

New Times; New Men

New times demand new measures and new men;
 The world advances and in time outgrows
 The laws that in our fathers' day were best;
 And, doubtless, after us some purer scheme
 Will be shaped out by wiser men than we,
 Made wiser by the steady growth of truth.
 The time is ripe, and rotten-ripe, for change;
 Then let it come; I have no dread of what
 Is called for by the instinct of mankind,
 Nor think I that God's world would fall apart
 Because we tear a parchment more or less;
 Truth is eternal; but her effluence,
 With endless change, is fitted to the hour;
 Her mirror is turned forward, to reflect
 The promise of the future, not the past.

James Russell Lowell.

A Good Place to Stand

Lord, give me a place in the world's great fight,
 The fight for the good and the true,
 A place where the wrong outrivals the right,
 And there's soldierly work to do.

Give patience, Lord, for a steady trudge
 Through the league-long dust and heat;
 And a dogged faith that will not budge,
 Come victory or defeat.

Make strong my heart, and tender as strong;
 Prayer-tempered and toned for the fight;
 With love for the man whose monstrous wrong
 I loathe, and must dare to smite.

ENTHRONED

He sits enthroned who sits supreme above the passions of his clay;
 Nor fears remorse, nor feels the scourge of conscience with the ended day.
 He has no greed for wealth that's won by bargain in the marts of sin,
 Nor lust for fame whose pæons mock the hollow heart that wails within.
 His lips attuned to nature's lyre, he sings as sang the early stars;
 His clean hands suited to God's plan; his handiwork no blemish mars,
 He gives to all unselfish due, nor claims what others may not share;
 And every cry of woe bespeaks his ready bounty with his prayer.
 So, doing God's will on the earth with love illimitably zoned,
 Though waiting yet his higher birth, he sits enthroned.

Samuel Hoyt.

WORDEN GROCER COMPANY

THE PROMPT SHIPPERS

Grand Rapids

Kalamazoo

TO YOU

We wish you a Merry Christmas
and a Happy New Year

Putnam Factory

National Candy Co.

Grand Rapids, Michigan

JANUARY 1st, 1913

A DAY FOR

Good Resolutions

Now, Mr. Grocer, while you are about it,
if you will only "resolute" that fine

"WHITE HOUSE" COFFEE

into your stock, and "resolutely" push it into the prominence its high quality and reliability entitles it to attain, "White House" will, as resolutely, maintain its reputation as a "coffee without a fault"—a coffee that "suits when others disappoint"—"a coffee that isn't ashamed to look the whole world squarely in its face"—"a winner"—"a top-notch"—"a customer-pleaser"—and the thousand and one superlatives the dictionary has on tap.

JUDSON GROCER CO., Grand Rapids, Mich.
Wholesale Distributors of
Dwinell-Wright Co.'s Coffees

Cheese Talks

No. 1

Cheese is believed to be the oldest of dairy products and the first form in which milk was preserved for future use. It is supposed that it owes its origin to the accidental storing and ripening of sour milk curd.



Judson Grocer Co.

Wholesale Distributors

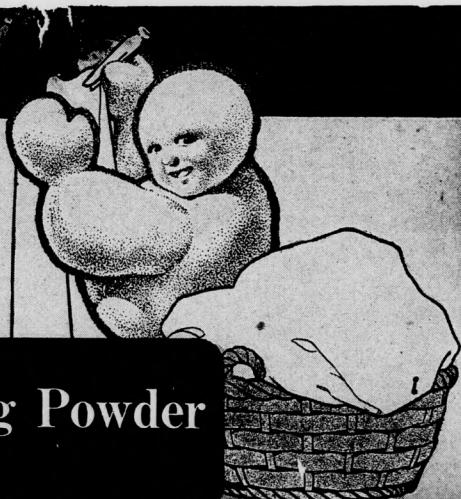
Grand Rapids, Mich.

next time

Don't forget to include
a box in your next order

Lautz **Snow Boy** Washing Powder

Lautz Bros. & Co. Buffalo, N. Y.



MICHIGAN TRADESMAN

Thirtieth Year

GRAND RAPIDS, WEDNESDAY, JANUARY 1, 1913

Number 1528

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MUTUALITY OF INTERESTS.

This season will be notable in this market by its display of good feeling between the local and the outside manufacturers. There has always been more or less jealousy between the insiders and outsiders, the former looking upon the latter as intruders and the latter resenting it. For two or three years these interests have been gradually getting together and the indications are that before the sale closes the insiders and the outsiders will be playing the part of comrades. Through the various national associations the Grand Rapids manufacturers and those in other parts of the country have become well acquainted, and this has helped promote friendly feelings. Two years ago the outside manufacturers exhibiting in this market formed an association for the purpose of promoting the interests of the city as a great furniture center and to increase the attendance of buyers. They raised a fund of about \$5,000 by subscription and used this for advertising and publicity purposes for the market as a whole. Last year they repeated this. The result of the campaign the outsiders have conducted has been an increase of 20 to 30 per cent. In the attendance, and these results have offered the best possible encouragement for continuing the work. The local manufacturers at first took a very passive interest in this campaign, but last January and in July they expressed their appreciation and now, it is said, they want to be a part of the movement. Last January when congested hotel conditions showed the need of more and better accommodations, the outsiders cheerfully subscribed \$50,000 to the hotel building fund and did it so quickly and cheerfully that it was accepted as a tangible token of their good will and good faith. At the sale a year ago the Grand Rapids Advertisers Club gave a dinner to the furniture men and the outsiders and insiders met in social session and the

speeches that were made did much to awaken a spirit of co-operation. These are some of the many influences that have been at work the past two years to make the Grand Rapids and the outsiders see the mutuality of their interests and to bring them together. The Grand Rapids Association has asked the outsiders to join in a general conference for the discussion of the interests of the market and trade topics, and the invitation has been accepted. The meeting will be held early in the season and it will probably lead to the organization of an association in which both the insiders and the outsiders will be represented. It will mean a united effort to make Grand Rapids bigger and better as a furniture market. It will also mean a co-operative movement to improve trade conditions generally.

WILL CARLETON.

Will Carleton, who died last week, was a poet, not exactly of distinction, but of worth and certainly of renown. His books found an unusual market and found it in fairly expensive form. For some reason a great many people were disposed to buy Carleton's books. Upward of six hundred thousand copies of his various books, all in verse, have been sold, and the sale still goes on.

We speak of it, not because it is commercially important as merchandising goes, but because these sales of verse so extraordinary and unusual indicate that Carleton had something in him that people liked and wanted. So he had. He was a remarkable man. His powers and methods as a poet were primitive. He hardly belonged to literature at all. But he had melody and rhythm and rhyme, and to these he was able to gear the homely, kindly thoughts and feelings and memories that the mass of the Americans hold in the recesses of their minds. He was common in the good sense of being more or less universal, but he was a very uncommon man. He could not have written "L'Allegro," but neither could Milton have written "Over the Hill to the Poorhouse" or "Betsy and I Are Out." Carleton far outsold Milton in his day and generation, and that was natural, for Carleton, though a much worse poet, was a much better fellow, though perhaps no better man. His verse was no great things in art, but strong in nature, and the human feelings that he managed to get into it were real valuables, sweet, uplifting, and consoling.

His remarkable qualities and powers as a man appeared in other things besides his verses. He was a very acceptable speaker and a frequent lecturer, and had in speaking the same power to reach the hearts of

simple people that he showed in his verses. He loved the country and all its scenes and incidents and had a true farmer heart. And because of the love that was in him, of nature, of people, he was probably a truer poet than qualified critics will ever admit, or than will ever be discovered except by the audiences that heard him talk and that half-million and more of readers who bought his books, and the millions who read them.

A good man, who did what was in him to do, and bettered many, many people by his doing of it.—Harper's Weekly.

HIGHER PRICES IN PROSPECT.

The spring furniture season sale will open this week and all the indications point to a large attendance of buyers and a very good run of orders, both in number and size. From all accounts retail stocks all over the country are depleted, which in itself will compel buying. Industrial, trade and farm conditions are reported favorable, which should give the buyers some degree of confidence in the future. Then prices are advancing and buying is always good on a rising market. The manufacturers are more optimistic than they have been in several seasons past and conditions seem to warrant it.

Prices will be from 10 to 15 per cent. higher than a year ago and manufacturers do not anticipate any great difficulty in making the higher prices stick, except, perhaps, on some of the old patterns. Prices of lumber and other materials, the labor cost, the overhead charges by reason of the enactment of the employers' liability law and other elements which enter into the manufacture of furniture have all advanced and to get more money for the goods is urgent. The buyers pretty well understand this and as soon as they find that the manufacturers are firm in their new prices, it is believed they will accept the situation.

THE PARTING OF THE WAYS.

The lines are now tightly drawn in Grand Rapids between those who propose to put an end to the existence of the social evil in this community and those who wish to see it continue to flourish. Judge McDonald and the moral people of the town are lined up on one side and Mayor Ellis and some members of the Common Council are lined up on the other. The regular session of the Common Council next Monday evening will tell the story as to whether Grand Rapids is to become a moral town or whether it is to continue an immoral town under the direction and control of our present Mayor. Judge McDonald has a

well-defined plan to take the handling of this question out of the jurisdiction of the police department and place it in the hands of a separate commission. If the Common Council votes to create and maintain such a commission, Grand Rapids will, in time, become one of the cleanest cities in the world. If the Common Council listens to the siren voice of our hypocritical Mayor—who attends a prayer meeting and a barkeepers' dance the same evening—and refuses to act on Judge McDonald's proposition, Grand Rapids will continue to take rank with other cities of the country which are, more or less, imitations of Sodom and Gomorrah.

State Bank Commissioner Edward H. Doyle is drafting a "blue sky" law which the new Legislature will be asked to enact. The details of the bill have not yet been made public, but it is said that it is based on the Kansas law and provides a commission to be made up of the Bank Commissioner, the Attorney General and the State Treasurer, who shall pass upon the merits of all securities to be offered for sale in this State and also exercise a supervision over the vendors of securities. Such a law is certainly needed in Michigan to safeguard innocent investors from the wiles of the financial wolves and sharks. Gold mines, oil wells, Cuban land deals—every year scores of these schemes are exploited and millions of money are "invested." Almost invariably the losers are those who are least able to lose. Old men, widows and others unfamiliar with the ways of finance, but who are eager to provide for themselves or for loved ones are most often the victims. State supervision over the vending of securities of all kinds is desirable. In the nature of things it will be difficult to frame a law that will exactly cover the situation. Kansas is the only State in the Union which has a statute that can be used as a model and even this is of too recent origination to furnish much practical experience as to its workings. A comparatively conservative law ought to be possible, however, and then, as experience points the way, it can be strengthened and improved upon.

Cheer up! You don't have to go around looking for temptations to yield to.

You can always get a lot for your money if you patronize a real estate dealer.

Some people are always taking offense, but the supply never grows less.

