Sachem is a wooden steamer built in 1889, is 187 feet long, 33 feet beam and 15 feet deep, with a gross tonnage of 739 tons. In the season just closed, although she did not go into commission until some time in April, the Sachem is reported to have made 161 trips, averaging about 125 to 130 miles each, with cargoes of sand and gravel for the Detroit market. The purchase from Mr. Aldrich is understood to include also all the latter's rights to dredging grounds, which include a fine gravel bed at Pelee Island, Lake Erie, and deposits of sand

extending along a mile or so of shore front at Pearl Beach, St. Clair river. The amount involved in the transaction is said to have been between \$40,000 and \$50,000.

Agriculture is practically the only resource of Nebraska. The State has no coal to speak of, and no iron or oil or gold. There are some valuable stone quarries, but beyond this the soil is the State's only resource. Since 1895 the acreage of wheat in Nebraska has doubled and the pro-

duction has trebled. Oats, corn and alfalfa are leading crops and the raising of live stock has developed wonderfully.

A recent bulletin issued by the Rhode Island State Conservation Commission states that many valuable farm properties there are not productive because of the lax methods of their owners. Information is given about more than 100 farming properties that may be bought or leased



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A perfect cold storage for Poultry and all kinds of Fruits and Produce. Eggs stored with us usually sell at a premium of %c per dozen. Liberal advances. Railroad facilities the best. Absolutely fireproof. Correspondence solicited.

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Activities in Indiana Cities.

Written for the Tradesman.

The biggest and best piece of good news in Ft. Wayne and Northern Indiana is the announcement from Washington that the National Waterways Commission unanimously asks for a survey of the proposed Toledo, Ft. Wayne and Chicago barge canal. Congress is expected to concur in the recommendation of the Commission and then the army engineers will make a survey to determine the practicability and the probable cost of the improvement.

War has been declared on the smoke nuisance at Terre Haute by the Civic League of that city.

Street cars at Ft. Wayne are now being run by power generated at Anderson, the distance of transmission being the greatest ever attempted in the State.

The Indiana State Dairy Association will meet at Purdue School, Lafayette, Jan. 11 and 12, and one of the important subjects for discussion will be lower shipping rates for cream on Indiana railroads.

Reports made by Dr. King, of Indianapolis, Secretary of the Indiana Sanitary and Water Supply Association, show that the ground water level of Indiana is receding at a rapid rate. In some places the water has fallen twenty to fifty feet in the past ten years, and in sections where flowing wells exist many have ceased to flow. The State has taken up the mater of pollution of streams. but nothing has been done towards conservation of streams and lakes by reforesting, impounding or other means.

Ft. Wayne has nine public parks and 111 acres of public park land.

Steam coal is mined within a few miles of Terre Haute and the manufacturer there can secure his fuel, delivered at the factory, all charges prepaid, as follows: Slack, 75 cents to \$1 per ton; mine run, \$1.30; lump coal, \$1.50 per ton.

Mishawaka has the largest knit boot factory and the largest windmill plant in the world.

Evansville must raise a fund of \$2,000 to insure securing the State corn show and farmers' school in January. Almond Griffen.

Milliner's Bill Puzzles Police.

New York, Dec. 18-If humming birds are worth \$150 each, what are two ostrich plumes that a woman doesn't wear to a musicale worth to the owner after the musicale has been over three days?

"I don't know, about \$3 I guess," said Lieutenant Brady, of the West Sixty-eighth street police station after he had been called on to effect a settlement between Miss Claire Coste, a milliner of No 219 West Eightieth street, and Mrs. John F. Martin, a widow, who occupies an apartment in the Ansonia Hotel

According to Lieutenant Brady, the argument involved humming birds at \$150, ostrich plumes at \$25, the price a milliner ought to receive for remodeling a hat, the damages due when one has to wear

an old hat to a fashionable musicale, injured feelings and tears.

According to Mrs. Martin she gave Miss Coste three hats to remodel. Two of them were to be brought back on Friday and these were. "But oh, such frights; I positively couldn't wear them. One had a real humming bird worth \$150 on it, too," she said

The third was to be finished and delivered and was to be worn to a musical that afternoon. The afternoon came but no hat. But finally the hat came back, and with it came Miss Coste, who wanted \$5 for services rendered

"But," said Mrs. Martin, "when I picked that third hat up to examine it, it all came to pieces, and I was so angry that I did not know what to do. I tried to explain to the girl that I would have to have all the work done over, but she would not compromise on the price at all."

After the attempted compromise had failed, Mrs. Martin charges that Miss Coste picked up the ostrich plumes, worth \$25 a piece, and went through the door with them. Mrs. Martin said that she and her Japanese servant chased the girl down ten flights of stairs into the hotel lobby. There the house detective appeared and captured the fugitive. The hotel management decided the proper course was the one which led to the West Sixty-eighth street police station.

Miss Coste said that she had taken the ostrich plumes to obtain full payment for her services. Lieutenant Brady finally decided that he knew nothing at all about the matter and advised a settlement out of court. Mrs. Martin talked and Miss Coste gesticulated, with the result that three one-dollar bills changed hands.

Gives Up All Its Shares.

New York, Dec. 18.-The announcement was made to-day that the stock of the United Cigar Stores held by the American Tobacco Co. would be distributed to-morrow among the common stockholders of the American Tobacco Co. The American Tobacco Co. held 60,000 shares of a par value of \$6,000,000 in the corporation of United Cigar This will be distributed Stores. among the American Tobacco Co.'s stockholders on a ratio of 14.9 shares for each 10 shares of American Tobacco Co.'s stock. Fractional certificates will be issued so that even the man holding a single share of American Tobacco Co.'s stock will get his proportionate amount.

The distribution means the termination of the control of the American Tobacco Co. over the United Cigar Stores, which it has held by virtue of the stock ownership.

President Gross, of the National Soil Fertility League, points to the fact that the average wheat yield per acre in the United States is 14 3-10 bushels, while Germany gets 28 bushels, England 32 bushels and Denmark 40 bushels. He says that many of the bulletins with which the farmers are flooded are half baked

affairs and written over the heads of the people. The plan he urges is to send a trained and practical man into each of the 3,000 counties from which our food supply comes to direct the work of more intensive and intelligent agriculture. The estimated cost of this work is eight to ten million dollars a year, which should be divided between the federal gov-

ernment and the several states A bill covering this work will be introduced at the present session of Congress and President Taft and other leaders are said to be in favor of its pass-

A publication devoted to the interests of janitors would be rather

YOU WANT CLEAN CANDY

And now you do not have to take the manufacturer's word for it

The Pure Food Inspectors

have visited Grand Rapids unannounced. Some candy factories they have ordered closed because of unsanitary conditions.

Ours Was Pronounced a Model Plant by These Inspectors

Remember if you purchase candy manufactured outside of Grand Rapids you know nothing about the conditions under which it was made. We have always aimed to meet the strictest requirements of a sanitary character and

BROOKS CANDY

may always be regarded as of the highest excellence. not only in the superior quality of the ingredients used, but in the sanitary manner in which they are produced and handled for shipment.

In ordering candy be sure the name BROOKS is on every box



Ten thousand grocers bought these racks the first vear we were in business

And we have scores of letters telling us that they would not do without them for five times the cost.

Read These Two Letters -

Albuquerque. N. M.

Your Display Racks are the most convenient and satisfactory fix-ture I ever had in my store. No grocery store is complete without these Racks.

THE HIGHLAND GROCERY.

Potsdam, N. Y. We think the Display Racks the finest thing of its kind we ever
. We sell more fruit with less work.
O. P. BENSON.

If your jobber can't supply you-send order direct and if Racks are not entirely satisfactory, your check will be promptly returned. \$3.60 for set of six.

They will last for years and will pay for themselves the first two weeks. Order—now.

Ideal Fruit Display Co.

448 CASS STREET

LA CROSSE, WIS.



President—J. C. Wittliff, Detroit.
Secretary—F. M. Ackerman, Lansing.
Treasurer—Lou J. Burch, Detroit.
Chaplain—A. G. MacEachron, Detroit.
Directors—H. P. Goppelt, Saginaw; F.
L. Day, Jackson; W. J. Devereaux, Pt.
duron; John D. Martin, Grand Rapids;
J. H. Phillips, Lapeer; I. T. Hurd, Davion.

Grand Council of Michigan, U. C. T. Grand Counselor—George B. Craw, Petoakey,
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, Kala-

Grand Conductor—E. A. Welch, Kalamazoo.
Grand Page—Mark S. Brown, Saginaw.
Grand Sentinel—Walter S. Lawton,
Grand Rapids,
Grand Chaplain—Thos. M. Travis, Peteslev

toskey.

Executive Committee—James F. Hammell, Lansing; John D. Martin, Grand Rapids; Angus G. McEachron, Detroit; James E. Burtless, Marquette.

Most Important Convention Ever Held.

Port Huron, Dec. 19—The coming convention, to be held in the city of Detroit Dec. 27 and 28, will, no doubt, be the most important ever held. There are several amendments offered for action. First, to incorporate a sick benefit in addition to the regular death benefit of five hundred dollars, which we have paid for many years. If added, it will be optional with all members as to whether or not they participate in the sick benefit. Those who do will be protected as follows:

 First week's confinement
 \$7.50

 Second week
 15.00

 Third week
 20.00

 Each succeeding week
 25.00

Not exceeding twenty-three consecutive weeks.

A second amendment will make eligible any person who has traveled six months continually instead of one year, as provided by the constitution now.

Another very important amendment will be to combine the office of Secretary and Treasurer in one, to be known as the Secretary-Treasurer, with a salary based on a 5 per cent. commission of all moneys actually received; the Secretary-Treasurer to do all the work done now by both officers, thereby saving, to the Association, the extra 2 per cent. now paid to the Treasurer. The incoming Secretary-Treasurer, should this amendment carry, will receive the same percentage for his salary as he did when doing the Secretary's work only, but will be required to give instead of \$2,000, as formerly, a bond for \$4,000.

Brother Knights of the Grip, you can see how important it is that you attend the convention in Detroit and have a word to say on these impor-

tant subjects, as well as to selecting your officers for the coming year.

This is a critical time in the affairs of our Association. There is no use mincing words or covering up the fact that we have got to have the most energetic, enthusiastic men the order can produce to fill the offices from President to committeemen. Don't let us wait for some one to ask for the several positions or jobs. It should never be said that anyone needs the position, but that the Association needs the man, always remembering that our first consideration is the welfare of fourteen hundred brother members and their families. Frank N. Mosher, Pres.

Programme To Be Observed.

Detroit, Dec. 18—The following programme has been arranged for the thirty-third annual convention of the Michigan Knights of the Grip, to be held here Dec. 27 and 28:

Wednesday.

9 to 12. Reception Committee meets all trains. Members, on arrival, will please report at headquarters, Hotel Cadillac, and procure badges and tickets for various entertainments.

12:00. Lunch.

1:30. First business session at convention hall, Hotel Cadillac.

Prayer by Chaplain A. G. McEachron.

Address of welcome by his honor, Mayor Wm. B. Thompson.

Roll call of officers. Regular order of business.

6:30 to 8. Reception at Hotel Cadillac parlors.

8:00. Banquet and high class vaudeville, at Hotel Cadillac, complimentary to members and guests.

Everything strictly informal.

Thursday.

8:30. Business session.

12:00. Lunch.

1:30. Closing business session and election of officers for the ensuing year and adjournment.

Headquarters for State Association and for Post C, Hotel Cadillac.

Special entertainment will be provided for the ladies, and their attendance is especially requested.

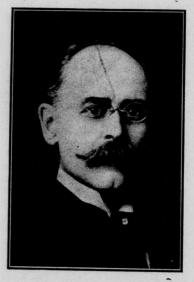
On Thursday evening, Dec. 28, the Veteran Commercial Travelers' Association will hold a banquet at Hotel Cadillac to which all members of the Michigan Knights of the Grip are invited. Tickets may be procured from members of the Association.

On Friday evening, Dec. 29, Cadillac Council, No. 143, and Detroit Council, No. 9, United Commercial Travelers of America, will give a

gratis smoker and vaudeville entertainment at the Wayne Pavilion. All Knights of the Grip membrs are most cordially invited.

Gone To Jackson To Reside.

George A. Pierce and wife left today for Jackson, which will be their future home. They have resided in Grand Rapids for several years and they have made many friends who part company with them with deep



regret. They have both been prominent in religious and philanthropic work. The only compensating thought in connection with their leaving Grand Rapids is that there is ample opportunity for them to work in both of these avenues of usefulness in the home of their adoption.

Wafted Down From Grand Traverse Bay.

Traverse City, Dec. 19—Jack Gilchrist is wearing the smile that does not come off all because of a 10 pound boy has put in an appearance at his home. Everybody reported doing nicely.

Grover Maple, Marshall Field's salesman, is out calling on the trade again after being laid up for some time,

We are glad to report that Kenneth, the oldest son of Neil Livingstone, is slightly on the mend. The boys all sympathized with you, Neil, during his illness.

A great number of the first-class salesmen have laid up for the holidays. Most of us will get off Saturday, the 23d.

Frank W. Wilson, who was confined to his room last week at Petoskey, has returned to his home and is on the convalescent list and expects to be out soon.

The little snow that was left has all disappeared since Bert Sweet has been in this territory.

Remember, boys, there is no meeting this month and Council dues expire December 31. Besides, we are obliged to call assessment No. 109 also this month.

While selecting presents kindly try to remember some poor unfortunate child who would appreciate a gift of some kind. Mr. and Mrs. A. W. Peck intend eating Christmas dinner with the latter's parents at Manton. Bert knows what's good.

W. E. Sheeler and family will visit Grand Rapids during Christmas week. Will Bill Drake kindly take notice!

Mrs. E. C. Knowlton has left for Western Wisconsin to spend the holidays with her parents.

Mr. and Mrs. Wheaton will enjoy Christmas festivities with friends at Flint. Gee, this will be a lonely burg with everybody gone.

We wish you all a Merry Christmas and a Happy and Prosperous New Year. Fred C. Richter.

No Cheap Christmas.