Even an expert burglar can't pick a lock from a bald head.

CLOVERLAND.

Zephyrs From the Upper Peninsula of Michigan.

Marquette, Dec. 30—To Mr. Stowe, the editor of the Michigan Tradesman, who for thirty years has been the loyal and true friend of the commercial travelers of Michigan, both in the U. C. T. and the M. K. of G., who has opened the pages of his paper with a free and generous hand to the championing of our cause, the fighting of our battles the publishing of our news items, and of our letters on topics of interest to ourselves, thereby giving us the advantage of practically an official organ in our own State and in our grand jurisdiction, without cost to us other than as subscribers to the paper and the weak efforts of a few of us who desire to reciprocate as gratuitous correspondents, we wish to take this opportunity to express our gratitude and appreciation and wish you a Happy New Year and many many happy returns of the day!

Owing to the near-to-death illness of a member of the family of your correspondent, we beg to apologize to the Tradesman and to its readers for the limited number of items this week. It is with particular and genuine regret that we must ask all concerned for the indulgence in our failure for the same reason to have published this week an article that we have looked forward to for some weeks with a great deal of pleasure on the gigantic work undertaken by the Upper Peninsula Development Bureau toward the development of the agricultural industry in the Upper Peninsula. It is best that we should postpone it, as with a death in our family overshadowing us, we can hardly enter into the spirit of the article and do it the justice the subject demands.

Have you heard about John H. Goodwin's Christmas present? When he unpacked it, Mrs. Goodwin and several other ladies took to table and chairs and such other articles of furniture as would elevate them from the floor, held their skirts tight to their shoe tops and screamed so lustily that the patrol wagon was called to see what the rumpus was.

Fred Fredlund, of Minneapolis, a member of our Council, is spending a few days in the city.

We held a special meeting on Monday, December 23, and a regular on Saturday, December 28, and everything went like clockwork, even though our doughty Secretary wasn't there.

Gee, but say, boys, did you ever notice Editor Stowe warm up to a subject like he did in taking issue with the writer on the salvation army matter? He seems to show a little inconsistency here and there. For instance, he calls attention to several serious violations of the principles of true religion and to a lack of the possession of the attributes of common honesty and then tells us in his own words, "I am a contributor to the work, because I am a loyal American." His heart is, after all, in the right place and all he needs is a little "knee

drill" on the part of the loyal salvation army. Grand Rapids captain, get busy, and pray for Brother Stowe.

To the 2,500 U. C. T. boys in Michigan we wish you each and all a happy and prosperous New Year. May next year find you, each and all, on the job, bigger and better than ever. Let us each and all work hand in hand for our noble U. C. T. Let us figure for its permanence and for its greatness. Let us cultivate the fraternal spirit more and more, so that when we meet a brother U. C. T. we will have a tacit understanding that we have met a friend. Let us cut out not only the bitter little asperities that may exist between each other, but also cut out the little causes that may lead up to these asperities.

A Happy New Year to you!

Ura Donald Laird.

I am not much of a hand to "come back," especially where my correspondent is as broad and generous as Ura Donald Laird, but, inasmuch as my good friend from Marquette misquotes me slightly, I am disposed to call his attention to the fact that I did not say that I contributed to the salvation army because I am a loyal American. What I did say was that I contribute to the Rescue Home feature of the salvation army because I believe that this noble band of women is doing work of this character better and more economically than any other organization on earth. Notwithstanding this belief, I absolutely refused to contribute a cent to this work—because I was a loyal American—until Gen. Booth consented to vest the title in local property in the names of local trustees, instead of himself.

I feel like personally commending the brief reference my Marquette correspondent makes to a class of items which have been permitted to creep into the Tradesman during the past few years. I refer to those detestable little female episodes which are usually based on innuendo or misrepresentation or misunderstanding. They are unworthy of a place in the grand work of reform which the traveling men as a class and the U. C. T. in particular have undertaken to accomplish, and from now on I shall be very particular to exclude anything that has a tendency in this direction. I know that most of these items are entirely harmless and are treated as good jokes by those who understand them, but outsiders and strangers who are not familiar with the circumstances may be disposed to take distorted views of such items and interpret them altogether differently than the writers intended.

E. A. Stowe.

His Kick.

Flubb—I suppose you are proud of the literary success of your wife?

Dubb—Yes, only I wish she wouldn't insist on making the hero in all of her novels a tall, athletic, young man with wavy brown hair and piercing blue eyes. Everybody knows that I'm bald, fat and forty and wear specs in the bargain.

It takes more than a hatter to put a cap on a chimney or to cap a climax.

NEW YORK MARKET.

Special Features of the Grocery and Produce Trade.

Special Correspondence.

New York, Dec. 30—Spot coffee at the end of the year is awfully dull and the range of values somewhat lower. This situation seems to be simply in sympathy with the option market and the hope exists that within a fortnight more buyers will be heard from. Rio No. 7 is quoted at 14 $\frac{1}{8}$ @14 $\frac{1}{2}$ c. In store and afloat there are 2,509,636 bags, against 2,607,332 bags at the same time last year. Mild grades inactive and rates nominal. Good Cucuta, 16 $\frac{1}{2}$ c.

Sugar is another great grocery staple on which the year will close with a dull market. Buyers show no interest in taking supplies beyond daily needs and sellers likewise are apathetic. With big supplies to arrive and with the sugar tariff "in a state of turmoil" no great amount of business is looked for in the near future. Standard granulated, 4.95c.

There is a small but steady trade in teas and, after the turn of the year, when stocktaking is out of the way, dealers hope for a steady improvement. Supplies in the country can not be excessive and every day sees a lessening thereof.

Rice is firm and, while the call is not especially active, it is, perhaps, all that could be expected at this time of the year. Good to prime domestic, 5@5 $\frac{3}{4}$ c.

Stocks of spices are moderate. Quotations are steady and demand fairly good. Pepper and cloves are objects of most attention. Zanzibar cloves, 20 $\frac{1}{2}$ @21. Singapore pepper, 10 $\frac{3}{4}$ @11c.

Molasses is quiet, so far as sales are concerned; prices well held. Good to prime centrifugal, 35@40c. Syrups are steady. Fancy, 25@28c.

In the whole range of canned goods not an item of interest can be found. Neither seller nor buyer seems to care whether school keeps or not. Tomatoes are absolutely neglected, but the idea of the buyer is that if he waits he will be justified in so doing. Cheap peas are in good supply and demand is fairly satisfactory. Opening quotations on Maine corn may be made about February 1, and the figure of 90@92 $\frac{1}{2}$ c will perhaps be about the correct price.

Top grades of butter are steady, but other grades are quiet and the tendency is toward a lower level. Creamery specials, 37@37 $\frac{1}{2}$ c; held stock, 30@32@34c; factory, 23@24 $\frac{1}{2}$ c.

Cheese is quiet, with 18c quoted for whole milk specials.

Best Western white eggs, 28@36c. The groceries are retailing cold-storage eggs at 21@25c and the amount of eggs that have been passed out within a fortnight must be enormous.

Country Retailers and Their Advertising.

A retailer in a country town complains that he would do a great deal more advertising than he does were the local newspapers more attractive in appearance and their circulation wider.

This particular retailer does a large business outside the area which is

covered by the circulation of the papers published in his town, and he consulted the writer with a view to ascertaining his opinion regarding the possibility of providing a remedy.

Undoubtedly a good many country newspapers are lacking in both smartness of appearance and in breadth of circulation that the aggressive retailer who prepares good advertising copy demands.

But are these things, after all, due entirely to the fault of the local publishers. Much of it undoubtedly is. But retailers themselves are not altogether to blame. Some do not advertise at all. Other do not appear to take much interest in advertising to prepare effective copy and use adequate space.

Publishing a newspaper is commercial enterprise, and many a publisher would turn out a better journal did he receive sufficient encouragement to warrant his doing so.

We would therefore urge country merchants who are not satisfied with the service rendered by local newspapers to get together and wait upon the publishers and discuss the subject with them. If during the discussion, they covenanted to use more space, provided the circulation was extended and the appearance of the paper improved, it would in nine cases out of ten be productive of good results.

Advertising is destined to play even a more important part in the retail trade in the future than it has in the past. This in turn demands, an improvement in the service rendered by the local advertising mediums.

Sanatogen Worth a Cent a Bottle.

Sanatogen claims 95 per cent. of casein and 5 per cent. of sodium glycerophosphate. The latter possibly has some place in medicine as a mild tonic, and casein, which is milk curd, has, of course, a food value, but in the amounts present one dollar's worth of Sanatogen yields approximately not more energy than six cents' worth of good milk or one cent's worth of ordinary wheat flour. The following claims made for Sanatogen are seen, therefore, to be highly exaggerated:

These facts were brought out last April at the hearing before the Interstate and Foreign Commerce Committee of the House of Representatives, when the amendment to the national food law to cover false claims made for patent medicines, etc., was being considered, and the estimate of the product as given is that of the American Medical Association.

These facts led Commissioner Ladd to the following summing up of the case in which I heartily concur: "This seems to be one of the big fakes of our day, made popular through shrewd advertising and testimonials secured from men, who, through intelligence and training, should know better. It would seem, therefore, if Sanatogen is good, milk and eggs would get better and at only a fraction of the cost of Sanatogen."

People will encourage your fads as long as you are willing to squander your money on them.

BANKRUPTCY MATTERS.

Proceedings in Western District of Michigan.

Dec. 24—A voluntary petition was filed by Will McNitt, Jr., a merchant of Boon, and he was adjudged a bankrupt by Judge Sessions and the matter referred to Referee Wicks. An order was made by the referee calling the first meeting of creditors to be held at his office on Jan. 9 for the election of a trustee, examination of the bankrupt, proving claims, etc. W. Arthur Evans, of Cadillac, was appointed custodian, pending the election of a trustee. The following assets are scheduled:

Real estate (mortgaged for \$1,930)	\$3,825.00
Cash on hand	18.00
Promissory notes	544.63
Stock in trade	2,800.00
Household goods, etc., and one cow	340.00
Fixtures, etc.	350.00
Due upon open accounts	352.42
	\$8,230.05

The following creditors are scheduled:

Secured or Preferred.	
Boon Township Treas., taxes	\$ 99.60
Foster-Stevens Company, Grand Rapids, (Mortgage on merchandise)	1,250.00
William McNitt, Sr., Boon, (Mortgage on real estate)	1,930.00
Unsecured Creditors.	
Jackson Fence Co., Jackson	\$ 100.00
Ballou Manufacturing Co., Belding	14.85
Geo. E. Watson Co., Chicago	20.46
Gale Manufacturing Co., Albion	4.90
G. Fair & Sons, Blair	5.22
Bostwick-Braun Co., Toledo	328.64
Excelsior Stove Co., Quincy	92.53
White Lily Mfg. Co., Toledo	36.50
Toledo Stove Co., Toledo	93.70
Peninsular Stove Co., Detroit	131.04
National Mfg. Co., Sterling	70.41
Globe Oil Co., Cleveland	13.20
Brown Stamping Co., Toledo	38.80
G. R. Supply Co., Grand Rapids	66.60
Bement Co., Lansing	30.00
Butler Brothers, Chicago	71.98
Buhl Sons Co., Detroit	571.00
Michigan Distributing Co., Lansing	6.00
Moore Plow & Implement Co., Greenville	229.00
McCaskey Register Co., Alliance	14.27
J. P. Seymour Co., Grand Rapids	12.09
Standard Oil Co., Grand Rapids	33.32
Associated Mfg. Co., Waterloo	40.00
Nelson Brothers, Saginaw	60.00
T. B. Tompkins, Boon	400.00
Wm. McNitt, Sr., Boon	50.00
T. J. Henderson, Grand Rapids	39.39
Peoples' Sav. Bank, Cadillac	100.00
Savings Bank of Boon, Michigan	75.00
	\$2,748.90

Dec. 26—In the matter of Hoare & Warren, bankrupt, formerly of Ludington, the final report and account of A. A. Keiser, trustee, was approved, and a final order for distribution made. There were not sufficient assets to pay the administration expenses in full and therefore no dividend for general creditors.

In the matter of Glenn Newland, bankrupt, formerly merchant at Butternut, the final report and account of Charles H. Lillie, trustee, was approved and a final order for distribution made. There were not sufficient assets to pay the administration expenses in full and therefore no dividend for general creditors.

Dec. 27—In the matter of the Van Motor Car Co., bankrupt, formerly located at Grand Haven, the final meeting of creditors was held. The final report and account of John Snitseler, trustee, was approved and allowed, and a final order for distribution entered, a final dividend of 9½ per cent. being declared and ordered paid to general creditors.

Dec. 28—In the matter of Charles Johnson, bankrupt, merchant at Ludington, the trustee, C. G. Wing, of Ludington, filed his first report and account showing a balance on hand to date of \$3,096.52 and an order was

made by the referee calling a special meeting of creditors to be held at his office on Jan. 15 for the purpose of declaring a first dividend for general creditors.

Dec. 31—A voluntary petition was filed by the American Carving & Manufacturing Co., of Grand Rapids, Peter Meeuwsen, President, and the corporation was adjudged bankrupt by Judge Sessions and the matter referred to Referee Wicks. An order was made by the referee calling the first meeting of creditors to be held at his office on Jan. 20 for the purpose of electing a trustee, proving claims, examining the officers of the bankrupt, etc. Francis D. Campau, of Grand Rapids, was appointed receiver by the court and his bond fixed at \$20,000. The receiver was given authority to continue the business and to complete the unmanufactured stock so far as his judgment it shall be deemed advisable in the interest of creditors and the preservation of the estate. The following assets are scheduled by the bankrupt:

Real estate, including engine, boilers, etc., and subject to mortgage, \$8,500	\$17,475.00
Finishing and upholstering supplies	250.00
Carving orders in process	1,000.00
Estimated value of book orders in process	2,000.00
Estimated value of stock in process	2,000.00
Office furniture	300.00
Stationery and catalogs	100.00
Machinery and tools	4,209.00
Lumber	4,897.78
Accounts receivable, (face value \$4,696.85)	4,227.16
	\$36,458.94

Following are the principal creditors scheduled:

Secured or Preferred.	
City of Grand Rapids, for taxes	\$ 182.49
Kent State Bank, Grand Rapids, (Mortgage on real estate)	8,500.00
Unsecured Creditors.	
Acme Lumber Co., Grand Rpd.	\$2,772.86
Alabastine Co., Grand Rapids	148.25
American Glue Co., Chicago	29.55
Artistic Mfg. Co., St. Louis	39.50
Baker-Vawter Co., Chicago	17.69
Barber Mfg. Co., Anderson	33.00
Behr Herman & Co., Chicago	14.00
Brazilian Turpentine Co., Pittsburg	16.83
Breece Mfg. Co., Portsmouth	25.20
Buffalo Chair Co., Buffalo	16.50
A. F. Burch Co., Grand Rapids	27.55
Fred Cassel Tool Co., Grand Rpd.	22.18
Central Michigan Paper Co., Grand Rapids	38.51
C. W. Chauncey, Grand Rapids	128.89
Citizens Telephone Co., Grand Rapids	7.18
C. B. Clark, Grand Rapids	10.20
Dale Brothers, Grand Rapids	32.31
A. DeWindt, Grand Rapids	226.56
H. N. Dosker & Co., Grand Rpd.	1,215.00
R. G. Dun & Co., Grand Rapids	75.00
T. R. Dykstra, Grand Rapids	217.32
Foster-Stevens & Co., Grand Rapids	75.44
G. R. Veneer Works, Grd. Rpd.	335.90
G. R. Wood Carving Co., Grand Rapids	19.50
G. R. Wood Finishing Co., Grand Rapids	122.31
G. R. Furn. Mgr. Emp. Assn., Grand Rapids	375.00
Great Western Oil Co., Grd Rpd.	24.50
Hart Mirror Plate Co., Grd. Rpd.	33.30
A. J. Hartgerink, Grand Rapids	17.80
Hastings Table Co., Hastings	28.25
Hersog Art Furniture Co., Saginaw	17.00
Heystek & Canfield Co., Grand Rapids	104.10
Hirsch-Stein Co., Chicago	133.30
A. L. Holcomb & Co., Grd. Rpd.	18.18
A. B. Knowlton, Grand Rapids	555.03
J. & D. London, Grand Rapids	11.55
B. Marble Chair Co., Bedford	18.00
Mich. Desk Co., Grand Rapids	18.00
Mich. Felting Co., Kalamazoo	39.45
Moon Desk Co., Muskegon	42.75
Murphy Varnish Co., Chicago	24.00
Nichols-Celement Co., Grd. Rpd.	71.67
D. T. Owen Co., Cleveland	33.75
Pittsburg Plate Glass Co., Grand Rapids	259.65
C. O. & A. D. Porter, Grand Rpd.	15.80
F. Ranville Co., Grand Rapids	59.59
Reliable Transfer Co., Grand Rpd.	14.00
J. Schlappi, Grand Rapids	45.00
W. K. Schmidt Co., Grand Rapids	34.57
Toledo Plate Glass Co., Grd Rpd.	36.04
F. S. Torrey Veneer Co., Grand Rapids	63.19
Tradesman Company, Grand Rpd.	162.50
Valley City Chair Co., Grand Rapids	16.91
Waltham Piano Co., Milwaukee	76.63
B. Walter Company, Wabash	51.73
G. R. Furn. Mfg. Co., Grd. Rpd.	1,617.98

P. Meeuwsen, Grand Rapids	948.93
Promissory Notes	
Acme Lumber Co., Grand Rapids	\$6,173.54
Kent State Bank, Grand Rapids	5,000.00
H. G. Dykehouse, Grand Rapids	3,500.00
A. Leitelt Iron Works, Grand Rapids	2,405.37
Evans & Retting, Grand Rapids	1,350.00
A. B. Knowlton, Grand Rapids	776.52
Uptegrove & Beckwith, Grand Rapids	553.68
Mossman Lumber Co., Memphis	500.00
G. R. Veneer Co., Grand Rpd.	400.00
Imperial Lumber Co., Columbus	358.70
Edward Ansonge, Grand Rapids	350.00
John Van Loo, Grand Rapids	300.00
Wiborg & Hanna, Cincinnati	331.72
Ohio Scroll & Lumber Co., Covington	275.00
Harquette Lumber Co., Grd. Rpd.	250.00
Cumberland River Lumber Co., Huntington	225.00
G. R. Supply Co., Grand Rapids	200.00
C. C. Mengel & Bro. Co., Louisville	200.00
Foster-Stevens Co., Grand Rapids	150.00
Howard Lumber Co., Heavener	200.00
Rice Veneer & Lumber Co., Grand Rapids	175.00
Nichols & Cox Lumber Co., Grand Rapids	151.75
Dudley Lumber Co., Grand Rapids	150.00
A. F. Burch Co., Grand Rapids	150.00
J. M. McCausey & Co., Detroit	150.00
Murdoch Lumber Co., Washington, Ind.	150.00
D. E. Hewitt Lumber Co., Huntington	122.00
Mahan Lumber Co., Mahan	90.00
Gray Furniture Co., Adrian	210.00

Juicy Jottings From Jackson Council.

Jackson, Dec. 30—Leon Hardy has been promoted to sales manager for the American Oil Co., of this city. He will continue to personally look after the trade in Detroit, Cleveland and Chicago.

E. G. Tompkins, who travels for the Schmid Chemical Co., was recently called to Canada on account of the death of his father. Mr. Tompkins is a member of the Executive Committee of No. 57.

Among the young spirits who attend the social functions of Jackson Council, No. 57, are Mr. and Mrs. J. H. Russell. Mr. Russell has lived in Jackson all his life (74 years) and has traveled over thirty years, of which twenty-five have been with the Jackson Corset Co. If any one doubts it is possible to grow young with age, they should make the acquaintance of Mr. and Mrs. Russell.

John B. Heydlauff has been home for the holidays. His territory is the State of Ohio and keeps him away most of the time.

Who of those who attend the meetings of Jackson Council, No. 57, do not watch for the face of Wm. M.

Kelly from behind the door at a certain time? Wil always has a broad smile at this particular moment and, of course, it is contagious. Kelly is a telephone expert. Spurgeon.

A Hard Problem.

An Atlanta court was called upon a few days ago to decide the question, "How much can a man drink and still be a gentleman," and is said to have placed beyond the limit a quart a day, but that beyond that amount he must lose caste.

This paper has no disposition to criticize the court's decision, but it has certainly never had any experience with Jackson whiskey, else it would have said, "beyond that limit he must become a corpse."

It may be possible for an Atlanta man to drink a quart a day of Atlanta whiskey, but just let him come over to this city and he will find that after he has imbibed a quart of Jackson "blind tiger" stuff, instead of remaining a gentleman he will have become a brute if he is lucky enough to survive the experiment.

Willing to Risk One.

The Christmas church services were proceeding very successfully when a woman in the gallery got so interested that she leaned out too far and fell over the railing. Her dress caught in a chandelier, and she was suspended in mid-air. The minister noticed her undignified position and thundered at the congregation:

"Any person in this congregation who turns around will be struck stone blind!"

A man, whose curiosity was getting the better of him, but who dreaded the clergyman's warning, finally turned to his companion and said:

"I'm going to risk one eye."