He was an oldish man with kindly face, but his garments spoke of hunger. He moved along the street at a slow pace and finally accosted a pedestrian and asked the way to the poorhouse.

"But is it as bad as that?" was asked by the other in a tone of sympathy.

"Yes, I've got to go there at last."
"Have you no home—no rela-

"All are gone. Last night I slept in a snowdrift, with only a frozen turnip to eat."

"But this is tough just at Christmastime. I wonder how I can help you? Can you make use of this quarter?"

"I think your heart is right," replied the old man as he looked at the coin, but shook his head; "but please don't make it harder for me."

"In what way do you mean?"
"Why, in taking me for a cheap old skate. I'm not that kind. I'd like a ride around to see the city. Then I want a dinner at some first-class hotel, with champagne to top off with. Then you can take me to a clothing store and fit me out, and afterward to a bank and tell 'em I'm all O. K. When you have helped me to find a boarding-house where the beds and the tables are up to the nines, you can pass on feeling that you have made at least one soul happy."

"I—I don't think—think—" stammered the other; and the old man cut in with:

"Then don't waste my valuable time, but get out of the way of the procession. Buy me off for a quarter? Never! Come, thou poorhouse—come to these aged arms!"

Hotel Cody

Grand Rapids, Mich. S. H. PECK, Proprietor

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.

News and Gossip of the Traveling Boys.

Grand Rapids, Dec. 18 — Reek Bros., of Fountain, have a life size oil painting of Grand Secretary Fred Richter. Same is on exhibition in Reek's office and any of the boys who happen to be in Fountain are invited to inspect it.

Judging by the swell write up E. A. Stowe got in one of the issues of the Evening Press, it wasn't written by a union man.

For the enlightenment of John Millar, of the National Candy Co., we wish to state that aye means yes and nay means no. John is always on the opposite side in the voting at the weekly meeting of the Candy Co.'s salesmen.

Mr. Chartier is the new city representative for the Washburn-Crosby Co. Mr. Chartier has moved from Calumet and will make Grand Rapids his future home.

The Tradesman begins to look like a traveling man's magazine now. Do not fail to read the notes from Traverse City, Lansing, Jackson, Pt. Huron, Coldwater, Kalamazoo and the balance of this column. Maybe you are getting "yours" this week.

And while we are still feeling grouchy, let's see what the traveling men have done toward having laws passed that will better conditions for the traveling public. We still have the roller towel, poor fire protection, short sheets—in fact, if the writer is not mistaken, we have nearly everything as we had them a year ago. Get busy, U. C. T. and Knights of the Grip, with the new year.

It was a grand sight to see Frank Ewing's fat figure at the U. C. T. dance Saturday night. Welcome home again, Fat Frank.

Manager Hetherington, of the Hotel Belding, wants to know if Harry Hydorn is a fair sample of the average honest U. C. T. member. Hetherington and Hydorn are both duck fanciers (so are we, but we fancy ours roasted). Both are interested in Indian Runner ducks. Hetherington has very few and Harry has a large flock. Every time Harry goes to Belding he promises Hetherington he will send him a pair of their favorite species. Immediately Hetherington dines Harry and takes him for a ride, shows him over his farm and the surrounding country, then goes home and expectantly waits for the ducks that were promised him. He has been waiting now for several moons.

Messrs. Stark, Joe Finkler, Cliff Herrick, Geo. Abbott, E. A. Crozier and Richards spent one evening together last week at the McKinnon at Cadillac. They abused the night clerk so badly that he was on the verge of resigning his position, when Manager Thompson came to his rescue and the gang ducked for bed. Only a few more moments and the breakfast doors would have opened, too.

It is with sorrow and regret we announce the death of Mrs. G. E. Critchett at the home of her parents, near Cedar Springs. Mr. Critchett has the heartfelt sympathy of the boys on the road,

Phil Manasse, representative for Keith Bros. & Co., Chicago, is ready with his line of gloves and mittens for fall and will start out immediately after the holidays.

Rates at the Cushman House, at Petoskey, are \$2.50 per day. The charge for lodging and breakfast, which should be figured as one-half day, is \$1.50, and to make matters worse the boys say that the service is not as good as it was when their rates were \$2 per day Wouldn't be a bad idea for several of the Northern hotels to look after the interests of the traveling men a little better. There are several ways of bringing them to time, if they don't.

The traveling men who make Lowell should gather up a purse and get those Lowell bus drivers in a 14 foot ring, then let 'em make a finish fight of it, instead of the petty quarreling at the depot over their prospective customers. This is very annoying to the traveling men.

M. M. Lustig, representative for Prentke Bros., jewelers, of Cleveland, is home and will stay in Grand Rapids until January 15, when he starts out with his new line of samples.

This really should go in the want column at regular rates, but Dick is an old-time subscriber, so here goes: Richard Warner, Sr., wishes William Cannon to understand that the trick that he played on him (Richard, Sr.) wasn't appreciated one bit—so there.

We received a note from the North saying Fred Reed, the "sour manager" of the Stearns, need not be alarmed, as Fred Richter is taking De Gardner's favorite prescription. The "sour manager" was not in the original note, but this is our addition to the epistle.

In last week's ssue we stated that L. W. Hover would make a special trip with Hub Baker and that as they were going to cover "dry" territory, Hover would be safe with Hub. We made a bum prediction. At Ardis Bros.' store, in McBain, Hover stepped out of the back door to get Hub a drink of water, as Hub was busy and they had but a few minutes to complete their business. Not being acquainted with the layout of the back end of the store he stepped off the porch in the dark and fell about five feet and received several severe bruises, besides tearing his clothes and cutting his face slightly. Hover, at this writing, is out on the road and is as frisky as ever. Well, we don't care any one who drinks water doesn't get our sympathy.

For the second time within two months we can again say Happy New Year—once for ourself and once for the Missus.

Perhaps the U. C. T. have done some good after all. The G. R. & I. had a porter cleaning out their unsanitary coaches all the way down from the North on one of the trips last week.

Will Jolley, representing the Walter A. Wood Implement Co., of Detroit, had a narrow escape from being stricken with appendicitis last week. Will had a slight attack, which passed away after a couple of days.

As soon as his health permits he will undergo an operation.

The U. C. T. dance, as usual, was a success last Saturday night. The Committee report that the receipts to date have exceeded the expenditures and the receipts will be, with one or two exceptions, all profit on the balance of the dances. The next dance will be Saturday, Dec. 30.

Chas. Perkins is one of the U. C. T. Dance Committee and certainly should be posted as to the dates the dances will be held. Charlie notified his friends on Dec. 9 that it was dance night and that he would be pleased to see them attend. When he got home he donned his rented dress suit and escorted Mrs. Perkins down to the dance hall and was very wrathy because they hadn't turned on the lights at that late hour-as we announced in last week's issue the dance was to be held Dec. 16. Read the gossip column, Perk, if you can't remember the dates.

Speaking of hotels, if all the hotels in Michigan were run as is the Hotel Belding, traveling would be a pleasure to the boys (when not in a G. R. & I. coach). On behalf of the boys, Mr. Hetherington, we wish you a Merry Christmas and a Happy New year!

Hurrah—everybody is now happy. Fred Richter, Jim Goldstein and John Martin are especially so—Fred Reed, the genial and good looking landlord of the Stearns Hotel, at Ludington, is now a regular "paid in full" subscriber for the Tradesman, and when the boys go to the Stearns Hotel they will find their favorite paper on file—bully for Fred—with all his faults we all love him still—did you catch it.

Geo. K. Coffee, of Grand Rapids Council, No. 131-everybody knows George, for he is the largest package of good coffee in Michigan, tipping the scales at 337 pounds—is a great lover of children and in many towns on his territory some little tot calls him "Uncle George," for he certainly makes lots of them (we mean little towns). One day on George's last trip North, when in a town where one of his little pets live, he went to the father's store, was told that little Helene was not well and could not come down to the store, as was her custom; "but," said the father, "I have just had the phone put in my house and you can talk with her, for she knows you are in town to-day." Calling his wife, he told her to put little Helene on a chair so she coud talk to "Uncle George," but immediately on hearing his voice she dropped the phone and began to cry as if her little heart would break, and the mother catching her up in her arms, asked what was the matter. Little Helene, turning, with big tears running down her cheeks and looking ruefuly at the small opening in the end of the part she had just taken from her ear, said: "Mamma, how in the world will we ever get Uncle George out of that little hole?"

Please prepay all charges on the packages you send us.

I wish you all a Merry Christmas.
J. M. Goldstein.

Saginaw Council Preparing For January Meeting.

Saginaw, Dec. 19-Saginaw Council, No. 43, held its regular meeting Saturday, Dec. 16, and made final arangements for the January meeting to be held the third Saturday in January, at which time the Grand officers of Michigan have been extended an invitation to attend and some have promised to be on hand. Bay City and Flint Councils expect to attend in a body, and all brother U. C. T.'s are invited to attend. There are several candidates to be taken in that night, after which the Entertainment Committee has been instructed to have a banquet ready and several good talks have been arranged for and a jolly good time is expected.

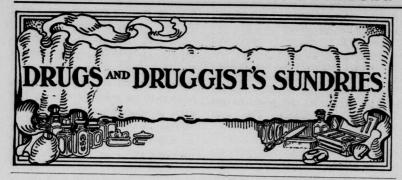
Mark S. Brown, Saginaw Council, No. 43, was appointed a delegate to meet with the State Legislative Committee to take up the question of roller towels being abolished in hotels in Michigan. This should have the support of every traveling man, as well as the public in general.

J. B. Hill, representing the Diamond Crystal Salt Co., has promised to furnish the salt to be used at the banquet to be held January 20, and we want to thank Brother Hill for his generosity and trust some other brother will come forth with other donations.

C. S. Fuller is out again, after a five weeks' "lay up" with a broken arm.

Robert E. Flack, for several years and up to two years ago a resident of Saginaw, died Wednesday, December 13, at St. Louis, where he had been for the past five weeks, being treated for Bright's disease. He had been ill for about six months. He had a wide circle of friends in this He had been connected with the United Supply Co., leaving the United Supply Co. two years ago to accept a position as salesman for Barclay, Ayers & Bertsch, of Grand Rapids, which he held until his last illness. The body was brought to Saginaw by his brother, Ed. Flack, and from here taken to Elkton, where he was buried near his birthplace. Robert was only 23 years of age and had made an excellent start in what might have been a brilliant career. Brother Ed. Flack and the family have the sincere sympathy of Saginaw Council. C. S. F.

James M. Goldstein (Edson, Moore & Co.) has gone to Detroit to spend a week or ten days. The synagogue, Elk's lodge, Grand Rapids Council (U. C. T.) lodge room, etc., have all gone into mourning during his absence and display the usual emblems of sorrow. A meeting at any of the above with Jim Goldstein absent is like the play of Hamlet with Hamlet left out. He is the life of any gathering; the bright star in a firmament of stars; sun by day and the moon by night. Grand Rapids' loss, temporarily, is Detroit's gain-and Detroit needs a live one once in awhile to shake 'em



Michigan Board of Pharmacy.
President—Ed. J. Rodgers. Port Huron.
Secretary—John J. Campbell, Pigeon.
Other Members—Will E. Collins, Owosso; W. A. Dohaney, Detroit and Edwin T. Boden, Bay City.

Michigan Retail Druggists' Association. President—D. D. Alton, Fremont. First Vice-President—J. D. Gilleo, 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, Union-

Grand Rapids Drug Club.
President—Wm. C. Kirchgessner.
Vice-President—O. A. Fanckboner.
Secretary—Wm. H. Tibbs.
Treasurer—Rolland Clark.
Executive Committee—Wm. Quigley,
Chairman; Henry Riechel, Theron Forbes.

Lady Pharmacist Desirable in Drug Store.

Prejudice is fast vanishing and men are beginning to realize what a valuable asset a woman may become in a drug store. She has long ago proven her capability, both mentally and physically, and the very prejudice itself against her invasion has tended to make her more thorough competent and ambitious of gaining suc-

Behind the prescription case a lady pharmacist insures accuracy, promptness, cleanliness and attention to detail, valuable elements upon which success in a great measure depends. And then, with few exceptions, she is as a front clerk polite, patient and courteously attentive to the wants and needs of the customers. Her taste in the arrangement of stock and show window displays can, to a great degree, be depended upon, and she is usually ready to be of assistance to her employer in every possible manner. What more could a proprietor ask of a clerk?

Now, let us review the drug store conditions in a small town. More often than in the larger places, women are employed as clerks, and if you will notice, you will see that the store which employs a lady or two gets the majority of the female trade, while it loses none of the masculine. Women are often in need of articles which they hesitate in asking a man for, consequently they get in the habit of trading with the store which employs a lady. Then again the country people form the bulk of the cus-

tomers, and generally a lady shows more judgment and tact in attending to their wants uniformly, and has as well more patience in serving children than has a man. She makes every one feel more at ease and at home, consequently more time is taken by customers to look through the stock, and a great many more sales are made than would otherwise have been. To be sure, only the serious minded woman who has the welfare of the business at heart will bring this measure of success-not the frivolous girl who devotes the majority of her time to chewing gum and flirting with the boys over the candy counter. Now if the proprietor of the small store can find a registered lady pharmacist he will be doing the best thing for himself if he employs her.

Let us now take the city tradefirst that in the suburban districts. Did you know, Mr. Druggist, that three-fourths of the women in your neighborhood had many times rather have their goods delivered than to go for them-and not for want of time, either? Now what good do your advertisements do them? They seldom send for anything but necessities, so you have no opportuity of showing them new goods-and they get them down town. Now why should that be so? Simply because there is often a crowd of not the very nicest of men and boys hanging around your front doors and soda fountain. If the proprietors were aware of this fact, wouldn't they resort to means of making their store popular with the ladies? Why, to be sure! Now what can be done to remedy matters? Wouldn't the employment of at least one lady do much in keeping the rougher element away, and make your toilet article department and soda fountain more popular? Well, judging by myself, I should say so! But, you say, is it worth it? Are the few cents a day spent by these men, bad accounts taken into consideration, worth more than a regular trade in toilet articles and a popular fountain? Judge for vourselves.