Dandelion Vegetable Butter Color

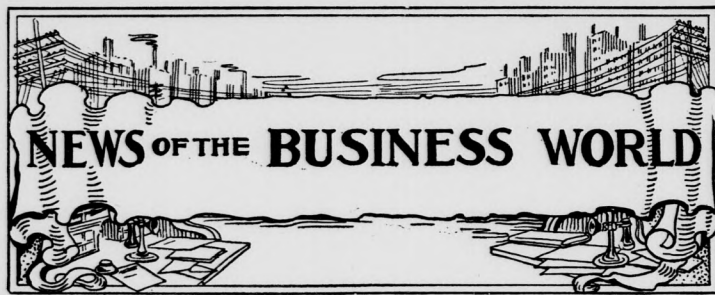
A perfectly Pure Vegetable Butter Color and one that complies with the pure food laws of every State and of the United States. Manufactured by Wells & Richardson Co. Burlington, Vt.

Four Kinds of Coupon Books

Are manufactured by us and all sold on the same basis, irrespective of size, shape or denomination. Free samples on application.



TRADESMAN COMPANY, Grand Rapids, Mich.



Movement of Merchants.

Battle Creek—The Merchants Savings Bank has increased its capitalization from \$50,000 to \$125,000.

Albion—Frank E. Clark, grocer, has become a benedict, marrying Mrs. J. C. Porter, a well-known artist of Jackson.

Otsego—Frank Tice, who has conducted a bakery here for many years, has closed out his stock and will retire from business.

Butternut—W. A. Dear, recently of Perrington, has purchased the Walker & Son hardware stock and will continue the business.

Oxford—C. A. Merriam, implement dealer, is erecting a two-story building, 40x90 feet, and expects to move into it about the first of the year.

Detroit—The System Clothing Co. has been organized with an authorized capitalization of \$6,000, all of which has been subscribed and paid in in cash.

Owosso—Jesse Brown has sold his interest in the Brown & Croft meat stock to Charles Crane and the business will be continued under the style of Crane & Croft.

Ionia—The shoe stock of the late George L. Douglas has been sold to George F. Lauster and Stanley Nead, who will continue the business at the same location.

Otsego—Palmer & Carr, milliners, have dissolved partnership and the business will be continued by Mrs. Palmer, who has taken over the interest of her partner.

Lansing—The Schavey Mercantile Co. has been incorporated with an authorized capital stock of \$25,000, which has been subscribed, \$1,000 paid in in cash and \$18,000 in property.

Pontiac—L. E. Stickler, proprietor of a grocery at 14 West Huron street, pleaded guilty Dec. 27, to selling cigarettes to a minor and was released upon paying \$7.50 costs.

Alma—R. M. Hyde and Harry Way have formed a copartnership and opened a flour and feed store on West Superior street under the style of the Alma Flour & Feed Co.

Detroit—The Manhattan Hat & Furnishing Goods Co. has been organized with an authorized capital stock of \$1,500, which has been subscribed \$600 being paid in in cash and \$900 in property.

Kalamazoo—Charles Topps has sold his restaurant and delicatessen store to Ray H. Fuller, who will continue the business at the same location, 524 Oak street, adding a line of confectionery and cigars.

Albion—Frank J. Graves, shoe dealer, has purchased the building formerly used as quarters for the Albion

National Bank for \$6,850. The bank was wrecked by the cashier, who is now doing time in the Leavenworth prison.

Galesburg—B. A. Roof has sold his hardware stock to W. A. Elsey, who will continue the business. The hardware store was established more than 70 years ago at its present location, although it has been under different managements.

Port Huron—W. H. Appenzeller has purchased the J. C. O'Brien dry goods and clothing stock and will incorporate the concern and rename and restock the entire establishment. The business will be under the management of Mr. Hommelein.

Sandusky—The Farmers Grain Co. has been organized to carry on a general mercantile business, including grain, hay, seed, lime, etc., with an authorized capital stock of \$25,000, of which \$13,000 has been subscribed and \$8,800 paid in in cash.

Saranac—Henry & Brown, who conducted a shoe, jewelry and musical instrument store, have dissolved partnership. R. K. Henry will continue the shoe and jewelry business under his own name and Ralph Brown the musical instrument business.

Cassopolis—W. B. Hayden & Sons, dealers in hardware, etc., have merged their business into a stock company under the style of the W. B. Hayden & Sons Co., with an authorized capital stock of \$10,000, which has been subscribed and \$1,000 paid in in cash.

Bay City—Thomas A. Walsh, dealer in dry goods, groceries and meats, has purchased the Weber block, fronting on Midland and Linn streets, which he will rebuild, giving it a modern double store front on Midland street. He will occupy it with his own stocks.

Traverse City—Homer Howard, who for the past twelve years has acted as manager of the domestic department in the J. W. Milliken dry goods store, has resigned his position to enter the employ of the William Barie Dry Goods Co., Saginaw, as first assistant manager of the domestic department.

Battle Creek—P. Hoffmaster Sons Co., Ltd., dealers in dry goods, carpets and women's ready-to-wear clothing, have sold their stock to John C. Toeller and William J. Dolling, recently connected with the William Doerflinger Co., of La Crosse, Wis. They will take possession about June 1.

Bay City—Henry Helmuth, whose home is at 1116 North Farragut street, and who conducts a grocery store at 925 Third street, left his grocery Dec. 28, saying he was going to the office

of a physician, who had been attending him in a recent illness. He did not reach the office of his physician, nor have any of his friends about the city seen him since.

Bay City—To show their appreciation of the kindness extended to them during the past year by their employer, the clerks of the Jay Thompson Co.'s store presented A. J. Cook, manager, with a beautiful gold watch as a Christmas gift. After the store closed Tuesday evening the clerks, instead of immediately going home, met in the cloak department and then called in Mr. Cook. The watch was presented to him by F. E. Allen, the oldest employe in the store.

Lansing—A. J. S. Jury has resigned his position as Assistant Cashier of the St. Johns State Bank and will devote his entire attention to the furniture business of Jury & Rowe.

Ishpeming—L. Levitt, proprietor of the Boston Store, which was closed about a month ago by the creditors of his brother-in-law, L. Dansinger, expects to resume business Jan. 6. He asserts that Mr. Dansinger has no claim on the stock, inasmuch as he purchased it before opening the store. Besides paying cash for the stock, Mr. Levitt endorsed a note for \$1,200 for Mr. Dansinger and it was assumed by the creditors that this note was in part payment for the merchandise.

Detroit—After more than a decade of service in the conduct of a retail mercantile establishment in Detroit, Selling & May have discontinued their clothing and men's furnishing business on Monroe avenue. Crowley, Milner & Co. have relieved Selling & May of the stock, and Jan. 7, following a complete inventory, the goods will be placed on sale at the purchasers' store. Henceforth Selling & May will confine their business activities to real estate and the management of considerable property already owned or held under lease by the firm. Selling & May recently acquired a twenty-five year lease on the former Grunow & Patterson store, at Gratiot avenue and Randolph street, dividing it into shops, so that a handsome profit has accrued to the lessors.

Charlotte—Because of a recent experience with a New York mail order house, Charles Rugh, employed at a local meat market, states that hereafter his money will be spent with the home merchants. Seven weeks ago Mr. Rugh received a fine illustrated catalogue from a large Eastern cloak and dry goods firm. The illustrations were all that could be asked for and the prices quoted very reasonable. In fact, the bargains offered so impressed Rugh that he at once ordered a \$12 cloak for his wife and enclosed the necessary draft. After a wait of four weeks and after considerable correspondence the long-looked for article of wearing apparel arrived by express—charges collect. The least said about the garment the better. It was promptly returned and Mr. Rugh at once went to a local dry goods house and for \$9 purchased a much better cloak and received the merchant's guarantee to refund the purchase price in case the transaction was not entirely satisfactory. The original cloak

was returned to New York three weeks ago, but Rugh has not yet been returned his \$12 nor has he received word that the mail order concern intends to do so.

Manufacturing Matters.

Corunna—Joseph Rundell has purchased the plant of the Corunna Milling Co. and will continue the business.

Detroit—The Trio Manufacturing Co., manufacturer of auto parts, has increased its capital stock from \$10,000 to \$250,000.

Howard City—Levi Mahoney has sold his garage and machine shop to Arnold Bruce Potts, who will continue the business under his own name.

Corunna—The Fox & Mason Furniture Co. has increased its capital stock from \$260,000 to \$300,000. Of this amount \$150,000 is preferred stock.

Thompsonville—Judge Lamb recently granted an order permitting the National Oval Wood Dish Co. to resume operations. The company went into a receivership lately.

Lowell—The stock of the Bent Rim & Casket Manufacturing Co. has been taken over by the F. J. Meyers Manufacturing Co., of Hamilton, Ohio, which will continue the business here.

Detroit—The Cravenette Glove & Manufacturing Co. has engaged in business with an authorized capital stock of \$6,000, of which \$5,000 has been subscribed and paid in in cash.

Jackson—The State Foundry Co. has been organized with an authorized capitalization of \$30,000, of which \$25,000 has been subscribed, \$7,000 being paid in in cash and \$18,000 in property.

Detroit—The General Stamping Co. has engaged in business with an authorized capital stock of \$7,000, of which \$3,500 has been subscribed, \$100 being paid in in cash and \$3,400 in property.

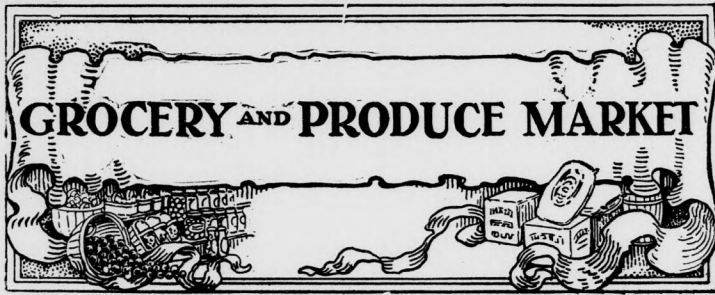
Detroit—The Oostdyk Gear Shifting Co. has been organized with an authorized capitalization of \$50,000, of which \$27,500 has been subscribed, \$3,500 being paid in in cash and \$1,500 in property.

Howell—The Friction Top Can Key Co. has engaged in business with an authorized capital stock of \$50,000, of which \$40,000 has been subscribed, \$3,750 being paid in in cash and \$36,250 in property.

Holly—A new company has been organized under the style of the Superior Foldable Shipping Case Co., with an authorized capital stock of \$12,000 of which \$6,000 has been subscribed and paid in in property.

Saginaw—A new company has been organized under the style of the Michigan Beet Harvester Co., with an authorized capital stock of \$7,000 common and \$3,000 preferred, of which \$5,000 has been subscribed and \$5,000 paid in in property.

Eaton Rapids—O. J. Armstrong and R. Esch, of Allegan, have leased the Hartson store building, which they will occupy about January 15 with machinery for manufacturing harness. The business will be conducted under the style of the Armstrong Harness Co.



The Produce Market.

Apples—Baldwins command \$2.75 per bbl. Spys bring \$3@3.25 and Snows, \$3.

Bananas—\$3 per 100 lbs.

Beets—60c per bu.

Butter—The market remains about the same as a week ago. The percentage of fancy butter is still very light, and is wanted as fast as it arrives at full prices. Under grades are in better supply and do not sell so well. The consumptive demand for butter, generally speaking, is good. Packing stock does not seem to be in much demand and prices unchanged from quotations of a week ago. The market on creamery is steady at 35c in tubs, 36c in cartons and 34c in storage cartons. Local dealers pay 25c for No. 1 dairy grades and 18½c for packing goods.

Cabbage—\$1.50 per bbl.

Carrots—60c per bu.

Celery—\$1.20 per box for home grown.

Cranberries—Late Howes are steady at \$9.50 per bbl.

Eggs—The market for fresh eggs is still firm on the same basis as a week ago. The consumptive demand is good and is absorbing all of the increased supply. There has been a fair demand for storage eggs, but the supply remaining in storage is still very large and the consumptive demand is only moderate. Present conditions seem likely to exist for some time, unless cold and stormy weather develop, in which case the market will be firmer by reason of scarcity. Dealers pay 25c for strictly fresh and hold storage eggs at 18@20c.

Grape Fruit—Is meeting with fine success from both the country and city grocer, and as prices are much lower than a year ago, an increased consumption is expected during January and February. The price is \$3 per crate for 36s and \$3.25 for all the other sizes.

Grapes—California Emperor, \$3 per keg. Malaga, \$5@6 per keg of 50 to 60 lbs.

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

Lemons—\$5 per box for California or Messina.

Lettuce—New Orleans head, \$1.50 per bu.; hot house leaf, 10c per lb.

Onions—Spanish are in fair demand at \$1.40 per crate; home grown commond 40@50c per bu. Country buyers are paying 28@30c.

Oranges—Navel, \$2.75@3; Florida, \$2.75 for small and \$3 for good size. Receipts are showing a great improvement in quality and, with reasonable prices, an increased demand is expected from now on.

Potatoes—Country buyers are paying 30c at outside buying points. Local dealers quote 40@45c in small lots.

Poultry—Local dealers pay 11c for springs and fowls over 4 lbs. in weight and 10c for less; 6c for old roosters; 9c for geese; 11c for ducks; 14½c for turkeys. These prices are live-weight. Dressed are 2c higher.

Squash—\$1.50 per bbl. for Hubbard.

Sweet Potatoes—Kiln dried Jerseys, \$5 per bbl.; Delawares in bushel hampers, \$1.50.

Veal—Buyers pay 6@11½c, according to quality.

More Demand and Higher Prices Anticipated.

The demand for beans the past week has been rather slack on account of the holiday season. There has been but little trading in beans. Strictly choice hand picked pea beans are rather scarce and the margin between the very choice stock and lower grades is gradually growing larger. Those who have the best lots are getting the long prices for them, while lower grades are hard to market at any price. The situation, however, is rather firm through the State and elevators which have beans are not inclined to sell them at present price. There seems to be a feeling that January will bring a better demand and a higher price for beans.

The receipts of foreign beans has been somewhat lighter the past two weeks and are selling at a premium of about 15c per bushel over Michigan and New York State. There is a little demand for red kidney for export, but other colored varieties are without activity. E. L. Wellman.

Manufacturing Matters.

Battle Creek—The Alsteel Manufacturing Co. has engaged in business to manufacture and deal in tools, machinery and mechanical novelties and utensils, with an authorized capital stock of \$10,000, of which \$5,000 has been subscribed and \$1,000 paid in in cash.

Falmouth—Albert Bunning has purchased fourteen 40s of cutover lands from the Falmouth Lumber Co., which recently finished its cut at this place. Mr. Bunning now has over twenty 40s on hand which he is offering to actual settlers on advantageous terms.

Detroit—Chelt-Marshall, Inc., has engaged in business to manufacture and deal in men's hats, auto coats, men's and women's ready-to-wear garments and millinery, with an authorized capital stock of \$10,000, of which \$5,000 has been subscribed and \$1,000 paid in in cash.

The Grocery Market.

Sugar—There is no change in the market of Eastern goods. Michigan granulated has been advanced 10 points, so that the difference between Eastern granulated and Michigan granulated is now 30 points instead of 40 points, as heretofore. In a recent bulletin issued by the Department of Agriculture, it is shown that more than 8,000,000,000 pounds of sugar were consumed in the United States during the year of 1912, one-fourth of which was raised in the United States.

Tea—No change in the quotations of tea during the week, but the market is firm. Reports from primary points state that the position of all teas is strong and that buying can be done with safety at present quotations.

Coffee—All grades of Rio and Santos are unchanged and in light demand. Milds are also on their former basis and moderately active. Java and Mocha dull and unchanged in price.

Canned Fruits—The market on both California and Eastern fruits is firmer than a short time ago and it is thought that most any kind of berries are a good buy at present prices. It is the general opinion that California fruits will be a little higher in the spring, as stocks in packers' hands are said to be badly broken up and retailers' supplies in most parts of the country are small on account of the hand-to-mouth buying which has been practiced by the majority of grocers.

Canned Vegetables—No figures on 1912 tomato pack have as yet been given out, although they are prepared, and will soon be forthcoming. Future tomatoes are being offered on the same basis as last year. Corn and peas are unchanged with a fair demand. The figures on the corn and pea pack will be given out at the same time as the tomato figures, and it is said that they will show some surprises. Future peas have been well taken up at prices below the present spot prices, but somewhat above last years' opening. Advance in price of all the factors which enter into the cost of packing is given as the reason.

Dried Fruits—Quotations on evaporated apples have reached a point about ½c above the low mark of the present season. Peaches are still cheap and while they may not be expected to advance as much as apricots, wholesalers are confident there will be higher prices in the spring. Some jobbers are advising retailers to buy their supply of apricots, for although prices have advanced since the opening of the season there is still a further advance expected. There has been such a scarcity of large sized prunes during the past thirty days that they are selling at a premium of fully one cent per pound over small sizes.

Syrups and Molasses—Glucose has declined 5 points. Compound syrup is unchanged. Sugar syrup is dull and unchanged in price, and so is molasses. Sweets should have a good demand from now on.

Starch—Nearly all grades have declined 5c.

Cheese—The market is steady and unchanged, and no change seems in sight.

Rice—The demand continues of fair size from both the country and city retailer. Reports from the South are to the effect that planters are still demanding full prices.

Spices—Cloves show an advance during the past year of from 8@10c per pound wholesale. Peppers are hardly as firm as a short time ago.

Fish—Mackerel of all grades are unchanged and quiet. Cod, hake and haddock, particularly cod, are firm though not especially active. Salmon of all grades is dull at ruling prices. Imported sardines are steady to firm, owing to scarcity of French fish; domestic sardines quiet at ruling prices.

Pickles—Are firmly held and stocks are not as large as usual for the first of the year. Pickled onions are scarce and prices very firm, which is said to be due to the crop failure of pickling onions in some sections of the country.

Provisions—Smoked meats are steady and unchanged, with only a moderate demand. Pure lard is steady at the recent decline, which has somewhat stimulated the demand. Stocks are fairly large. Compound lard is in moderate demand and is barely steady at unchanged prices. Barrel pork, dried pork and canned meats are unchanged and dull.

The Grand Rapids National City Bank has distributed \$40,000 of the adjustment fund set apart from the undivided profits of the old Grand Rapids National and the National City Banks when these two institutions were merged in the form of a 4 per cent. dividend to the stockholders in the two old Banks of record on December 24, 1910, when the consolidation was effected. Each Bank contributed to this fund in approximately similar amounts to a total of \$83,000. From it was paid the accrued interest on outstanding certificates of deposits, accrued taxes and various other charges to a total of \$23,000. The depreciation in the value of the commercial and other paper turned in as assets by the respective Banks was also taken from this fund. This shrinkage, it is said, amounted to less than ½ of 1 per cent. in a total of more than \$7,000,000 assets. Now \$40,000 has been distributed to the old stockholders and there is still a considerable amount left which eventually will be turned into the undivided profits account. One of the peculiarities of this dividend is that it does not follow sales that have been made of the stock since the merger took place. It goes only to those stockholders in the old Banks of record on the date of the merger.

Before marriage he thinks of turtle doves; after marriage he thinks of mock turtle.

Though a man may lose his temper he still has it.

REDUCED THE BENEFIT.

Knights of the Grip Re-organize On New Plan.

The annual meeting of the Michigan Knights of the Grip was held at Kalamazoo last Friday and Saturday. The meeting was called to order Friday afternoon by President Caswell, who delivered the following annual address:

I wish to extend to you all the heartiest greetings, it being the twenty-fourth gathering of our organization in Kalamazoo. May we have many more of these occasions in the future.

I am more than pleased to see so many at the meeting, and the seeming interest shown.

I was elected your President at Detroit a year ago against my own wish, but, believing it was the wish of every brother, I decided to accept. I, however, believed that some more experienced member should be at the head of the organization who was fully qualified.

I have done the best of my ability for the interest of the M. K. of the Grip, and fully realize that I had the hearty co-operation of an able Secretary, Treasurer, Finance Committee and Board of Directors.

Since I was elected to the office of President, seventy new members have been accepted into our order, and to date we had forty deaths during 1912. To-day we have 1176 active members in good standing and 189 honorary members.

We have this year accepted as many new members as we did in any year since 1902, with the exception of 1906, when we accepted 108 members; 1907, 204 members. These two years seem to be the banner years of the organization.

Forty members have died during 1912, the youngest being Jos. E. Bond, of Bay City, aged 34. The oldest was L. B. Davis, Mount Clemens, aged 82.

Seven members were over 70 years of age, 26 members were 60 years and over, 7 members were under 50 years.

The average age of deaths, 61 years. The average age of living, 57 years.

New Members	Death Claims	Membership Ten Years
1902—50	1902—5	1232
1903—51	1903—	1238
1904—52	1904—18	1191
1905—71	1905—25	1225
1906—108	1906—25	1277
1907—204	1907—21	1291
1908—58	1908—16	1212
1909—18	1909—22	1185
1910—57	1910—18	1185
1911—70	1911—21	1195
1912—50	1912—40	1176

I made a special appeal for \$5 from each member to meet the deficiency and it has been responded to very liberally and I trust every member will do his part to assist in sustaining this organization.

Cost of Organization for 1912.	
Postage	\$250.00
Printing	187.76
Salary Secretary	642.67
Salary Treasurer	256.76
Expense Board Meeting	311.76
Total	\$1,649.15

This would mean about \$1.25 for each member.

There is a proposed amendment coming up at this meeting which aims to combine the office of Secretary and Treasurer and I heartily endorse it. The officers to consist of President, Secretary-Treasurer, a Finance Committee of three as before, and drop three Board of Directors. This will make five members on the Board of Directors, instead of nine.

We can have two or three less Board meetings by having proof of death claim carefully investigated by the Secretary and mailed to the President for his signature, then to the Chairman of the Finance Committee for final signature. If this is carried out, I can see a saving of at least \$600 or about 80 cent per member. This will mean a nice saving to the organization. I trust there will be no objection.