Now let us consider the drug stores in the center of the business section. They have all the transient trade and keep two or more expert prescriptionists at work from morning until night. You say that a woman would be incapable of holding such a position, but I say that without doubt she has done it, and is doing it-successfully, too. The chief disadvantage in obtaining such a one is the lack of numbers to create competi-

tion, for, to be sure, she must be judged in selection by practically the same standard as are men. As in stores in other sections, a woman at the front will make your candy case, toilet articles and fountain more popular

In reference to the work of some girl you hear this charge constantly made: "Yes, she is exceedingly bright and able-minded, but she'll soon marry and that will be the last of it all." Is that always true? No, by no means is it always the "last of it all." In a great, great many cases she becomes more wedded to the profession by marrying a pharmacist, and becomes of value to the scientific as well as the financial side. But what if she does marry an outsider? Do your best clerks stay with you always? No, they leave to follow their profession in other places, so what advantage has a man over a woman there?

Now I have tried to set forth the advantages and put aside the objections often raised to the employment of women in drug stores, and I am sure that all the lady pharmacists will agree with me.

Beth Angeline Michel.

Celebrated His Thirtieth Anniversary in Business.

Bay City, Dec 18-Last Wednesday night at the home of D. B. Perry, of North Linn street, the druggists of this city came together to celebrate the thirtieth anniversary of Mr. Perry as a West Side business man. There were forty druggists in all and the evening was one of much merry making. This is an annual affair for Mr. Perry entertains his brother druggists every year. However, this year being his anniversary, he decided to combine the two and let his friends enjoy the two with him. A programme of speeches was carried out, the host acting as toastmaster.

D. R. Perry began business on North Linn street in the year 1881 and six months later he moved to the store he now occupies. He has been in that store on East Midland street ever since that time. There were but a few druggists on the West Side at the time Mr. Perry made his change. One of them is C. M. LaRue, who started in business a few months after he did.

After the refreshments, the following gave short talks on the subjects stated:

"What I do with my profits on postage stamp sales."-John E. Knapp. 'Why gesundheit ist nicht besser

dan krankheit."-H. Brunner.

"The joys of suppository making." -Charles H. Frantz.

"There is only one place for the man who invented capsules."-Frank Warner.

After these speeches had been rendered the party broke up by the singing of the original song written by Fred Ruppf and entitled, "What Shall We Do With the Can-I-Use-Your-Phone Pest." This song was sung by the entire assemblage.

The ice man is perfectly willing to let his customers take the cake.

Thirty-Seven New Pharmacists and Druggists.

The Michigan Board of Pharmacy held a meeting at Grand Rapids in November. Thirty-two applicants received registered pharmacist papers and five druggists papers. Following is a list of those receiving certificates.

Registered Pharmacists.

O. M. Aldrich.

F. A. Beebe.

I. R. Burt.

S. J. Dunsieth.

Geo. H. Grommett. R. F. Hams.

Blaine Hayes

R. A. Hughill.

Geo. Hunter.

R. D. Matthews. R. E. Mervan.

W. F. Roeser.

Lee E. Tappan.

S. M. Foster.

R. D. Kuehn.

G. M. Benedict.

H. J. P. Brankrog.

Thos. G. Finncan.

A. L. Greggs.

J. E. Grover.

F. F. Hollis

Thos. L. Hutton.

Lyle R. Keiller.

W. A. Kelley.

Geo. E. Kenney, Jr.

Stanley A. Kenkaski L. D. Payne.

Peter Pietrowski.

Tona A. Potter.

H. C. Sprietzma.

B. R. Spriggs. V. W. Willson.

Registered Druggists.

Delos Thurber.

Ray E. Schoetzhow.

H. B. Coone.

J. N. Pyle.

D. S. McNaughton.

The next meeting of the Board will be held at Ann Arbor on January 16, 17 and 18.

Jno. J. Campbell, Sec'y.

Wisconsin is a leader in dairying. Waukesha county has more Guernsey cows than can be found on the Isle of Guernsey. Lake Mills, a Holstein cattle center, shipped Holsteins to the value of \$175,000 in a single year. The number of dairy cattle has increased 47 per cent., the butter output 70 per cent. and the cheese output 86 per cent. in the past ten years.

The Drug Market.

Opium - Has advanced 50c a pound.

Morphine-Has advanced 50c an

Acetpheneditin-Has advanced. Balsam Copaiba-Has advanced. Cocoa Butter-Has declined. Balsam Peru-Is lower. Oil Anise-Has advanced. Oil Wormseed-Has advanced. Balsam Tolu-Is lower. Oil Bay-Has declined. Oil Lemon-Is lower. Buchu Leaves-Have declined. Goldenseal Root-Is lower.

If a man does the best he can and doesn't brag about it, he will do to

WHOLESALE DRUG PRICE CURRENT

	LE DRUG PRICE	CURRENT
Aceticum Aceticum Aceticum Benzolcum, Ger 700 75 Boracie	Copaiba 75@1 85	Scillae 0 50
Benzolcum, Ger 700 75	Cubebae 4 00@4 10 Erigeron2 35@2 50	Scillae Co
Carbolicum 25@ 30	Evechthitos1 00@1 10	Prunus virg @ 50
Hydrochlor 80 5	Gaultheria4 80@5 00 Geranium oz 75	Brock (1) 50
Oxalicum 140 15 Phosphorium dil 6 15	Gossippil Sem gal 70@ 75	Aloes 60
Salicylicum 400 42	Hedeoma2 50@2 75 Junipera 40@1 20	Aloes & Myrrh. 60
Tannicum1 00@1 10	Lavendula 90@4 00	Anconitum Nap'sF 50 Anconitum Nap'sR 60
Ammonia	Limons 1 60@1 70 Mentha Piper 2 75@3 60	Arnica 50
Aqua, 18 deg 4@ 6	Mentha Piper2 75@3 00 Mentha Verid5 00@5 25	Atrope Belladonna 60
Ammonia Aqua, 18 deg 4@ 6 Aqua, 20 deg 6@ 8 Carbonas 13@ 15 Chloridum 12@ 14	Morrhuae, gal 2 00 2 75 Myricia 3 60 @ 4 10	Atrope Belladonna 60 Auranti Cortex . 50 Barosma 50
Aniline	Olive	Benzoin
Aniline 2 00@2 25	Picis Liquida gal. • 40	
Yellow 2 50@3 00	Ricina 94@1 00 Rosae oz11 50@12 00	Capsicum 50
Reces	Rosmarini 100	Cardamon Co
Cubebae 70@ 75 Junipers 6@ 8 Xanthoxylum1 25@1 50	Sabina 90@1 00 Santal @4 50	Cantharides 75 Capsicum 50 Cardamon 75 Cardamon Co. 75 Cassia Acutifol 50 Cassia Acutifol Ce 50
	Santal 04 50 Sassafras 90@1 00	Castor 1 00
Copaiba 70@ 75 Peru 2 00@2 10	Sinapis, ess. oz 65 Succini 40 45	Cinchona 50
Copaiba 70@ 75 Peru 2 00@2 10 Terabin, Canad 70@ 80 Tolutan 50@ 60	Thyme 400 50	Cinchona Co 60
	Theobromas 15@ 20	Cubebae 50
Abies, Canadian 18 Cassiae 20	Tiglil 50@1 60	Ergot 50 Ferri Chloridum
Cinchona Flava 18 Buonymus atro 60	Bi-Carb 150 18	Gentian Co
Myrica Cerifera 20 Prunus Virgini 15	Bichromate 120 15	Guiaca 50 Guiaca ammon 60
Cortex Ables, Canadian. 18 Cassiae	Carb 120 18	Hyoscyamus 50 Iodine 75
Ulmus 20	Chiorate po. 120 14 Cyanide 300 40	Kino 50
Glycyrrhiza, Gla. 24@ 30 Glycyrrhiza, po 28@ 30	Potassa, Bitart pr 30@ 32	Myrrh 50
Haematox 11@ 12 Haematox, 1s 13@ 14	Potass Nitras 60 8	Opil 1 50
Extractum Glycyrrhiza, Gla. 24@ 30 Glycyrrhiza, po 28@ 30 Haematox 11@ 12 Haematox , 14s 14@ 15 Haematox , 14s 14@ 17 Haematox , 14s 16@ 17	Sulphate po 15@ 18	Opil, deodorized 2 00
Carbonate Precip. 15	Aconitum 20@ 25 Althae 40@ 45	Rhatany 50 Rhei 50
Citrate and Quina 2 00 Citrate Soluble 55	Anchusa 10@ 12 Arum po @ 25	Sanguinaria 50 Serpentaria 50
Solut. Chloride 15	Gentiana po 15 120 15	Tolutan 60
Sulphate, com'l, by	Hellebore, Alba . 12@ 15 Hydrastis Canada @5 50	Veratrum Veride 50
Carbonate Precip. 15	Hydrastis, Can. po @5 50 Inula, po 20@ 25	Miscellaneous Aether, Spts Nit 3f 30@ 35
Flora Arnica	Sinapis, ess. oz. 65	Aether, Spts Nit 4f 34@ 38 Alumen, grd po 7 3@ 4
Matricaria 30@ 35	Maranta, ¼s @ 35	Antimoni, po 400 50
Barosma 1 25@1 35 Cassia Acutifol,	Rhei 75@1 00 Rhei, cut1 00@1 25	Antifebrin @ 20 Antipyrin @ 25
Tinnevelly . 15@ 20 Cassia, Acutifol 25@ 30 Salvia officinalis,	Rhei, pv 75@1 00 Sanguinari, po 18 @ 15	Argenti Nitras oz @ 62 Arsenicum 10@ 12
74.0 4.114 720 104 20	Schlae, po 45 200 25 Senega 850 90 Serpentaria 500 55	Bismuth S N 2 20@2 30
Gummi	Smilax, M @ 30 Smilax, offi's H @ 48	
Qummi	Spigella 45@1 50 Symplocarpus @ 25	carrenatives, Itus. (#1 50
Acacia, 3rd pkd. @ 35 Acacia, sifted sts. @ 18	Valeriana, Ger. 15@ 20	Capsici Fruc's af Capsici Fruc's p 22 Capsici Fruc's B po 15 Carmine, No. 40 42 Carphyllus
Acacia, po 4500 65 Aloe, Barb 2200 25	Zingiber j 25@ 28	Carmine, No. 40
Aloa, Socotri @ 45	Anisum po 22 @ 18 Apium (gravel's) @ 18 Bird, 1s	Cataceum 6 35 Centraria 6 10
Asafoetida1 60@1 75 Benzoinum 50@ 55	Bird, 1s 4@ 6 Cannabis Sativa 7@ 8	Cera Alba 50@ 55 Cera Flava 40@ 42
Catechu, 1s @ 13 Catechu, 1/2s @ 14	Cardamon 70@ 90 Carui po 15 12@ 15	Cera Flava 40@ 42 Crocus 45@ 50 Chloroform 34@ 54
Catechu, 1/8 @ 16 Camphorae 59@ 64	Coriandrum 12@ 14	
Galbanum @1 00	Dipterix Odorate 4 00@4 25	Cinchonidie Germ 38@ 48 Cinchonidine P-W 38@ 48
Gauciacum po 35 @ 35	Foenugreek, po . 7@ 9 Lini 6@ 8	Cocaine 2 05@2 25
Myrrh po 50 @ 45	Lini, grd. bbl. 5½ 6@ 8 Lobelia 75@ 80	Creta bbl. 75 @ 2
	Rapa 5@ 6	Creta, precip 90 11
Tracacanth 9001 00	Carui po 15	Corks list, less 70% Cresoctum Creta, prep. 6 5 Creta, prep. 9 11 Creta, Rubra 2 24 Cupri Sulph 3 10 Dextrine 70 10 Emery, all Nos. 8 Emery, po. 6 6 Ergota po 1 80 1 400 1 50 Ether Sulph 350 40 Flake White 120 15 Gambler 30 Gambler 30 Gelatin, Cooper 66
Absinthlum 4 50@7 00 Dupatorium oz pk 20 Lobella oz pk 20 Majorium oz pk 28 Mentra Pip, oz pk 23 Mentra Ver oz pk 25 Rue oz pk 39 Tanacetum V. 22 Thymus V oz pk 25	Sinapls Nigra 9@ 10 Spiritus Spiritus Frumenti W. D. 2 00@2 50 Frumenti 1 25@1 50 Junipers Co 1 75@3 50 Junipers Co OT 1 65@2 00 Saccharum N E 1 90@2 10 Spt Vini Galli 1 75@6 50 Vini Alba 1 25@2 00 Vini Oporto 1 25@2 00 Sponges S	Dextrine 70 10 Emery, all Nos. 0 8
Lobeliaoz pk 20	Junipers Co 1 75@3 50 Junipers Co O T 1 65@2 00	Emery, po @ 6 Ergotapo 1 80 1 40@1 50
Mentra Pip. oz pk 23 Mentra Ver oz pk 25	Spt Vini Galli1 75@6 50	Flake White 120 15
Rue oz pk 39 TanacetumV 22	Vini Oporto1 25@2 00	Galla
Thymus V oz pk 25	Extra yellow sheeps' wool carriage @1 25	Gelatin, French 35@ 60 Glassware, fit boo 75%
Calcined, Pat 550 60 Carbornate, Pat. 180 20	Sponges Extra yellow sheeps' wool carriage @1 25 Florida sheeps' wool carriage 3 00@3 50 Grass sheeps' wool corrieps' wool	Glue, brown 11@ 13
Magnesia Calcined, Pat 550 60 Carbornate, Pat. 180 20 Carbonate, K-M. 180 20 Carbonate 180 20	Grass sheeps' wool carriage @1 25 Hard, slate use	Gambler 3 9 9 Gelatin, Cooper 6 60 Gelatin, French 75% Less than box 70% Glue, white 15 25 Glycerina 23 23 29 Grana Paradisi 25 Humulus 35 6 60 Hydrarg Ammo'i 12 Hydrarg Ch. Mt 11 Hydrarg Ch. Mt 11 Hydrarg Ch. Whydrarg Ungue'm 45 50 Hydrargyrum 8 15 Hydrarg Ungue'm 45 50 Hydrargyrum 9 10 Iodine, Resubi 3 00 3 25 Liquor Arsen et Hydrarg Iod. Liq. Potass Arsinit 10 9 12 Liquor Arsen 10 10 12
Absinthium	Nassau sheeps' wool carriage 3 50@3 75	Humulus 35@ 60 Hydrarg Ammo'l @1 25
Amygdalae Dulc. 75@ 85 Amygdalae, Ama 8 00 8 25	Velvet extra sheeps' wool carriage @2 00	Hydrarg ChMt @1 10 Hydrarg Ch Cor @1 10
Anisi	Yellow Reef, for slate use @1 40	Hydrarg Ox Ru'm @1 20 Hydrarg Ungue'm 45@ 50
Cajiputi 85@ 90	Acacia @ 50 Auranti Cortex @ 50	Ichthyobolla, Am. 90@1 00
Cedar 85@ 90 Chenopadii 6.00@6.05	Acacia	Iodine, Resubl 3 00@3 25
Cinnamoni 1 50@1 60 Conium Mae 80@	Ipecac 60 Rhei Arom 50 Smilax Offi's 50@ 60	Liquor Arsen et Hydrarg Iod. @ 25
Citronelia 60@ 79	Smilax Offl's 50@ 60 Senega	Liq. Potass Arsinit 100 12