We have a lot of important business before us. Let us elect good, capable men for office who will have the organization at heart.

In conclusion, I wish to thank the members of the M. K. of the Grip for their co-operation, the Secretary and Finance Committee for their able assistance in which they have handled the business.

I wish my successor all success possible for 1913.

President Caswell stated that he had gotten up out of a sick bed to attend the convention and would ask the indulgence of those present by permitting him to turn the duties of presiding at the convention over to J. F. Hammell, of Lansing. Mr. Caswell remained through the sessions of the convention, although he was far from well and took an active part in the discussions and subsequent action.

W. A. White, of Traverse City, solicited the endorsement of his proposed amendment to the election laws, which was heartily given.

A letter of greeting from L. M. Mills, of Portland, Oregon, who was the second President of the Michigan Knights of the Grip, was received with applause.

Secretary Devereaux then read his annual report, as follows:

In making my report I shall deal almost exclusively with the numerical and financial condition of the order, with a few recommendations in the interests of economy in handling the affairs of the organization.

1166 members paid assessment No. 5 of 1911—5 suspensions.

1189 members paid assessment No. 1 of 1912—6 suspensions.

1192 members paid assessment No. 2 of 1912—9 suspensions.

1182 members paid assessment No. 3 of 1912—11 suspensions.

1151 members paid assessment No. 4 of 1912—19 suspensions.

Secretary Ackerman reported 1195 members in good standing at the 1911 convention.

Members initiated during 1912...50.

Members suspended during 1912...49.

Members died during 1912...40.

Actual membership Dec. 1...1156

Honorary membership 189

Total 1345

New members is the vital question with the M. K. of G., yet only eighteen members took any interest in this matter. The following is a list of those who remembered the M. K. of G. this year:

John A. Hoffman secured	10
Lou J. Burch secured	3
M. C. Empe secured	1
F. H. Bowen secured	1
F. G. Hutchinson secured	1
I. T. Hurd secured	1
F. L. Day secured	1
E. A. Marx secured	1
F. E. Labaree secured	1
Sam Schafer secured	1
J. Q. Adams secured	2
John D. Martin secured	1
C. P. Caswell secured	3
W. T. Griffith secured	1
J. Hemelberger secured	2
E. W. Goodnow secured	1
W. J. Devereaux secured	8

There are about 900 members living and traveling in Michigan and had each one secured a new member what a growing prosperous organization we could be.

We were more fortunate in securing honorary members, the honors being easily carried off by President Caswell, who secured 114; F. M. Ackerman 1; M. G. Howarn 1; F. E. Minne 1; M. Freeman 1; John A. Hoffman 7; F. N. Mosher 1; John D. Martin 8; F. L. Day 3; J. Q. Adams 1; J. D. Robinson 1; I. T. Hurd 1; Sam Schafer 1; W. J. Devereaux 7; total 189.

Since organizing 394 members have passed to the great beyond. This means that we have paid to the widows and children of our deceased members \$197,500 in death benefits.

I have the honor to submit the following report of the finances that have passed through my hands since January 20, 1912:

Death Benefit Fund.

Receipts,	
From assessment No. 4, 1911	\$ 2.00
From assessment No 5, 1911	44.00
From assessment No. 1, 1912	2378.00
From assessment No. 2, 1912	2386.00
From assessment No. 3, 1912	2364.00
From assessment No. 4 1912	2302.00
From assessment No. 5, 1912	
up to date	1296.00
Special contribution up to date	1192.00
	\$11964.00

All of which has been turned over to Treasurer Hoffman.

General Fund.

Receipts,	
Annual dues for 1913	\$703.00
Interest on deposits to Jan. 20, 1912	2.46
Change of Beneficiary,	
Interest, and 10 cents exchange sent by various members	3.93
	\$723.39

Promotion Fund.

Receipts,	
F. N. Mosher, profit from one issue of the Griplet	\$7.26
Cash from P. J. Rosmanlen	2.00
	\$9.26

All of which has been turned over to Treasurer Hoffman.

The Board of Directors held five regular meetings—Jan. 20, March 9, June 1, Sept. 7, Dec. 26. A special meeting was held at Lansing and was without cost to the organization.

In conclusion, I desire to thank the Board of Directors for their courtesy and kindness to me during the year. It has been a pleasure to have been associated with them.

The report of the Finance Committee was as follows:

Your Finance Committee respectfully submits the following report for your careful and earnest consideration:

Your Committee has five times audited the books, reports, vouchers, etc., of the Association during the past year and has found them correct.

Your Board has received from the five assessments called this year a sum available for the death fund amounting to \$10,701.88.

Balance on hand January 20, 1912 \$2690.50.

Making total amount \$13392.38.

Up to and including our meeting of September 7, we paid twenty claims, amounting to \$10,000, leaving a balance in the death benefit fund to-day of \$3,392.38.

This Association has to-day twenty-one unpaid claims, \$10,500.

This Association has to-day in the death benefit fund with which to pay these claims...\$3,392.38

From our appeal of December 10th	1,447.00
In the general fund	139.13
Promotion fund	113.65
Employment and relief fund	579.77

Making a total of all funds belonging to this Association \$5,671.93

Total claims against this Association \$10,500.

Since only about 25 per cent. of our members have responded to our appeal, this Committee does not deem it advisable to issue a second appeal at this time for funds with which to pay the claims of these twenty-one beneficiaries.

Your Board is firmly convinced that, unless some method can be devised at this meeting which will raise the necessary funds to-day—approximately \$5,000—to pay our present obligations, there is but one honorable course to pursue and that is to pro rate all funds belonging to the Association to the twenty-one beneficiaries of our departed brothers and close the books.

H. P. Goppelt.
F. L. Day.
J. D. Martin.

The report of the Finance Committee was accepted and placed on file.

Several Vice-Presidents gave short talks concerning the upbuilding of the Michigan Knights of the Grip, all assuring the members present of their hearty support in the future.

Report of Legislative Committee.
J. J. Frost of Lansing, Chairman—no report.

Report of Railroad Committee.
M. S. Brown of Saginaw, Chairman—no report.

Report of Hotel Committee.
F. N. Mosher of Port Huron, Chairman—no report.

Report of Committee on Bus and Baggage.

J. C. Saunders, Lansing, Chairman—no report.

Report of Employment and Relief Committee.

W. J. Deveraux, Chairman, stated: No calls for relief came to my office. There were two applications for positions. I sent the Brothers the names of several firms who required representatives. I received no report as to whether they secured employment or not.

Report of Committee on Presidents' Address.

That so much of the President's address as refers to his action during 1912 be accepted as read. That so much of the President's address as refers to finances be referred to the Committee on Finance. That so much of the President's address as refers to the combining of the office of Secretary and Treasurer be referred to the Committee on Amendments. That so much of the President's address referring to reducing the number of the Board of Directors be referred to the Committee on Amendments. That so much of the President's address referring to the meeting of the Board of Directors and his recommendations thereto be referred to the Committee on Amendments.

The report was adopted.

The Board of Directors was requested to hold the next annual convention of the Michigan Knights of the Grip in Grand Rapids.

J. C. Wittliff moved that the chair appoint a committee of five members of the order who are here at the present time—one of the committee to be the chair—who are not members of the Board to devise ways and mean to pay up the claims that are unpaid at the present time and to make their report at the morning session to-morrow.

This motion was carried and the chair appointed the following: McIntosh, Klockslem, Hach, Langdon and Hammell.

John R. Wood was placed on this Committee as an advisory member.

Frank N. Mosher offered an amendment to the constitution whereby we can continue as Michigan Knights of the Grip, but from now on, or from January 1, paying a death benefit of \$100 instead of \$500, letting our assessments go along as they have four or five per year and probably within a year if the members will stick, we will be able to pay every debt that we owe in full and when we are strong enough, we can again raise the benefit to \$500.

The resolution of Mr. Mosher was referred to the Committee on Amendments.

One member of the organization stated that he believed there was some way in which the members of the order could raise a sufficient amount of money whereby the death claims could be paid. We can sell tickets at 25 or 50 cents each. I know that most of our customers would take a ticket of that sort and in this way we would not have to cut down our death benefit to \$100. I think that \$250 would be more reasonable, but \$100 is altogether

too small. We cannot get new members into the organization and pay such a small benefit.

Mr. Mosher: The brother's talk is very good, but unless we can double our membership within a year, we cannot pay \$250. Five hundred is entirely out of the question.

Mr. Hach: I am going to ask Brother Mosher if he has any idea that the increase of membership on \$100 insurance is going to make up our deficiencies. I am afraid you are going to decrease your membership instead of increasing it. Right to-day we have taken in ten applications with the inducement held out to them that they are to receive \$500. Each of them paid their \$3 on this understanding. Are you going to those members now and say that they will have to be satisfied with a benefit of \$100? There is only one way to my mind of thinking and that is that every member of the Michigan Knights of the Grip go down into his pocket to the extent of \$5 or even \$10. I am sure every member would rather do this than have the benefit cut to \$100.

Mr. Ringold: I am like Brother Hach, I am willing to go down in my pocket at any time or for any amount, because I feel that our death claims ought to be paid for the benefit of the widows and orphans. I think the idea of selling tickets is a first-class one, for our customers would surely buy them and we could raise \$5,000 within the next six months. I tell you, brothers, I have bought \$100 or \$150 worth of tickets for just such claims as this.

Brother Machen: I wish to say that I think there is one thing lacking in the Michigan Knights of the Grip and that is a medical examination. I believe that men under fifty should pass a rigid examination and though you pay a fee of \$2 or \$3 for the medical examination, it would well pay the organization to contract that extra indebtedness in order to bring in good physical men. I believe that is the only way out of the difficulty.

Mr. Wittliff: There is one thing that we do not take into consideration. We certainly have to look at this matter at the present time right in cold facts. We are not in the insurance business. On the other hand, as Brother Machen states, we are paying \$500, we have to take that into consideration. We certainly cannot carry on this organization as we have been doing during the past twenty years with the same class of membership. How are we going to increase membership on the same plan? It is simply impossible. It seems to me that it is going to be a pretty hard proposition to try and pay any where near \$500.

Mr. Machen: I know a member of the Michigan Knights of the Grip who said that he knew he could not get in any old line insurance company on account of pulmonary trouble in his family. He said: "I now have \$500 coming to me if I die." It seems to me that we should insist on a medical examination and not take everybody into this organization.

Brother Warren: The idea of a medical examination would be all right for a few members of the Michi-

gan Knights of the Grip, but for those who are already in—the 1100 or 1200 members that average from 57 to 58 years of age—what is to become of them? I have only just signed an application and paid my \$3, so I do not feel like suggesting anything to you older men, but it would seem to me that Mr. Hach's theory is all right for the time being. Each and every one of the members go down in their pockets and pay up their debts, then re-organize the order and let every one pay what it is worth. Then adopt your examination feature and you will be putting your organization on a foundation that is right. This would cut out your insurance feature entirely. Make it something that goes for the betterment of the commercial travelers and do away entirely with the insurance feature. Of course, that is hard on the older members who have paid their money for years and years. The Michigan Knights of the Grip have gone their limit on the old plan. Something must be done. I am willing to pay my share of the old debt, then re-organize and pay \$5 or \$7 or whatever it is worth per year and use this money to advance the interests of the traveling men.

Brother Hach: I think Brother Wittliff did not get the strain of my thought, but it does appeal to me with good sense that we can better go to the 1100 or more members and say to them "Give us \$5 or \$10 or more" to help us out and put this organization on a paying basis than we could go to these 1100 and say that they must be satisfied with \$100 instead of \$500. These 1100 or more members who are not present should have some consideration.

Brother Langdon: This is a hard proposition to decide upon, but I, myself, feel under obligations to pay the widows and orphans one hundred cents on the dollar. We have accrued that indebtedness. The next thing is, how are we going to do that? I really cannot see any benefit of a reduction to the death benefit. I would much rather reduce it and inform the living than to disappoint the widows and orphans that have expected it. Let us pay one hundred cents on the dollar to those who are expecting and let the living take care of themselves.

Brother Day: This is certainly rather an eleventh hour meeting. This order, when organized some twenty-three or twenty-four years ago, was not organized as an insurance company. It was organized for the betterment and uplifting of the commercial travelers. Some of your talk here to-day is putting it under an insurance organization. One member says that we must have a medical examination. Our reports show that only one member died under 40 years of age. Traveling men don't die. When our organization was new, we did not make an assessment when a brother died. We chipped in fifty cents or so to pay the funeral expenses. The organization grew to several hundred men. Later on, they devised the plan of making an assessment. The first assessment, if I remember correctly was \$1. They found it cost just as much to collect \$1 as \$2. We have

had forty members die last year. We cannot expect less next year. It is very humiliating to know that we have an indebtedness of \$10,000, with about \$5,000 to pay it. I believe every member would like to pay 100 cents on the dollar. Our Secretary in his report this afternoon spoke of what a nice membership we would have if each member would contribute one member to the organization. There have been appeals made to every member to bring in new members. Your Secretary and Treasurer deemed it advisable to call for a donation from every member of the Michigan Knights of the Grip. We sent out letters to every member. Less than 300 members responded to the call. Of course, our members are getting old. Young men are not coming in, consequently, I do not think we can hold up this organization with the present membership and do it on four or five assessments per year and pay our indebtedness and continue the organization as it is. In regard to paying off the indebtedness we have at present, if we pro rate the money we have to-day, we could pay \$250. I believe we should come to some decision and settlement to-day and not postpone it. If we wait a few months, we may not be able to pay \$250.

Brother Stevens: I do not feel that I have anything coming from the Michigan Knights of the Grip. I have had my protection and comradeship during my membership. I have been a member for something like eleven years and what I have paid in has helped some widow and orphans very much. I feel that I have had everything I paid for every minute of my membership. I have never figured the \$500 in the Michigan Knights of the Grip as a part of my insurance. I pay for it every so often and expect it for a certain length of time and do not expect it any more. I would like to see this organization carried on with a \$100 burial benefit. I am willing to keep right on sticking.

Brother Deveraux: I think there are a great many members who do not take into consideration the near future of the Michigan Knights of the Grip. We must reasonably expect 40 deaths next year. We cannot expect less. We may have a great many more. We cannot pay forty death claims with the present membership unless we levy at least nine assessments. How many of the 1175 members will pay nine assessments in one year? If you are figuring it on an insurance basis, how many will pay that? On the other hand, if we reduce the death benefit to \$100 and levy two assessments on the present membership, which will pay forty death claims at \$100, how many will remain with us and pay \$4 or \$5 per year in place of \$19 per year? We must do one of two things: We must either reduce the amount that we are paying to the beneficiaries of our members, or we must go out of business. Twenty years from to-day 1,000 of the present membership of the Michigan Knights of the Grip will be passed to the Great Beyond. Who is going to pay that last \$500? The deaths will increase. We can't

(Continued on page thirty-eight.)



(Unlike any other paper.)

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E. A. STOWE, Editor.

January 1, 1913.

So may the New Year be a happy one for you, happy to many more whose happiness depends on you; so may each year be happier than the last.
Charles Dickens.

TARRED BY THE SAME STICK.

In the Federal court at Indianapolis, after a trial lasting three months in which the accused had every benefit the law allows, thirty-eight of the officers, practically the entire official staff, of the international union of bridge and structural iron workers, have been convicted of conspiracy, of dynamiting non-union construction work in all parts of the country, of promoting the explosion in the building of the Los Angeles Times and the loss of twenty-one lives, and generally of carrying on a reign of terror and a campaign of violence. The long trial of the officers and leaders of this labor union has been exceedingly illuminating to the country as to the methods of organized labor. The evidence showed that the officers of the union, from President Ryan down, knew the purposes for which large sums of money were appropriated; that they knew to whom dynamite in large quantities was shipped and for what purposes it was to be used. They were all parties to the campaign of terror that was waged against non-unionism. They were all implicated in the war against free and independent labor. They may not themselves have placed the dynamite and lighted the fuse, but they sanctioned the hiring of the men who were willing to do that part of the work and they provided the means. Through them thousands of dollars worth of property was destroyed, twenty-one lives were sacrificed in a single job and how many lives were imperilled cannot be even estimated. The operations had been going on for years before justice overtook them.

It may be contended that the structural iron workers union is an exception to organized labor in general, that its methods were such that other unions would not sanction. But this is not true. Unionism and terrorism go hand in hand; unionism and violence are one and the same. Let there be a strike in almost any branch of industry, involving any number of employes, and the first thing that municipal authorities do is to enroll a lot of extra police, for experience has

taught that violence is one of the arguments which unionism uses. If the strike is of large proportions, the State troops are needed to re-inforce the police. Any man, whatever may be his needs, who dares to work is liable to be beat up, whether young or old; his wife is frightened, his children menaced and his home made untenable. Not only is the campaign against the safety of those who want to work, but property is threatened with fire and dynamite. The union leaders at the head of the strike may deny responsibility, but they know everything that is going on, incite the sluggers to activity, inspire the application of the torch and give it to be understood that unless their demands, no matter how unreasonable, are complied with, the obdurate employer must stand the consequences. This city has an illustration of unionism and union methods in the furniture strike a year ago. It was a very mild illustration, but it showed in the near killing of several workers and in the riots that occurred to what extremes unionism will go in carrying its purpose.

Other unions will, no doubt, deny sympathy with the structural iron workers union, now that the latter has been "caught with the goods," but not a union in the land but has used the terrorism which the iron workers inspired in their line of endeavor to intimidate the employers in other branches of industry. The dynamiting of a non-union construction job was pointed to as something that might happen to others. All the unions benefited by what the iron workers did and this tarred them all with the same stick. If there is any difference among them it is only in degree. They all teach, preach and practice violence. Terrorism is one of their recognized weapons. There should be no place in this country for such organizations as seek to deny the privilege of work to those who want employment and enforce this denial with violence which may even involve the destruction of life and property.

CORPORATION BAITING.

Since the days of Governor Pingree, covering a period of about ten years, one of the chief diversions of the successive legislatures has been to devise new methods for the taxation of the corporations. Corporation baiting has been leveled especially at the railroads and has taken the form not only of piling on the taxes, but of enacting rules and regulations which have been very expensive to observe. The money that is collected by the State from these sources goes into the primary school fund and the policy has been such that this fund has grown to such proportions that its disbursement amounts almost to a scandal. Many of the counties in the State receive from the State in primary school money more than they pay in State taxes. Under the constitution the money received can be used only for the payment of teachers' salaries and some of the counties receive so much that its honest and economical expenditure is impossible. The money is wasted or

used for purposes not contemplated by the law. If a portion of the fund could be used for other educational purposes, for the maintenance of the State University, the Agricultural College and the normal schools, for instance, then the general tax payer would receive some benefit in the form of reduced taxes and the corporations would be benefitted with the rest of us. This would be a fair deal and would go far toward taking away the sting from the payment of money that is not actually needed.

At this session of the Legislature it might be suggested to the lawmakers that, instead of trying to find still other methods of making the corporations and the railroads pay tribute, a highly sensible thing would be to carefully study conditions in the State, with a view to ascertaining if the railroads have not been hit too hard for the State's own good. The records will show that there has been very little railroad building in the last ten years. In fact, railroad building has been almost at a standstill. The reason given for this is that taxation has been so severe and condition so exacting that men with capital are unwilling to invest in ventures that are almost certain to bring back no return. The railroads are not giving the traveling public nor the shippers the service they should have, and the railroads say that taxes take so large a share of their revenues that they can not do better. The facilities of the railroads for doing business in rolling stock, motor power, sidings and terminals is notoriously behind the times, and here, again, the excuse is made that the tax collector takes so much of the revenue that improvements can not be made without additional capital and additional capital will not be available while present conditions continue. The railroads are, of course, exaggerating to some extent—experience having shown that railway officials as a class are not wholly reliable—but the situation is so serious that an earnest and honest enquiry by the Legislature might well be made to ascertain, if possible, what the facts may be. The State needs more railroads, it needs improved service, it needs better facilities, and if as the railroads allege these needs can not be met because taxes are prohibitive the State could far better ease the burden than go on as it has been doing collecting the money just for the fun of making the corporations squirm. Western Michigan, with its thousands of acres of undeveloped fruit and farm lands, is especially interested in this matter, but there are other parts of the State which are almost equally concerned. If the policy of the past has been such as to drive capital away and to make investors afraid it is not good for the State that such a policy should be continued.

CHASING RAINBOWS.

In the recent election President Taft carried only two states, and of all the electoral votes he gathered in scarcely enough to entitle him to place among the also ran. This dis-

astrous termination of the Taft administration is recalled at this time to emphasize the surprise that must be felt that proceedings should be instituted against the Kellogg Corn Flake Co. under the anti-trust laws. The Kellogg company fixes the prices at which its products shall be sold at retail and the dealer who sells at under or over the price stipulated is denied further supplies. The administration construes this as a violation of the law in that it is an act in restraint of trade. It is possible there may be some wrinkle in the law which makes the contention of the Government tenable, but to the ordinary mind the proceeding is about as nonsensical as anything that can be imagined. It may be true the policy of the company may be in restraint of trade, but it is restraint not of legitimate trade, but of the trade pirate whose aim is not to build up by honest methods, but to tear down and destroy. The Kellogg company, in fixing the prices, is doing no more than is being done in many other lines of industry and trade. It is a legitimate method of business and it is a method that has been practiced almost as far back in history as trade has existed.