Lupulin @1 75	Rubia Tinctorum 12@ 14	Vanilla 9 00@10 00
Lycopodium 60@ 70	Saccharum La's 40@ 50	Zinci Sulph 70 10
Macis 65@ 70	Salacin 4 50@4 75	Olls
Magnesia, Sulph. 3@ 5	Sanguis Drac's 40@ 50	Land owtro bbl. gal.
Magnesia, Sulph. bbl @ 1%		Lard, extra 90@1 00 Lard, No. 1 85@ 90
Mannia S. F 75@ 85		Linseed, pure r'w 921 09@1 15
	Sapo, M 10@ 12	Linseed, boiled 931 10@1 16
Menthol 7 75@8 00 Morphia, SP&W	Sapo, W 15@ 18 Seidlitz Mixture 27@ 30	Neat's-foot, w str 650 70
Morphia, SNYQ		Turpentine, bbl 979%
Morphia, Mal	Sinapis @ 18 Sinapis, opt @ 30	Turpentine, less 6
Moschus Canton @ 40	Snuff, Maccaboy,	Whale, winter 700 76
Myristica, No. 1 25@ 40	De Voes @ 54	bbl. L.
Nux Vomica po 15 @ 10	Snuff, S'h DeVo's @ 54	Green, Paris210 62
Os Sepia 30@ 35	Soda, Boras 54 @ 10	Green. Peninsular 1200 16
Pepsin Saac, H &	Soda, Boras, po5% @ 10	Lead, red 740 8
P D Co @1 00	Soda et Pot's Tart 27@ 30	Lead, white 740 8
Picis Liq N N 1/2	Soda, Carb11/2@ 2	Ochre, yel Ber 1% 20
gal. doz @2 00 Picis Liq qts @1 00	Soda, Bi-Carb 30 5	Ochre, yel Mars 1% 20 4
Picis Liq qts @1 00 Picis Liq pints @ 60	Soda, Ash 31/20 4 Soda, Sulphas 0 2	Putty, comm'1 21/4 21/4 @
Picis Liq pints	Soda, Sulphas @ 2 Spts. Cologne @3 00	Putty, str't pr 21/2 24/0 3
Piper Alba po 35 @ 30	Spts. Ether Co. 50@ 55	Red Venetian 1% 20 3
Piper Nigra po 22 @ 13	Spts. Myrcia @2 50	Shaker Prep'd1 25@1 35 Vermillion, Eng. 75@ 80
Pix Burgum 1000 12		Vermillion Prime
Plumbi Acet 12@ 15	Spts. Vi'i Rect 16 b @	American 13@ 15
Pulvis Ip'cut Opil 1 30@1 50	Spts. Vi'i R't 10 gl	Whiting Gilders' @ 95
Pyrenthrum, bxs. H	Spts. Vi'l R't 5 gl @	Whit's Paris Am'r @1 25
& P D Co. doz @ 75	Strychnia Crys'l 1 10@1 30	Whit's Paris Eng.
Pyrenthrum, pv 200 25	Sulphur, Roll21/2 5	cliff @1 40
Quassiae 80 10 Quina, N. Y 170 27	Sulphur Subl 2% 6	Whiting, white S'n @
Quina, S. Ger 17@ 27	Tamarinds 80 10 Terebenth Venice 400 50	Varnishes
Quina, S P & W 1700 27	Thebromiae 40@ 43	Extra Turp1 60@1 70
a w mg a	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	No. 1 Turp Coach 1 10@1 20



More and More the Demand

is growing for reliable goods, for widely advertised goods which must be good or they could not be advertised year after year. "You can't fool the people all the time."

LOWNEY'S COCOA

and Premium Chocolate for baking and cooking are the kind that the public believes in. The Lowney name has been favorably known for twenty-five years. We are constantly telling them that we make superfine goods and they have had the best reasons to believe it. The grocer gives his customer satisfaction and makes a fair profit too in LOWNEY'S.



Our New Home

Corner Oakes and Commerce

Only 300 feet from Union Depot

To our many customers and friends:

We heartily extend to you the compliments of the season and may Peace and Prosperity be yours in abundance for the year 1912.

Sincerely,

Grand Rapids

Hazeltine & Perkins Drug Co.

go. Extract
Holland, ½ gro boxes 95
Felix, ½ gross ... 1 15
Hummel's foil, ½ gro. 85
Hummel's tin, ½ gro. 1 43

5

GROCERY PRICE CURRENT

These quotations are carefully corrected weekly, within six hours of mailing, and are intended to be correct at time of going to press. Prices, however, are liable to change at any time, and country merchants will have their orders filled at market prices at date of purchase.

ADVANCED

DECLINED

Carbon Oils

Corn Syrup Fruit Jars Provisions

A Col 12 oz. ovals 2 doz. box 75	Index to Markets		
Ammonia 1 200 ovals 2 doz box 75 200 versib 2 doz 75 200 versib 2 doz box 75 200 versib 2 doz box		1	. 2
Ammonia AXLE GREASE Flums Flums	by Columns		Cove Oysters
Ammonia AXLE GREASE Fuzaer's Fuzaer's			Cove, 21b 85@ 90
Baked Beans 1 3/4/h. tim boxes, 3 doz. 2 sheath Blath Blick 1 100b. pails, per doz. 7 20 bluing 1 100b. pails, per doz. 7 20 bluing 1 150b. pails, per doz. 9 20 bluing 1 15	Ammonia 1		
Baked Beans			No. 3 cans, per doz1 25
Bath Brick 1 15th palls per doz. 2 50 50 50 50 50 50 50	Baked Beans 1	11b. tin boxes, 3 doz. 2 35 3½1b. tin boxes, 2 doz. 4 25	Marrowfot
Brushes 1	Bath Brick 1 Bluing 1	10th. pails, per doz6 00 15th. pails, per doz7 20	Early June 95@1 25 Early June sifted 1 15@1 80
Beutel's Michigan Brand C Beutel's Michigan Brand C C Beutel's Michigan Brand C C C C C C C C C	Brushes 1		Pie
Baked Pork and Beans Siliced S			Pincent @3 00
Carcals		NT- 1	
Sale	arbon Ons 2	No. 2, cans, per doz. 75 No. 3 cans, per doz. 86	Fair 85
Sale	ereals 2	11b. can, per doz 90 21b. can, per doz 1 40	Fancy 1 00
Second S	hewing Gum 3	31b. can, per doz1 80	Raspberries Standard
No. 2 Carpet 3 sew 450 No. 4 Carpet 3 sew 450 No. 4 Carpet 3 sew 450 No. 6 Carpet 3 sew 450 Carpet 3 sew 450 No. 6 Carpet 3 sew 450 Carpet 3 sew 450 No. 6 Carpet 3 sew 450 Carpet 3 sew	hocolate 3		
No. 2 Carpet 3 sew 450 No. 4 Carpet 3 sew 450 No. 4 Carpet 3 sew 450 No. 6 Carpet 3 sew 450 Carpet 3 sew 450 No. 6 Carpet 3 sew 450 Carpet 3 sew 450 No. 6 Carpet 3 sew 450 Carpet 3 sew	lothes Lines	PROOMS	Warrens, 1 lb. Flat 2 40 Red Alaska 1 75@1 85
Doried Fruits	offee \$	No. 1 Carpet 4 sew 5 00 No. 2 Carpet 4 sew 4 75	Pink Alaska1 30@1 40
Doried Fruits	rackers 4	No. 3 Carpet 3 sew4 50 No. 4 Carpet 3 sew4 25	Domestic, 1/4 Mus. 2 50
BRUSHES		Parlor Gem	Domestic, % Mus. @ 7 French, %s
BRUSHES	ried Fruits 6	Warehouse 50	French, ½s18@23 Shrimps
Solid Back, 11 in. 95 Good 1	la wine coorse Goods 6		Dunbar, 114s, dos 35 Dunbar, 114s, dos 35
Standard Strawberries Stands Stephen 10	ishing Tackle 6	Solid Back, 8 in 75	Fair 85
Standard			Fancy 1 25@1 40
Section Sect		No. 3 90	Standard
Barrels Barr		No. 1	Good 1 25@1 35
Barrels Barr	rain Bags	Shoe	Fair 1 20@1 25 Fancy @1 50
Series S		No. 4	No. 10 @3 50
Dandelion, 25c size 2 00 Cas Machine Cas Machine Cylinder Cylinde	erbs 8 ides and Pelts 8		Rarrele
Columbia	orse Radish 8	Dandelion, 25c size2 00	D. S. Gasoline @13 Gas Machine @21
CANNED GOODS CANN	lly 8	Paraffine, 6s 8	Deodor'd Nap'a @12 Cylinder 29 @341/2
Columbia			Engine 16 @22 Black, winter 81/4 @10
Sinder's	ince Meats 8		Columbia. 25 pts 4 15
Standards Stan	olasses 8 ustard 8	31b. Standards @ 95 Gallon 2 75@3 00	Sinder's ½ pints1 35
Standards gallons	N	Blackberries	Breakfast Foods
String To@1 15 Wax To@1 15 Wax To@1 15 Wax To@1 15 Wax To@1 15 T		Standards gallons @5 00	Cream of Wheat 36 21b 4 50
String To@1 15 Wax To@1 15 Wax To@1 15 Wax To@1 15 Wax To@1 15 T	lwan .	Baked 85@1 30	Post Toasties T No. 2
Standard	P .	String 70@1 15 Wax 75@1 25	Post Toasties T No. 3
Clams	ckles 8	Blueberries	Apetizo Biscuit, 24 pk 3 00
Burnham's ½ pt. 2 25 Burnham's pts. 3 75 Burnham's pts. 3 75	otash 8	Gallon 6 50	Grape Nuts, 2 doz2 70
Burnham's ½ pt. 2 25 Burnham's ½ pt. 2 25 Burnham's pts. 3 75 Burnham's pts. 3 7		Clams Little Neck, 1lb. 1 00@1 25	Mapl-Flake, 24 1lb2 70 Pillsbury's Vitos 3 dz 4 25
Solid Soli	e	Clam Boullon	Ralston Health Food 36 21b
Alt	lad Dressing 9	Burnham's ½ pt2 25 Burnham's pts3 75	Saxon Wheat Food, 24 pkgs 3 00
Monbadon (Natural) Acmeta Acmeta Monbadon (Natural) Acmeta Acmeta Monbadon (Natural) Acmeta Acmeta Monbadon (Natural) Acmeta Acmeta Acmeta Acmeta Monbadon (Natural) Acmeta	lt o	Corn	Shred Wheat Biscuit, 36 pkgs 3 60
Monbadon (Natural) Acmetal Acmetal Monbadon (Natural) Acmetal Acmetal Monbadon (Natural) Acmetal Acmetal Monbadon (Natural) Acmetal Acmetal Acmetal Acmetal Monbadon (Natural) Acmetal Ac		Fair	Vigor, 36 pkgs 2 75 Voigt Corn Flakes 4 50
Monbadon (Natural) Monbado	on Rincking 10	French Peas	36 pkgs 2 80
Source 10	da	per doz 2 45	Rolled Avena, bbls 5 80
Acres 10	da 10 loes 10	No. 10	Monarch, bbls 5 50
Action A	ming 10	Hominy	Quaker, 18 Regular1 45 Quaker, 20 Family4 00
December 20	ble Sauces 10	Lobster 2 40	Bulk 31/4
Mackerel Mustard, 11b.	hacco 10	Pienie Telle	24 210. pkgs 2 50
Mustard, 2tb. 280 Carson City	rine	Mackerel Mustard 115	Bloomingdale 017½
Soused, 2tb. 2 75 Warner W Soused, 2tb. 2 75 Warner Soused, 2tb. 2	negar 11	Mustard, 21b 2 80 Soused, 14th 1 90	Hopkins @1614
Tomato 2th Brick	w .	Soused, 275	warner (0174/2
rapping Paper 12 Mushrooms Limburger		Tomato, 21b 2 80	Leiden 615
Buttons, 4s 0 14 San Sago	Y 1	Hotels 9 16 Buttons, 4s 9 14	Pineapple40 @60
past Cake	art Clake 13	Buttons, 1s 0 23	Sap Sago @20 Swiss, domestic @13

3	
Best Pepsin, 5 boxes 5 Black Jack 5 Largest Gum (white) 5	5 Stand
Sen	Big s Groce Compo
Red Eagle Franck's Schener's Red Standards 1 6 White 1 6	Cut L Leader Kinder French
Walter Baker & Co.'s	Gypsy Coce I Fudge
Trade barrel, 28 gals 5 50 1/2 Trade barrel, 14 gal 3 50 Boiled, per gal. 60 Hard per gal. 25 CLOTHES LINES per doz.	Eclipse Eureka Quinte Champ Moss
No. 50 Twisted Cotton 1 80 No. 60 Twisted Cotton 2 00 No. 50 Braided Cotton 1 00 No. 50 Braided Cotton 1 00 No. 60 Braided Cotton 1 25 No. 60 Braided Cotton 1 25 No. 80 Braided Cotton 2 25 No. 50 Sash Cord 1 60	Imperi Ital. C Golden Red R Auto Coffy Molass
No. 72 Jule	Orange Lemon Old Fa houn Pepper
Baker's 37 Cleveland 41 Colonial, ½s 35 Colonial, ½s 35 Epps 42 Huyler 45 Lowney, ½s 32 Lowney, ½s 32 Lowney, ½s 32 Lowney, ½s 32	Champ H. M. H. M. Dark Bitter Brillian A. A. I Lozeng Lozeng Imperia
Lowney, 5 fb. cans 30 Van Houten, ¼s 12 Van Houten, ¼s 20 Van Houten, ¼s 40 Van Houten, 1s 72 Webb 33 Wilber, ½s 33	Mottoes Cream G. M. Hand I Cream String Winter
COCOANUT Dunham's per lb. \(\frac{1}{2} \), 51b. case 29 \(\frac{1}{4} \), 51b. case 27 \(\frac{1}{4} \), 151b. case 26 \(\frac{1}{2} \), 151b. case 25 \(\frac{1}{4} \), 48 \(\frac{1}{2} \), 151b. case 2642	Fan Co Azulikii Oh My
COFFEES, ROASTED Rio Common 17 Fair	Almond Almond Almond soft s Brazils Filberts Cal. No
Choice 18 Fancy 19 Peaberry 20	Walnuts Walnuts Table n Pecans, Pecans, Pecans, Pickory Ohio,
Marsoalbo 20 Choice 21 Choice 21 Fancy 22 Fair Guatemala Fair 21	Cocoanu Chestnu State, Spanish Pecan I Walnut Fiblert
Fancy Java Private Growth 22@30 Mandling 31@35 Aukola 80@32 Short Bean 25@27 Long Bean 24@25 H. L. O. G. 26@28	Fiblert Alicante Jordan Fancy I Roaste Choice, bo
Fair 21 Fancy 23 Exchange Market, Steady Spot Market, Strong Package New York Basis	N. B. C. Seymour N. B. C. Premium
Arbuckle	Select Saratogs Zephyret N. B. C. Gem, bo Shell

4	
CONFECTIONS Stick Candy Pails	Bonn
Stick Candy Palls	Bonn Britt Britt
Jumbo 29 Th	Carty
Extra H H 12 Boston Cream 14	Choc.
Big stick, 30 lb. case 10 Mixed Candy	Choc Choc Circle Crack
Competition	Cocos
Conserve 9 Royal 14	Conne
Ribbon	Coffee Coffee Crum
Leader 10 Kindergarten	Cak
French Cream 10 Hand Made Cream 17	Dinne
Big stick, 30 lb. case 10	Dome
Gypsy Hearts 15	Famil Fig C Fig N Floral Flute
Fudge Squares 14 Peanut Squares 15	Fluted
Sugared Peanuts 13 Salted Peanuts 12	TIOSE
Lozenges, plain 12	Froste Fruit Gala Ginge
Eclipse Chocolates 15 Eureka Chocolates 16	Graha
Quintette Chocolates . 15 Champion Gum Drops 10	Ginge
Lemon Sours 12 Imperials 12	Ginger Squa
tal. Cream Bon Bons 13 Golden Waffles 14	Hippo
Auto Kisses 14 Coffy Toffy 14	Honey
Coffy Toffy 14 Molasses Mint Kisses 13 Fancy—in 5th Boyes	Honey Honey House
old Fashioned Molas- ses Kisses 10lb. bx, 1 80	House House Iced H
Lemon Sours 65	Jubile
hound drops 65 eppermint Drops 70	Lemon
champion Choc. Drops 70 d. M. Choc. Drops 1 10	Lemon
Molasses Mint Kisses 13 Fancy—In 5th. Soxes bld Fashloned Molas- ses Kisses 10th. bx. 1 20 Drange Jellies 66 Lemon Sours 65 Lemon Choc. Drops 70 L. M. Choc. Lt. and Dark, No. 12 1 10 Litter Sweets, as'td 1 25 Litter Sw	Lemon Mary Marsh
A. Licorice Drops 1 00	Marsh
ozenges, plain 65 mperials 65	Medley Molass Molass
ream Bar 60	Molass Iced
land Made Crms 80@90 ream Wafers 70	Molass Mottled Oatmer
ream Bar 60 M. Peanut Bar 60 land Made Crms 80 90 ream Wafers 70 tring Rock 80 Vintergreen Berries 65	Orange Penny Peanut
racker Jack 3 25 iggles, 5c pkg. cs. 3 50 an Corn, 50's 1 65 zulikit 100s 3 25 h My 100s 3 50	Pretzel Pretzel
'an Corn, 50's1 65 zulikit 100s3 25	Pretzel
Cough Drops	Raisin Revere Rittenh
utnam Menthal1 00 mith Bros 1 25	Rosy I
NUTS—Whole lmonds, Tarragona 18 lmonds, Drake 16 lmonds, California soft shell 14@15 liberts 12@13	Royal
lmonds, California soft shell	Scallop Spiced Spiced
razils	Spiced Spiced Sugar
	Sugar
ecans, medium 13 ecans, ex. large 14	Sugar or sr
ickory Nuts, per bu.	Sultana Sunnys Superba
Ohio, new 2 00 ocoanuts	Sponge
Shelled	Vanilla Wafer Waverl
	In
panish Peanuts 80 81/2 ecan Halves 060 falnut Halves 420/45 blert Meats 030 dicante Almonds 047	Albert Animals
Peanuts	Arrowre Barnum
noice raw H P Ium	Baronet Bremme Wafer
CRACKERS	Cameo Cheese Chocola
Brand	
B. C. Sq. bbl. 7 bx. 6½ ymour, Rd. bbl. 7 bx. 6½	Dinner Fig Ne Five O'
Soda B. C. borros	Frotana Fruit C

Bonnie Doon Cookies .10	
Duitale Lassies 10	
Delast	
Certwheele 10	
Chocolate Drops17	
Chocolate Drp Centers 16	
Circle Honey Cookies 16	
Cracknels 16	
Cocoanut Drops	
Cocoanut Macaroons 18	
Cocoanut Hon. Fingers 12	
Circle Honey Cookies 12 Cracknels 16 Cocoanut Taffy Bar 12 Cocoanut Drops 12 Cocoanut Macaroons 18 Cocoanut Hon. Fingers 12 Cocoanut Hon. Jumb's 12 Coffee Cakes 11	
Crumos, Icea12	
Diana Mana	
Dinner Pierrit16	
Dixie Sugar Cookies . 9	
Dixle Sugar Cookles 2 Domestic Cakes 8 Domestic Cakes 8 Family Cookles 8 Fig Cake Assorted 12 Fig Newtons 12 Fiorabel Cakes 12 Fluted Coreams 12 Frosted Creams 12 Frosted Creams 12 Frosted Ginger Cookle 9	
Family Cookies 81	4
Fig Cake Assorted13	2
Florabel Cakes	
Fluted Cocoanut Bar 10	Ĺ
Frosted Cingon C 81	4
Frosted Ginger Cookie Fruit Lunch feed10 Gala Sugar Cakes84 Ginger Gems84	2
Ginger Cakes 81	6
Ginger Gems 81 Ginger Gems 84 Graham Cracker 91	į
Ginger Gems	2
Ginger Snaps N P C . 81	ź
Ginger Snaps N. B. C. Square	
Hippodrome Bar 19	6
Honey Fingers AB. C. 12	
Honey Jumbles, Iced 19	
Honey Flake, plain 12	
Household Cookies 8	•
Iced Happy Forms, Iced 9	
Ginger Snaps N. B. C. Square	
Jonnie 81/2 Jubilee Mixed 10	
Kream Klips	
T	
Lemon Wafer	
Mary Ann 81/2	
Manch 1214	
Medley Pretzels	
Molasses Cakes 81/2 Molasses Cakes, Iced 91/2 Molasses Fruit Cook	
Molasses Fruit Cookies	
Molasses Fruit Cookies Leed 11 Molasses Sandwich 12 Mottled Square 10 Oratmeal Crackers 10 Orange Gems 816	
Mottled Square10	
Orange Crackers	
Penny Assorted 81/2	
Denner Genis	
Pretzelettes. Mac. Md. 8	
Raisin Germa	
Rittenhouse Fruit Biscuit	
Rosy Dawn Mixed10	
Biscuit	
Rube	
Spiced Current Cakes 18	
Spiced Ginger Cakes 9	
Sugar Finger	
Sugar Cakes 81/2	
Sugar Crimp 8½ Sugar Squares large	
or small	
Sunnyside Jumbles	
Superba 8½	
Triumph Cakes	
or small 9 Sultana Fruit Biscuit 16 Sunnvside Jumbles 10 Superba 8½ Sponge Lady Fingers 25 Triumph Cakes 16 Vanilla Wafers 16 Wafer Jumbles cans 18 Waverly 19	
Wafer Jumbles cans 18 Waverly 10	
Incon Coal Coat	
In-er Seal Goods	
Albert Biscuit per doz. Albert Biscuit 100 Animals 100 Arrowroot Biscuit 100 Barnum's Animals 50 Baronet Biscuit 100 Bremmer's Butter Wafers 100	
Arrowroot Biscuit 1 00	
Barnum's Animals50	
Bremmer's Butter	
Wafers 1 00	

	6	7	8	9	10	11
	Soda Crackers N. B. C. 1 00 Soda Crackers Select 1 00 8, 8. Butter Crackers 1 50 Uneeda Biscuit 50 Uneeda Jinjer Wayfer 1 00 Uneeda Lunch Biscuit 50	Jaxon Terp. Lemon 1 oz. oval 10 20 2 oz. oval 16 80 4 oz. flat 33 00 8 oz. flat 68 00	O P Laxo-Cake-Meal 37 00 Cottonseed Meal	5 lb. pailsadvance 1 8 lb. pailsadvance 1 Smoked Meats	Hemp. Russian 41 Mixed Bird 4½. Mustard, white 10 Poppy 15 Rape 6	Sweet Mist, ½ gr5 70 Sweet Burley, 24 lb. cs 4 90 Tiger, ½ gross
	Vanilla Wafers 1 00 Water Thin Biscuit 1 00 Zu Zu Ginger Snaps 50 Zwieback 1 00 In Special Tin Packages. Per doz.	Jennings (D. C. Brand) Terpeneless Exract 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	Michigan carlots 50 Less than carlots 53 Corn Carlots	Hams, 14 tb, av. 14½@15 Hams, 16 tb. av. 14½@15 Hams, 18 tb, av. 13½@14 Skinned Hams14½@15 Ham, dried beef sets18 California Hams14½@ 9½ Picnic Boiled Hams15	SHOE BLACKING Handy Box, large 3 dz 2 50 Handy Box, small 1 25 Bixby's Royal Polish 85 Miller's Crown Polish 85	Uncle Daniel 1 lb. 60 Uncle Daniel 1 oz. 5 22 Am. Navy 15 oz. 28 Drummond, Nat Leaf. 2 & 5 lb. 60 Drummond Nat Leaf
	Festino	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	Carlots	Boiled Hams21@21½ Minced Ham 11 Bacon 13@13¼	SNUFF Scotch, in bladders37 Maccaboy, in jars35 French Rappie in jars43 SODA	per doz. 38 Battle Ax 37 Bracer 31 Big Four 31 Boot Jack 31
	Sorbetto	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	Laurel Leaves 15 Senna Leaves 25 HIDES AND PELTS	Pork 11 Veal 11 Tongue 11 Headcheese 9	Boxes	Bullion, 16 oz. Climax Golden Twins Days Work Derby 5 Bros. Gilt Edge Gold Rope, 7 to lb. 58
	Boxes	Crescent Mfg. Co. Mapline 2 oz. per doz 3 06 Michigan Maple Syrup Co. Kalkaska Brand	Green, No. 1	Rump, new 15 00	Allspice, large Garden 11 Cloves, Zanzibar 20 Cassia, Canton 14 Cassia, 5c pkg. doz. 25 Ginger, African 94 Ginger, Cochia 14	Gold Rope, 7 to 1b. 58 Gold Rope, 14 to 1b. 58 G. O. P. Granger Twist G. T. W. Horse Shoe
	Evaporated, Choice, bulk 9 Evaporated, Fancy, pkg 11 Apricote California 16@17 Citron Corsican @16½	Maple, 2 oz., per doz2 25 Mason, pts. per gro 4 05 Mason, qts. per gro 4 40 Mason, ½gal, per gro. 6 75 Mason, can tops, gro. 1 40	Calfskin, cured No. 1 14 Calfskin, cured No. 2 12½ Pelts Old Wool	% bbls. 95 % bbls. 10 lbs. 1 90 % bbls. 4 00 1 bbl. 9 00 Tripe Kits, 15 lbs. 90 % bbls., 40 lbs. 1 60 % bbls., 80 lbs. 3 00	Mace, Penang 70 Mixed, No. 1 16½ Mixed, No. 2 10 Mixed, No. 2 10 Mixed, 5c pkgs. doz. 45 Nutmegs, 75-30 30 Nutmegs, 105-110 20	J. T., 8 oz. 35 Keystone Twist 44 Kismet 48 Nobby Spun Roll 55
	Currants Imp'd 1 lb. pkg. @ 9% Imported bulk Peaches Muirs—Choice, 25 lb. b 12 Muirs—Fancy, 25 lb. b 12%	Cox's, 1 doz. large 1 75 Cox's, 1 doz. small 1 00 Knox's Sparkling, doz. 1 25 Knox's Sparkling or 14 00	No. 1 @ 5 No. 2 @ 4 Unwashed, med. @ 18	Casings Hogs, per lb	Pepper, Black 14 Pepper, White 25 Pepper, Cayenne 22 Paprika, Hungarian 22 Pure Ground in Bulk Allspice, Jamaica 12 Cloves, Zanzibar 24	Parrot 22 Peachey 40 Picnic Twist 45 Piper Heidsick 69 Redicut, 1% 0z. 38 Red Lion 30 Sherry Cobbler, 10 0z. 26
	Fancy, Peeled, 25 lb. 18 Peel Lemon American 13 Orange American 12 Raisins Connosiar Cluster 1 lb. 17	Nelson's	HORSE RADISH Per doz	Uncolored Butterine Solid Dairy	Cassia, Canton 12 Ginger, African 18 Mace, Penang 75 Nutmegs 75-80 25 Pepper, Black 16	Spear Head, 12 oz. 44 Spear Head, 14% oz. 44 Spear Head, 7 oz. 47 Square Deal 28
	Dessert Cluster, 1 lb. 21 Loose Muscatels 3 Cr 7½ Loose Muscatels 4 Cr 8 L. M. Seeded 1 lb. 8½@ 9½ California Prunes L. M. Seeded 1 lb. 3@ 9½	Amoskeag. 100 in bale 19 Amoskeag less than bi 19 1/4 GRAIN AND FLOUR Wheat 90 White 88	JELLY GLASSES 1/2 pt. in bbls, per doz 15 1/2 pt. in bbls., per doz16 8 oz. capped in bbls.	Roast beef, 2 lb. 3 50 Roast beef, 1 lb. 185 Potted Ham, ½s. 50 Potted Ham, ½s. 50 Deviled Ham, ½s. 50 Deviled Ham, ½s. 50 Deviled tongue, ½s. 50 Potted tongue, ½s. 50 Potted tongue, ½s. 90	Pepper, White 30 Pepper, Cayenne 22 Paprika, Hungarian 45 STARCH Corn Kingsford, 40 lbs. 714 Muzzy, 20 1lb. pkgs. 54	Ten Penny 31 Town Talk 14 oz. 30 Yankee Girl 32
	Sultainas Bleached .12 100-125 25tb. boxes. @ 8 90-100 25tb. boxes. @ 8½ 80-90 25tb. boxes. @ 8½ 70-80 25tb. boxes. @ 9½ 60-70 25tb. boxes. @ 9½	Winter Wheat Flour Local Brands Patents	MAPLEINE 2 oz. bottles, per doz. 3 00 MINCE MEAT Per case	Potted tongue, \(\frac{1}{2} \text{s} \) . 50 Potted tongue, \(\frac{1}{2} \text{s} \) . 90 RICE Fancy 6 \(\phi \) 6½ Japan Style . 4½ \(\phi \) 52 Broken . 234 \(\phi \) 3½	Muzzy, 20 1tb. pkgs 5 1/2 Muzzy, 40 1tb. pkgs 5 Gloss Kingsford Silver Gloss, 40 1tbs. 7 2 Silver Gloss, 16 31bs. 6 3/4	All Leaf
	40-50 251b. boxes@11½ 40-50 251b. boxes@11½ ½c less in 501b. cases FARINACEOUS GOODS Beans	Second Straight 4 40 Clear 4 00 Flour in barrels, 25c per barrel additional Lemon & Wheeler Co. Big Wonder, ½s cloth 4 50	MOLASSES New Orleans Fancy Open Kettle 42 Choice 35 Good 22 Fair 20	SALAD DRESSING Columbia, ½ pint 2 25 Columbia, 1 pint 4 00 Durkee's, large, 1 doz. 4 50 Durkee's, small 2 doz 5 25	Silver Gloss, 12 6ibs. 8% Muzzy 48 1lb. packages 5 16 5ib. packages 4% 12 6ib. packages 6 50lb. boxes 2%	Dukes' Mixture, 5c 5 85 Drum, 5c 5 75 Glad Hand, 5c 5 72 Grant, 5c 6 20 Growler, 5c 4 40 Hand Made, 2½ 0z 56 Honey Dew, 1% 0z 41 L X L 5c 41
	Dried Lima	Big Wonder, ½s cloth 4 50 Worden Grocer Co. s Brane Quaker, paper 4 50 Quaker, cloth 4 60 W. kes & Co. Eclipse 4 80	Half barrels 2c extra MUSTARD 1/4 1b. 6 ib. box 18 OLIVES Bulk, 1 gal. kegs 1 10@1 20 Bulk, 2 gal. kegs 95@1 10 Bulk, 5 gal. kegs 90@1 05	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 %s 3 01	SYRUPS Corn Barrels	Lucky Strike, 1½ oz. 94 Myrtie Navy, 5c 5 94 May Flower Shorts, 5c 5 76 Nigger Hair, 5c 5 94
	Packed 12 rolls to container 3 containers (36) rolls 2 85 5 containers (60 rolls) 4 75 Hominy Pearl, 100 1b, sack 2 20 Maccaroni and Vermicelli	Worden Grocer Co. Aerican Eagle, ½ cl 5 65 Grand Rapids Grain Milling Co. Brands Purity, Patent	Stuffed, 8 oz. 1 35 Stuffed, 14 oz. 2 25 Pitted (not stuffed)	Granulated, bbls 80 Granulated, 100 lbs. cs. 90 Granulated, 36 pkgs 20 SALT Common Grades	20tb. cans, ¼ dz. in cs. 1 72 10tb. cans, ½ dz. in cs. 1 68 5tb. cans, 2 dz. in cs. 1 73 2½tb. cans, 2 dz. in cs. 1 83 2tb. cans, 2 dz. in cs. 1 52 Pure Cane Fair	Noon Hour, 5c 5 76 Peerless, 5c 5 79 Peerless, 10c 11 52 Plow Boy, 5c 5 76 Pilot, 5c 5 40 Prince Albert, 10c
	Domestic, 10 lb. box. 60 Imported, 25 lb. box. 2 50 Pearl Barley Chester 4 50 Empire 5 60	Sunburst	Manzaniia, 8 oz. 90 Lunch, 10 oz. 135 Lunch, 16 oz. 225 Queen, Mammoth, 19 oz. 375 Queen, Mammoth, 28	100 2 lb. sacks 2 40 60 5 lb. sacks 2 25 28 10½ lb. sacks 2 10 56 lb. sacks 32 28 lb. sacks 17	Good	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
	Green, Wisconsin, bu. Green, Scotch, bu. 3 60 Split, ib. 444 East India 6 German, sacks 6	Rye	os	56 lb. dairy in drill bags 40 28 lb. dairy in drill bags 20 Solar Rock 56 lb. sacks	TEA Japan Sundried, medium24@26 Sundried, choice30@33 Sundried, fancy36@40	Trout Line, 5c
	German, broken pag Taploca Flake, 100 lb. sacks 6 Pearl, 130 lb. sacks 6 Pearl, 36 pkgs 2 25 Minute, 36 pkgs 2 75 FISHING TACKLE	Judson Grocer Co.'s Brand Ceresota, ½s	Half bbls., 600 count 4 50 5 gallon kegs 2 25 Small Barrels 9 04 Half barrels 5 25 5 gallon kegs 1 90	Medium, fine	Basket-fired basket-fired choice 35@37 Basket-fired choice 36@37 Basket-fired ancy 40. 3 Nibs 30@32 Siftings 10@12 Fannings 14@15	TWINE Cotton, 3 ply 21 Cotton, 4 ply 21 Jute, 2 ply 14 Hemp, 6 ply 18 Flax medium 24
	14 to 2 in 7	Wingold, 1/8	Gnerkins 11 00	Strips 15 Chunks 16	Gunpowder Moyune, medium \$5 Moyune, choice \$8 Moyune, fancy \$0@50 Pingsuey, medium \$3 Pingsuey, choice \$5 Pingsuey, fancy \$50@55	Wool, 1 ib. bales 6 VINEGAR Oakland Vinegar & Pickle Co.'s Brands. Highland apple cider18 Oakland apple cider 14
1	No. 2, 15 feet 7	Laurel, %s cloth 6 25 Laurel, %s cloth 6 15 Laurel, %s cloth 6 15 Laurel, %s cloth 6 05 Laurel, %s cloth 6 05 Laurel, %s cloth 6 05 Voley Miling Co.'s Brand Graham 4 50 Volgt's Cresent 5 20 Volgt's Flouroigt 5 20	Barrels	Y. M. wh. hoops, bbls. 11 50 Y. M. wh. hoop, 4bbl. 6 00 Y. M. wh. hoop, kegs 72 Y. M. wh. hoop Milchers kegs	Young Hyson Choice	State Seal sugar 12 Oakland white pickling 10 Packages free. WICKING No. 0 per gross 30 No. 1 per gross 40
	No. 4, 15 feet 10 No. 5, 15 feet 11 No. 6, 15 feet 12 No. 7, 15 feet 15 No. 7, 15 feet 18 No. 9, 15 feet 26 Linen Lines	Voigt's Hygienic 4 50 Voigt's Royal 5 70 Wykes & Ce. Sleepy Eye, ¼s cloth. 6 60 Sleepy Eye, ¼s cloth. 5 90 Sleepy Eye, ¼s paper 5 20 Sleepy Eye, ¼s paper 5 20 Watson-Higgins Milling Ce. Perfection Flour	Cob	Queen, kegs 62 Trout No. 1, 100 lbs. 7 50 No. 1, 40 lbs. 3 25 No. 1, 10 lbs. 90 No. 1, 8 lbs. 75	Formosa, medium 28 Formosa, choice 35 English Breakfast Medium 25 Choice 30@35	No. 2 per gross
	Poles	Tip Top Flour4 60 Golden Sheaf Flour4 20	No. 98 Golf, satin fin. 2 00 No. 808 Bicycle 2 00 No. 632 Tourn't whist 2 25 POTASH Babbitt's 4 00 PROVISIONS	Mess, 100 lbs	Fancy 10066 India 20035 Fancy 6505 TOBACCO Fine Cut	Market 40 Splint, large 3 50 Splint, medium 2 00 Splint, small 2 75 Willow, Clothes, large 3 25 Willow, Clothes, small 6 25
	Bamboo, 18 ft., per doz. 80 FLAVORING EXTRACTS Foote & Jenks	Marshall's Hest Flour 5 56 Perfection Buckwheat 6 00 Tip Top Buckwheat 5 80 Alfalfa Horse Feed 32 00 Kafir Corn 1 45 Hoyle Scratch Feed 66	Barreled Pork Clear Back 17 00@17 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	Blot	Willow, Clothes, me'm 7 25 Butter Plates Wire End or Ovals. 4 10., 250 in crate 30 1 10., 250 in crate 30 1 10., 250 in crate 30
1	No. 3 size	Bolted	Pig 23 e6 Clear Family 26 00 Dry Salt Meats S P Bellies 14 Pure in tierces 74 07 1/2	10 lbs. 1 12 3 lbs. 92 100 lbs. 4 65 40 lbs. 2 10 10 lbs. 75 3 lbs. 65	Ojibwa, 16 oz. 40 Ojibwa, 5c pkg. 1 85 Ojibwa, 5c c 47 Petoskey Chief, 7 oz. 1 99 Petoskey Chief, 14 oz. 3 80 Sterling Dark, 5c 5 76 Sweet Cuba, 5c 5 70	2 tb., 250 in crate
1	os. oval	Corn, cracked 27 50 Corn Meal, coarse 27 50 Winter Wheat Bran 25 60 Middlings 28 60 Bairy Feeds Wykes & Co. O P Linseed Meal40 00	Compound lard 74 74 74 74 74 74 74 74 74 74 75 76 76 76 76 76 76 76 76 76 76 76 76 76	Anise 10 Canary, Smyrna 4½ Caraway 10 Cardsmom, Malabar 100 Celary 28	Sweet Cuba, 19c	Round Head. 4 inch 5 gross

Special Price Current

Spec	12	1
12		7
No. 1 complete	40	
No. 2 complete Case No. 2 fillers, 15	28	J
sets 1	35	
Case, medium, 12 sets 1	15	000
Cork, lined, 8 in	70	
Cork, lined, 9 in	80	0
Cork lined, 10 in	90	
Mop Sticks		9
Trojan spring Eclipse patent spring	90	S
		E
No. 1 common	80	V
No. 2 pat, brush holder	85	
Ideal No. 7	85	P
127b. cotton mop heads 1	45	L
2-hoop Standard2	00	LS
3-hoop Standard2	35	P
2-wire Cable2		P
Cedar all red brass1		Je
3-wire Cable2	30	
Paper Eureka2	25	B
Fibre 2	70	
Toothpicks		
Birch, 100 packages 2	00	
Ideal	85	
Traps		
Mouse, wood, 2 holes	22	
	45	
Mouse, wood, 6 holes	70	
	65	
	80	
Rat, spring	75	
Tubs		
20-in. Standard, No. 1 7	50	10 36
18-in. Standard, No. 2 6	50	16
20-in. Cable, No. 18	00	
18-in, Cable, No. 27	00	
No. 1 Fibre	25	
No. 2 Fibre9	25	Dy
20-in. Standard, No. 1 7 18-in. Standard, No. 2 6 16-in. Standard, No. 3 6 20-in. Cable, No. 1	25	
Washboards		
Bronze Globe2	50	
Dewey 1 Double Acme 3	75	
Single Acme	15	

AA WRIIDOWLOR	
Bronze Globe 2 50	
Dewey 1 75	
Dewey 1 10	
Double Acme 3 75	
· Single Acme 15	
Double Peerless 3 75	
Double Lectiess 10	
Single Peerless 25	
Northern Queen3 25	
Double Duplex3 00	
Double Duplex 00	
Good Luck 2 75	
Universal \$ 60	
Mileden Oleman	
Window Cleaners	
12 in 1 65	
14 in 1 85	
16 (m	
16 in 2 80	
Weed Bowls	
13 in. Butter 1 60	
15 III. Butter 00	
15 in. Butter 2 25	
17 in. Butter 4 15	V
19 in Butter 6 10	V
Assorted, 13-15-17 3 00	C
Assorted, 15-17-194 25	D
	T

WRAPPING PAPER
Common Straw 2
Fibre Manila, white 2
Fibre, Manila, colored 4
No. 1 Manila 4
Cream Manila 3
Butchers' Manila2%
Wax Butter, short c'nt 13
Wax Butter, full count 20
Wax Butter, rolls19

TEAST CARE	
Magic, 3 doz1	15
Sunlight, 3 doz1	00
Sunlight, 1% doz.	50
Yeast Foam, 3 doz1	15
Yeast Cream, 3 doz1	00
Yeast Foam, 1% doz	58

AXLE GREASE



Mica,	tin	boxes	75	9	00
			. 55	0	UU



G POWDER Royal	
10c size	90
14 lb. cans 1	35
6oz. cans 1	90
12 1b. cans 2	50
% 1b. cans 8	75
11b. cans 4	80
31b. cans 13	0.0
Alb. cans 21	50



	-C.			
54		(~)	('	(' /
0	16	SI	1	
s. c	. W.,	1,000	lots .	31
Ever	Portana			32

S. C. W., 1,000 lots
El Dontone
El Portana
Evening Press
Exemplar
Worden Grocer Co. Bran
Bon II
Ben Hur
Perfection3
Perfection Extras
Londres3
Londres Grand3
Conditions Grand
Standard3
Puritanos3
Panatellas, Finas3
Panatellas, Bock3
Toolson Clark
Jockey Club3



10 36	Бс 10с	pkgs., pkgs.,	per per	case	2 2	60
16	per per	pkgs., and 38 case	5c	pkgs.	. 2	60

COFFEE Roasted Dwinell-Wright Co's B'ds



White House, 17b	
White House, 21b	
Excelsior, Blend, 17b	
Excelsior, Blend, 21b.	
Tip Top, Blend, 1tb	
Royal Blend	
Royal High Grade	
Superior Blend	
Boston Combination .	
Distributed by T.	

Distributed by Judeo Grocer Co., Grand Rapida Lee & Cady, Detroit; Symons Bros. & Co., Saginaw; Brown, Davis & Warner, Jackson; Gods mark, Durand & Co., Bat tle Creek; Fielbach Co. Toledo.



Small	size,	doz.							
Laise	BILC,	uoz.	•	•	•	•	•	•	

rull line of fire and burglar proof

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.



100	cakes,	large	size6 size3 size3 size1	25
				00

Gowans & Sons Brand.



Single boxes 3 00

Ten box lots	90
J. S. Kirk & Co.	
American Family4	00
Dusky Diamond 50 8 oz 2	80
Dusky D'nd 100 6 oz 3	80
Jap Rose, 50 bars 3	60
Savon Imperial3	00
White Russian3	60
Dome, oval bars3	00
Satinet, oval2	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 cakes3	25
Big Master, 72 blocks 2	86
German Mottled3	50
German Mottled, b DXS 3	45
German Mottled, 10 bx 3	40
German Mottled, 25 bx 3	35
Marseilles, 100 cakes6	00
Marseilles, 100 cks 5c 4	00
Marseilles, 100 ck toil 4	00
Marseilles, ½bx toilet 2	10

Proctor & Gamble Co.	
Lenox 8 Ivory, 6 oz 4	00
Ivory, 10 oz6	75
Star	85

Tradesman Co.'s Brand



Black	Hawk, Hawk, Hawk,	five	bxs	2	40
	A. B.				
Good	Cheer	••••	• • • • •	.4	00
Olu C	ountry,			. 0	20

Soap Powders	
Snow Boy, 24s family size 3	75
Snow Boy, 60 5c2	40
Snow Boy, 30 10e2	40
Gold Dust, 24 large4	50
Gold Dust, 100-5c4	00
Kirkoline, 24 41b3	80
Pearline3	75
Soapine4	10
Babbitt's 1776	75
Roseine	50
Armour's	70
Wisdom	80

Soap Co	mpounds
Johnson's Fin	e 5 16
Johnson's X	XX 4 21
Nine O'clock	3 80
Rub-No-More	81

Enoch Morgan's Sons	
Sapolio, gross lots	5
Sapolio, half gro. lots Sapolio, single boxes	
Scourine Manufacturing	
Scourine, 50 cakes1	8



IT PAYS

SHREDDED WHEAT is one of the best paying food products you can handle, not only because you make a good profit on every sale, but because it's a steady, all-year-round seller. Our extensive magazine, newspaper and street car advertising, demonstration and sampling, have made SHREDDED WHEAT better known and easier to sell than any other cereal food. Thousands of visitorsto Niagrara Falls pass through our \$2,000,000 sunlit factory, to see SHREDDED WHEAT being made and tell friends and neighbors of its cleanliness and wholesomeness. SHREDDED WHEAT is flavory, nourishing and satisfying—people who eat it once eat it always. Because it is widely advertised and easy to sell, sure to please and profitable to handle, it will pay you to push



Are You In Earnest

about wanting to lay your business propositions before the retail merchants of Michigan, Ohio and Indiana? If you really are, here is your opportunity. The

Michigan Tradesman

devotes all its time and efforts to catering to the wants of that class. It doesn't go everywhere, because there are not merchants at every crossroads. It has a bona fide paid circulation—has just what it claims, and claims just what it has. It is a good advertising medium for the general advertiser. Sample and rates on request.

Grand Rapids, Michigan

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

For Sale—Double brick store building with full basement and double living apartments above; also 20x40 solid brick warehouse on one of the best streets in Saginaw. This property will pay better than 12 per cent. as a rent investment. We have a party will take a 2-year lease on the above basis. Will also sell complete grocery stock doing \$35,000 a year business. Ill health reason for selling. For full particulars write B. G. Appleby Co., Saginaw, Mich. 844

For Sale—Grocery, fixtures and \$1,400 stock. Cash business 23 years. Dwelling house next; adjoining lot and next house and lot 40x135 and lot 30x50. Good reasons. J. H. W. Schaefer, 1238 Sherman St., Fort Wayne, Ind. All questions answered.

answered.

Sas

One of the oldest grocery businesses in Western Montana, doing over \$100,000 a year, in fast growing town; capital required \$18,000 to \$20,000; business in creasing every month; good reason for selling. Address W. C. Spottswood, Deer Lodge, Mont.

For Sale—Stock well assorted general merchandise, will inventory five or six thousand. Will sell at bargain to close out retail business. Best location in town. Surrounded by fine farming country. Will sell, one-half down and balance on time. Well established business and moneymaker. Bishop Bros., Owners, Millington, Mich.

For Sale—Toedt Bros. general stock

Millington, Mich.

For Sale—Here is a, splendid, opportfor Sale—Here is a, splendid, opportgrand moneymarker.

State of the state.

For Sale—Here is a, splendid, opportstate of the state of the state.

State of the state

Mich.

For Sale—Here is a splendid opportunity for someone. Up-to-date stock clothing, shoes, furnishings. Best location in Flint. Long lease. Inventories \$4,000. D. King, 511 Saginaw St. 843

For Sale—A clean stock of shoes and rubbers in a country town, good place for a Holland shoe repairer. Address No. 831, care Michigan Tradesman.

For Sale—A general stock of merchandise, invoicing about \$9,000. Doing a business of \$40,000 annually. Located in the best cotton town of 1,500 in Eastern Oklahoma. Reason for selling, health of children. Would consider farm at \$2,500, balance cash. Write O. B., care Tradesman.

For Sale—My store building, 24x60, cellar, living rooms above. Good established trade, \$14,000 per year. Centrally located. Will sell very cheap. Not necessary to buy any stock. N. D. Gover, Shepherd, Mich. 827

5-10-25 cent store for sale in Kansas; town of 8,000 population; stock \$1,750; fixtures \$450. This is a new stock and will sell for cash at invoice price. Dissolution of partnership reason for selling. Roswall & Hambright, Chanute, Kansas.

Wanted—Merchandise, shoe, undertaking and furniture stocks for cash. Address No. 823, care Tradesman. 823

Elevator for sale, fine business. Old age, reason for selling. Address No. 824, care Tradesman.

age, reason for selling. Address No. 824, care Tradesman.

Cash grocery, Grand Rapids, at invoice price \$1,000. No delivering. Address No. 825, care Tradesman.

Business For Sale—A1 confectionery and soft drink business; the only one in a city of 5,000 people. Doing an annual business of \$20,000. The only reason for selling, health and other business. Will sell all or an equity in same. Address R. G. P., care The Busy Bee Co., Newport, Ark.

For Sale—Tea and coffee business in one of the best cities in Southern Michigan. Running two wagons and doing a good business. Burns roaster and a full equipment. Other business interests, reason for selling. Will make right price to the party that talks business. Address No. 835, care Tradesman.

For Sale—Best inland general mercantile business in Southern Michigan. No competition. Wagon routes established. Stock about \$3,000. Other business interests reason for selling. Address No. 836, care Tradesman.

For Sale—One Buffalo Silent Meat Chopper, with 3 horsepower electric motor and switch stand attached; sau-sage stuffer, and Herz & Son lard press, also large caldron kettle. Complete out-fit will be sold at a bargain. Bundy Lumber Co., Bundy, Wis. 832

For Sale—\$9,000 general merchandise. Great chance for right man. Big dis-count for cash. Address M. W., care Tradesman. 772

Grocery—Good clean stock, corner location, town of about 2,000. Fine farming community surrounding. Must sell on account of health. Address 815, care Tradesman.

Michigan Hotel For Sale—Leading commercial house in city of 3,500. Rates \$2 up. Favorite resort, beautiful spot. Overlooking lake. Excellent all year trade. \$12,500 cash required. Address No. 806, care Tradesman.

For Sale—At once, a small stock of shoes and gents' furnishings. Good town, best location. Falling health, reason for selling. Address No. 812, care Tradesman.

For Sale—Drug stock, Central Michigan, city 5,000. Good factory town. Poor health, must sell, Address H, care Michigan Tradesman.

For Sale—Old established drug stock and fixtures located at Galesburg. Reason for selling, death of owner. Address Nina G. Burdick, Galesburg, Mich. 810

Will pay cash for stock of shoes and rubbers. Address M. J. O., care Tradesman 221

rubbers. Address M. J. O., care Tradesman.

For Sale—A new two-story brick building, with fine living rooms above, electric lights and water, also first-class grocery and meat market, stock and fixtures. This property is located in a growing town of about 2,000 population, in one of the best farming districts in Michigan. Stock and fixtures will invoice about \$2,500. Will sell this property cheap for cash or would take a small fruit and poultry farm for part pay. This is a fine opportunity for anyone desiring to go into business. Poor health reason for selling. Address No. 809, care Michigan Tradesman.

We have the best advertising proposition on the market to-day for dry goods merchants, general store merchants and department stores—no other kind. Exclusive to one merchant in a town. Satisfaction guaranteed to each patron. Write for particulars. Reporter Service Bureau, 215 S. Market St., Chicago. 794

Business Wanted—Will pay cash. Am looking for a good opening. Give full description and lowest price. M. Tradesmen, Box 1261, Cherry Valley, Illinois.

Al farm of 110 acres, 34 mile to best 2,000 city in Michigan, to exchange for general store. Address Exchange 428, care Michigan Tradesman.

Let us sell your business, farm or fruit lands. Traverse City Business Exchange, 210 Wilhelm Bldg., Traverse City, Mich.

I pay cash for stocks or part stocks of merchandise. Must be cheap H. Kaufer. Milwaukee, Wis. 92

ATTENTION MERCHANTSI SHIP YOUR PACKING STOCK TO US. WE PAY CASH AND THE HIGHEST PRICES ALL THE TIME. NATIONAL FOOD PRODUCTS CO., BRIGHTON, MICHI-GAN. 730

Merchandise sale conductors. A. E. Greene Co., 414 Moffat Bldg., Detroit Advertising furnished free. Write for date, terms, etc. \$49

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 mer-chandise, including buildings in country town in the Thumb of Michigan. Inven-tories \$3,000. Reason for selling, failing health. Can reduce stock. Address Lock Box 107, Colling, Michigan.

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.

Safes Opened—W. L. Slocum, safe expert and locksmith. 66 Ottawa street, Grand Rapids, Mich. 104

Kodak films developed, 10c per roll, any size. Prompt attention given mail orders. Prints 2½x3¾ to 3¼x4¼, 3c; 4x5 to 3½x5½, 4c- J. M. Manning, 1662 Third Ave., New York City 761

HELP WANTED.

Wanted—An experienced clerk for general store. One who speaks German preferred. Burns & Kibler, Persia, Iowa. 816

Wanted—Clerk for general store, Must be sober and industrious and have some previous experience. References required. Address Store, care Tradesman. 242

SITUATIONS WANTED

Wanted—A position by young man of seven years' experience in dry goods and groceries. Can furnish first-class ref-erences. Address 235 Bostwick Ave., Charlotte, Mich. 837

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 ex-changed properties as the direct result of advertising in this paper.

Michigan Tradesman



BANKRUPTCY MATTERS.

Proceedings in Western District of Michigan.

Dec. 13-In the matter of George Fred Hermann, bankrupt, a mechanic of Grand Rapids, an order was made clos-ing the estate. There were no assets above exemptions and no dividends were

above exemptions and no dividends were paid to creditors. The referee made a certificate recommending that the bankrupt receive his discharge.

Dec. 14—In the matter of the Henry Motor Car Co., bankrupt, of Muskegon, a schedule of the assets were filed, and also a summary of the assets and liabilities, as follows:

Assets.	
Cash on hand and in bank Accounts receivable, (con	sidered
good)	3,574.74
Inventory, finished cars, u cars, raw material, m	achinery
and tools and office furni	iture 60,350.64
Deposit to cover bond g	
National Lumberman's	Bank 800.00

800.00 \$66.022.28

Liabilities. Accounts payable, including open accounts for material, etc. ...\$3 Accounts payable, pre-fered claims, agents . . \$35,409.15

holders 5,800.00 Bills payable to banks 10,500.00 \$53,360.55

\$12,661.73 An order was made by Judge Sessions adjudging Thomas W. Hoag, a cabinet maker of Grand Rapids, a voluntary bankrupt and the the matter was referred to Referee Wicks for proceedings. An order has been made by the Referee calling the first meeting of creditors for the purpose of proving claims, etc., for January 9. The bankrupt's schedules show absolutely no assets excepting household furniture, claimed as exempt, and an affidavit of impecuniosity was filed. The scheduled liabilites are as follows:

filed. The School follows: Clark H. Gleason, Grand Rapids, \$500.00 judgment \$500.00

Battjes Fuel & Bldg. Material Co.,
Grand Rapids, fuel 5.95
Dr. C. H. Bull, Grand Rapids,
medical service 35.00

Mike Kunder, Grand Rapids, groceries ceries
First United Brethren Church,
Grand Rapids, donation to new
building 30.00

Dec. 16—In the matter of James W. Murtaugh, bankrupt, a merchant of Wyman, the schedules of assets and liabilities were filed, and an order was made calling the first meeting of creditors to be held at the office of the referee on January 5. The bankrupt's schedules show a stock of goods of about the value of \$1,200, \$250 of which is claimed as exempt. The following creditors are scheduled:

Mrs. Mattie Murtaugh. Wyman.

Total unsecured liabilities .. \$1,382.31
An order was made by Judge Sessions adjudging Walter E. Tuttle, a merchant of Petoskey, a bankrupt on his own petition, and the matter referred to Referee Wicks. The referee has made an order calling the first meeting of creditors of said bankrupt to be held at his office on January 9, for the purpose of proving claims, elected a trustee, etc. E. E. Gilbert, of Petoskey, had previously been acting as trustee under a trust mortgage

and was conducting a sale of the assets, and Mr. Gilbert was appointed custodian under the receiver and directed to continue the sale until January 1, or so long as it should appear to be for the best interests of creditors. The bankrupt's schedules show a stock of the estimated value of \$6,000, household the estimated value of \$5,000, nousehold goods, \$200, and book accounts, \$415.80. The First National Bank of Petoskey is the heaviest creditor, being listed at \$4,591.38, with no security. Following is a list of the largest merchandise creditors. a list of the largest littles | 74.00 |
Standard Mills | 74.00 |
J. G. Leinbach Co. | 111.00 |
Frank J. Croll, Rochester | 4.50 |
Theisen Truni Co., Detroit | 56.55 |
G. R. Hosiery Co., Grand Rapids | 36.90 |
Richmond & Wallerson Co., |
Dechester | 121.10 |
Packetter | 72.50 |

The total liabilities are\$9,468.96

Dec. 18—In the matter of H. Jacob Dye, bankrupt, of Traverse City, the first meeting of creditors was held, and Edwin Steward, of Kalkaska, elected trustee and his bond fixed at \$500.

An order was made by Judge Sessions adjudging Glenn Newland, a merchant of Butternut, a bankrupt on his own petition, and the matter was referred to Referee Wicks, Geo. D. Bogart, deputy sheriff at Butternut, has been appointed custodian and is in charge of the assets. The bankrupt's schedules show a stock of goods valued at \$300, \$250 of which is claimed as exempt, and book accounts of the value of \$100. The following is a list of the creditors scheduled, none of whom hold security:

Herold Bertsch Shoe Co., Grand R'pds 154.18 Symons Ross Co., Grand R'pds 154.18

Herold Bertsch Shoe Co., Grand
Rapids \$350.00
Hirth, Krause & Co., Grand R pds 154.18
Symons Bros. Co., Saginaw 104.14
Northrop, Robertson & Carrier
Co., Lansing \$9.00
Walker Candy Co., Muskegon 100.00
Stanton Candy Co., Stanton 25.00
Fred Brundage, Muskegon 75.00
Hume Grocery Co., Muskegon 200.00
Renfro Bros. Co., Chicago 31.50
Worden Grocer Co., Grand Rapids 250.00
Mitchel Remment Co., Chicago 115.00

Mitchel Remment Co., Chicago . 115.00

Mitchel Remment Co., Chicago . 115.00

\$1,493.64

Dec. 19—In the matter of Laverne F. Jones, bankrupt, of Grand Rapids, the first meeting of creditors was held and Wm. J. Gillett, of Grand Rapids, elected trustee, and his bond fixed at \$3,250. The sale of the assets to William Hofs for \$3,250 was authorized and confirmed by unanimous vote of creditors present and represented. The first meeting was then adjourned to December 29, at which time a first dividend will probably be declared on the claims filed and allowed. In the matter of Raymond Bentley, bankrupt, formerly a hardware dealer at Charlevolx, the final meeting of creditors was held. The final report and account of Will E. Hampton, trustee, was approved and allowed, and a final dividend of 7% per cent. declared and ordered paid. It appeared that the bankrupt had made false statements in writing to creditors in order to obtain credit, but it not appearing that creditors had extended credit based on such statements, it was determined that the matter of the bankrupt's discharge be submitted to the court without recommendation by the referee.

THE UNSEEN TRADGEDY

Somewhere there is a little boy whose eyes are full of woe
Because his empty stockings now are swaying to and fro,
His wan-faced mother takes him up and holds him close and tries
To coax the light of gladness once more into his eyes.

Somewhere there is a little girl who wakens with dismay

with dismay
And sees no splendid dolly she had
dreamed of yesterday,
And bare the floor and bare the hearth,
and deep the little sigh
From the wee heart that wonders why
good Santa passed her by.

Ah, no! The little children who grieve on Christmas day
Are not in huts and hovels a thousand miles away—
They are so near they hear us, our laughter and our song.
And all the joys we have to-day serve to make great the wrong.

REAPING THE WHIRLWIND.

The Rock Island Railroad is appealing to each of its employes to be courteous and to keep sweet. The symposium of advice includes the following: "Courtesy leaves a fine flavor-discourtesy a bitter taste. If you must fight with some one, join the army. The railroad service is not a school for combativeness. The men at the top are uniformly courteous. Are you headed that way? Every time you lose your temper you do two things-you lose a patron for the company and you injure your digestion. One is as necessary to the company as the other is to you."

This is only one of the many evidences showing that the railroads have finally been compelled to admit that the public has some rights which even railroad officials and railway employes are bound to respect. For many years railway employes were permitted to treat the public with disrespect and harshness. The result is that every woman who was treated discourteously by a railway employe, went home and raised a crop of boys and sent them down to the legislature and by and bye the railroads began to hear from the legislatures. Of course, as is the case with all reforms, the pendulum swung just as far one way as it had swung the other way before, but we are now beginning to arrive at a middle ground on which both sides can agree and one that is fair to both parties.

The same condition is beginning to become apparent in the express situation. For years the express companies have sneered at every law, human or divine. The officers and agents of the corporations have ignored public rights and private rights as well. They have exacted unjust rates of compensation for their services; they have taught their employes to be dishonest by overweighing packages where they thought the fraud would not be detected; they have treated claims for loss or damage with the utmost contempt; they have repudiated claims where the shippers were not financially able to enforce their rights by resorting to the courts; and when a customer has found it necessary to go to law to assert his rights, they have instructed their attorneys to make it so expensive for the litigant that he would not be likely to resort to the law again. By private agreement between themselves, they have created and maintained an iron-clad compact as to rules and rates which is one of the most oppressive monopolies this country has ever seen.

A new day is dawning, however. The people are beginning to assert their rights. Legislatures and courts are beginning to take notice and, unless the Tradesman is very much mistaken, the next ten years will see express companies face to face with a situation which it will take the wisest heads to cope with. The pendulum swings just as far one way as it does the other-in the express business and in other walks of lifeand a prolonged campaign of harshness and oppression and monopoly and contempt of the law inevitably invites humiliation and disaster.

CHRISTMAS DAWN

White and still is the Christmas dawn, Starlight and winter night have gone, And, softly drifted on field and lea, On height and hollow and road and town The snow is shining from sea to sea: Highways and pathways all untrod By the busy footsteps yet to be. In virgin beauty and stainless light The world lies, pure, as a dream of God!

Daybreak comes in a line of gold.
Written low, like a mystic sign
On the page of the east—and, fold on fold
The splendor rises, the glories shine.
And the heights of heaven seem stooping down
To the waiting earth as the music swells
Of the first glad chiming of Christmas bells.

A Jackson correspondent writes as follows: F. S. Ganiard, 435 West Morrell street, who for the past ten years has been engaged as traveling salesman for C. Elliott & Co., wholesale grocers of Detroit, has accepted a fine position at the home office of the company, and will assume his new duties January 1. The well-earned promotion will result in his leaving this city at that time, his family removing to Detroit in the spring. Mr. Ganiard has had a wide experience as a traveling salesman and was associated with Gould & Co. for eight years before his employment by Elliott & Co. His many friends in Jackson, while regretting the fact that he will no longer reside in this city, are rejoicing at his material advancement in the business.

Reed & Cheney, wholesale fruit and produce dealers, have merged their business into a stock company under the style of the Reed & Cheney Co., with an authorized capital stock of \$10,000, which has been subscribed and \$1,700 paid in in cash. The names of the stockholders and the amounts held by each are as follows: Charles L. Reed, 40 shares; Henry J. Cheney, 25 shares; Carl W. Wylie, 25 shares and John A. Clark, 10 shares.

Customer - I want to order my wife a round.

Butcher-So do I mine, sir; but she orders me around.



BY ALL THE **LEADING PROCESSES**



TRADESMAN COMPANY GRAND RAPIDS. MICHIGAN. IMPORTED FROM HOLLAND

Start the New Year

With a Stock of

DROSTE'S PURE DUTCH COCOA

Perfect quality, delicious flavor and low price attracts your customers.

Quick sales, repeat orders and lucrative profits makes it attractive to you.

Write for samples and prices.

H. HAMSTRA & CO., Importers Grand Rapids, Mich.

IMPORTED FROM HOLLAND





There is No Stronger Proof of Merit than Continued Popularity



OLLAND RUSK has grown in popularity from year to year. The sales are constantly increasing. This can be due to but one thing: The sale of one package means a steady customer. The merits and all-round usefulness make it a seller-a quick repeater. Are you getting your share of the sales? If not, order a case from your jobber today.



Holland Rusk Co. :-: Holland, Mich. **Avoid Imitations**

Look for the Windmill on the Package



Our Brands of Vinegar

Reasonable

We make candy for profit which you can sell at a profit and which your customers can eat with profit. The

profit is mutual and the Supreme

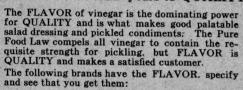
PUTNAM FACTORY, National Candy Co.

Grand Rapids, Mich.

court is satisfied.

Have Been Continuously on the Market For Over FORTY YEARS

Think of it-FORTY years of QUALITY



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

Oakland Vinegar & Pickle Co. Saginaw, Mich.

Experience has taught thousands that there

is no economy in cheap, inferior YEAST.

Use FLEISCHMANN'S-it is the

best-hence the cheapest

Klingman's Sample Furniture Co.

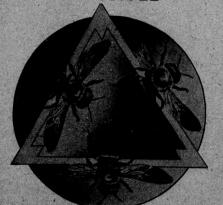
The Largest Exclusive Retailers of Furniture in America

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

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

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

3 B COFFEE



BOSTON BREAKFAST BLENDED
A Delightful Drink

Popular in Price and a Trade Getter

Roasted Daily

Judson Grocer Co.

Grand Rapids, Mich.

Open Letter to the Merchants of Michigan

In TRAVELING over the State our representatives occasionally find a busy merchant who has established himself in business through close application and economical figuring; who has equipped his store with many conveniences but has entirely overlooked one item of vital importance, the lack of which may put him back ten years, namely, a fire-proof safe.

We do not know whether you have a safe or not, but we want to talk to all those Michigan merchants who have none or may need a larger one.

A fire-proof safe protects against the loss of money by ordinary burglars and sneak thieves, but this is not its greatest value.

With most merchants the value of their accounts for goods sold on credit greatly exceeds the cash in hand. If you have no safe, just stop and think for a moment. How many of these accounts could you collect in full if your books were destroyed by fire? How many notes which you hold would ever be paid if the notes themselves were destroyed? How many times the cost of a safe would you lose? Where would you be, financially, if you lost these accounts? Only a very wealthy man can afford to take this chance and he won't. Ask the most successful merchants in your town, or any other town, if they have fire-proof safes.

Perhaps you say you carry your accounts home every night. Suppose your house should burn some night and you barely escape with your life. The loss of your accounts would be added to the loss of your home. Insurance may partly cover your home, but you can't buy fire insurance on your accounts any way in the world except by buying a fire-proof safe.

Perhaps you keep your books near the door or window and hope to get them out safely by breaking the glass after the midnight alarm has finally awakened you. Many have tried this, but few have succeeded. The fire does not wait while you jump into your clothes and run four blocks down town. It reaches out after you as well as your property.

Suppose you are successful in saving your accounts. Have you saved your inventory of stock on hand and your record of sales and purchases since the inventory was taken? If not, how are you going to show your insurance companies how much stock you had? The insurance contract requires that you furnish them a full statement of the sound value of your stock and the loss thereon, under oath. Can you do this after a fire?

If you were an insurance adjuster, would you pay your company's money out on a guess-so statement? A knowledge of human nature makes the insurance man guess that the other man would guess in his own favor. The insurance adjuster must pay, but he cuts off a large percentage for the uncertainty. And remember that, should you swell your statement to offset this apparent injustice, you are making a sworn statement and can be compelled to answer all questions about your stock under oath.

If you have kept and preserved the records of your business in a fire-proof safe, the adjustment of your insurance is an easy matter.

How much credit do you think a merchant is entitled to from the wholesale houses if he does not protect his creditors by protecting his own ability to pay?

We carry a large stock of safes here in Grand Rapids, which we would be glad to show you. We also ship direct from the factory with difference in freight allowed.

If a merchant has other uses for his ready money just now, we will furnish a safe for part cash and take small notes, payable monthly, with 6% per annum interest for the balance. If he has a safe and requires a larger one, we will take the old safe in part payment.

The above may not just fit your case, but if you have no safe, you don't need to have us tell you that you ought to have one. You know it but have probably been waiting for a more convenient time.

If you have no safe tell us about the size you need and do it right now. We will take great pleasure in mailing you illustrations and prices of several styles and sizes.

Kindly let us hear from you.

Grand Rapids Safe Co.