For four years the Taft administration has done little else than to badger the business and manufacturing interests of the country. The whole aim and ambition of the administration has seemingly been to make modern business comply with the rules laid down in a law enacted some twenty years ago and which slumbered unnoticed on the statute books for more than a decade. The enforcement of this old and crude law has been almost fanatical under the Taft administration, and how the people of the country like it is well shown in the results of the recent election. This last prosecution against the Kellogg company is about the most senseless one in the long series that the Government has instituted and should stand as a monument to the folly of the Taft administration. The country should have anti-trust laws for the protection of legitimate business interests and as a regulative measure, but the enforcement of the law should be tempered with common sense, which the present administration has seemed to totally lack.

The bartenders' union gave a dance Wednesday evening. Mayor Ellis hurried through the prayer meeting session at the Methodist church so as to be able to attend the bartenders' function. Birds of a feather flock together!

Perhaps the camel can go two weeks without taking a drink, but he is an ungainly beast at that.

A woman can be proud of her husband's business ability even if he doesn't make good.

Horses are fed on oats and hay. Nightmares are fed on wild oats and Welsh rarebit.

You may judge a man's fitness for office by the means he uses in trying to get it.

AGRICULTURAL PORTFOLIO.

The Tradesman desires to express its conviction as to the extreme importance of the problems now confronting the United States Department of Agriculture—problems which require the masterful leadership of the strongest man that can be found for the Secretaryship of the Department.

All who are interested in agricultural education recognize the remarkable work done by James Wilson in his sixteen years of service for that Department. It is a monumental work. And yet it is possible that the work has been expanded so rapidly that a serious and very critical situation exists.

Apparently, the fundamental function and service of the Department is the development of American agriculture. Country life has never been worked out from the standpoint of any political or social philosophy. It is even questionable whether the Department has a definite and recognized policy with respect to types of work. This is especially true concerning its relationships with state agencies, such as experiment stations and agricultural colleges. But the terms of the relationships that should exist are exceedingly important and involve the whole question of the most effective methods of building up our agricultural industry and our rural communities. As a matter of fact, the situation in this respect seems to most of the men in the agricultural colleges and experiment stations very unsatisfactory and, indeed, almost chaotic.

Apparently, also there is an almost utter lack of strong administrative organization in the Department. This fact seems to have been sufficiently revealed by the departmental controversies that have been aired during the last year or two. But those who have had dealings with the Department have for some time been impressed with the fact that the work of the different branches of the Department itself has not been well coordinated.

In other words, there seems to be two tasks of the utmost significance that must be faced by the new Secretary of Agriculture if the Department is to render its largest service to the American people: first, the question of the real function of the Department—what it ought to try to do, what ought to be its relationships to voluntary associations and to state agencies; the other task, the question of effective internal organization and policy.

There is also a pretty widespread feeling among our agricultural college men that it is easy for congressmen to appeal to the Department to put agents in their districts who will carry on some form of agricultural work. This means, of course, if continued, practically a system of congressional patronage which will be killing to every phase of the work of the Department except that of getting huge appropriations.

Of course, absolutely the only way by which the situation can be met is that the new Secretary of Agriculture shall be a man who sees the problem

that the Department must face, who has the vision to understand the possibilities of its work, who has the administrative talent to work out his plan and who has the courage to face Congress and, if necessary, the country with his reform measures. In other words, this Department needs as its head at this time the very "biggest" man that can be secured for the place.

For a number of years the friends of Agriculture have thought over the question as to who would make a good successor to James Wilson. There are plenty of candidates for the position, but there are exceedingly few who seem to meet the requirements of the present situation. Some lack utterly in an understanding of the real needs of American agriculture. Some are deficient in the ability to map out the fundamental problem. Some lack practical administrative talent. Some do not have the confidence of the country or, at least, of the countrymen.

The more thought given the question, its significance, its difficulties, and the type of man needed to reorganize the Department on the proper basis, the more the Tradesman is convinced that the one man who can do the work most effectively is Prof. L. H. Bailey, Dean of the College of Agriculture of Cornell University.

Professor Bailey is not only, by all odds, the greatest figure in the world of American agricultural education, but he is one of the strongest personalities in American life. He is a widely read scientist, an authority on horticulture, the administrator of the largest agricultural college in America, a master writer and a great social philosopher. This is a rather rare combination, but it exists in Professor Bailey.

Professor Bailey was chairman of President Roosevelt's Country Life Commission, and their report, for which he was very largely responsible, is the most significant document in American rural life literature. He appreciates the agricultural situation. He understands the relationships between the great agricultural industry and other industries. He sees the great human needs in our country communities. He is more widely known in this country, both by farmers and by agricultural leaders, than any other man except James Wilson; that is, than any other man who might be considered eligible for the Secretaryship of Agriculture.

There are some men who know Professor Bailey quite well who feel that he is not an administrator and that he would be unfortunately weak at that point, whereas the present situation demands a man who would be especially strong in that side; but his career as Dean of the College of Agriculture at Cornell University indicates that, while Professor Bailey may not himself attempt to work out details of administrative policy, he is able to gather about him a most loyal corps of strong men who do, after all, make the machine work. He would do this in the Department. In all other respects Professor Bailey is unapproachable among men who are likely to be

mentioned. He would immediately set forth a policy for the Department that would be based on fundamental principles, and yet which would be practical in its operations. He would understand the absolute necessity of co-operation with other agencies and institutions; he knows the agricultural leaders as perhaps no one else does and he would know how to bring them together. He is a strong speaker, as well as a cogent writer. He could present his case to the people. He has great courage and ample shrewdness. He is accustomed to have dealings with men.

President Wilson undoubtedly desires to have in his Cabinet men who, at least, are not a load from the political point of view. Professor Bailey is a Democrat and it is commonly understood that he has been asked at times to accept nominations from that party for such positions as congressman or governor, although the Tradesman has no authority for saying that this statement is authentic. He is a man, however, who has ideas in regard to governmental policies and in general those ideas are in harmony with the Democratic platform. At any rate, Professor Bailey would, by no means, be a nonentity in the Cabinet from the general political point of view—quite the reverse.

Professor Bailey does not want the position. Indeed, if the portfolio were offered him, his first impulse would probably be to decline; but if his friends should decide that he is the best man for the Secretaryship of Agriculture, he would undoubtedly accept. That is to say, he would prefer not to be drafted for this service, but if he felt there was a widespread belief, among those who know the situation best that he was the man of the hour, he would accept the call at this critical juncture.

The Tradesman has pondered this whole subject a great deal for the past few years and feels that it has not exaggerated either the critical significance of the situation in the Department, nor the qualifications of Professor Bailey to meet the issues.

THE MAN HIGHER UP.

Thirty-eight men are now paying the penalty for conspiracy in the Los Angeles Times explosion, which resulted in the death of twenty-one men.

None of these criminals had any grievance against the Los Angeles Times. Gen. Otis had done nothing to arouse the enmity of the union iron workers. He had incurred the ill will of the union printers, who had a long-standing grievance because he thrived and prospered in the face of their most malignant opposition—and the union printer does not hesitate to resort to any crime in the calendar, because the ironclad oath he takes when he joins the organization compels him to obey the mandates of his master without question or comment. During the trial of the dynamiters, one witness testified that, before the explosion, the head of the union printers' organization called on McNamara and stated that he had a "job" to be done on the coast and that McNamara

offered to furnish the man if Lynch would supply the money.

Thirty-eight men are paying the penalty of conspiracy to commit the Los Angeles crime, but the man who conceived the idea and furnished the money to put it through has not yet been indicted. The legal department of the Government moves slowly, but it moves exceedingly sure, and the Tradesman confidently expects to be able to chronicle the apprehension of the real criminal—the man higher up—in the near future.

SUGAR IN PACKAGE.

Some years ago the American Sugar Refining Co. began putting up domino sugar in paper cartons. The experiment proved so satisfactory and the new style of package met with such general favor at the hands of both grocer and consumer that the trade on this brand is now almost wholly confined to package quantities.

Now the Franklin Sugar Refining Co. is placing on the market granulated sugar in two and five pound cartons and the Tradesman believes that the innovation will meet with such general approval, both on the part of the dealer and the consumer, that the trade on these goods will be diverted largely to package quantities hereafter. Granulated sugar sold in bulk contains more or less objectionable matter, such as slivers from the barrel, pieces of paper from the lining, dust and dirt from store sweepings and flies, ants and other insects. The packages are put up automatically, the sugar not being touched by human hands, and from the standpoint of cleanliness and sanitation, there is no question as to the desirability of the package brands over the sugar sold in bulk.

A novel and most economical way to make a pretty tea tray was discovered by a girl who is very clever with her wits and fingers. She first purchased for 40 cents a large oval picture frame from a second-hand store, securing a very good bit of natural old wood-work. Then with a bottle of stain, some sandpaper and a little varnish she polished up the wood to look like new, then screwed on two brass handles, one at each end, afterwards cutting a piece of pretty cretonne the same size as the glass, and pasting it smoothly where the picture would ordinarily go. Covering it with the boards that belong to the frame, tacked securely into place, the entire back then being covered with a piece of felt, when she found herself possessed of a most fetching tea tray, which in the shops would sell from \$5 to \$8.

Many a young man acquires the reputation of being a good fellow while he is going to the bad.

Many a boy has acquired some very good habits by not following in the footsteps of his father.

If all flesh is grass, that may explain why many a man in a dry town feels like a bale of hay.

An idle rumor never spends much time in the office of a busy man.

It takes a smart man to conceal his ignorance.



Substantial Business Growth of Grand Rapids.

This city has had a very substantial financial growth the past year. This is shown in the increase in the loans and discounts carried by the local banks, by the increase in deposits and the very handsome increase in the surplus and undivided profits. It is even better shown by the increase in the bank clearings, an increase of approximately 20 per cent. as compared with last year. One thing that has helped swell the clearings has been the number of large deals that have been "put over" during the year. Another year is not recalled in which so many transactions involving big figures have been closed. One of the largest of the purely local transactions was the purchase of the Phoenix Furniture Co. by a syndicate made up of Chas. H. Bender, Robert W. Irwin, Dudley T. Waters, A. W. Hompe, Jas. R. Wylie and Ralph P. Tietsort. The old company was capitalized at \$500,000. The stock was purchased at par, the Converse, Merrill, Frank W. Smith and Kendall interests retiring after a connection with the trade that nearly covers the furniture history of the city, and the payment, it is understood, was spot cash. Other large deals, purely local in their character, included the purchase of the Lemon & Wheeler Company at \$250,000 and its merger with the Worden under the same name, the purchase of the Clark-Weaver Co., by H. W. Spindler, Otto A. Ohland and others and their re-organization of the business under the style of the Michigan Hardware Company, with \$200,000 capital, and the increase in the capitalization and re-organization of the Grand Rapids Dry Goods Co. with a capitalization of \$400,000 by E. A. Stowe, Wm. B. Holden and others. These three transactions, all relating to Grand Rapids wholesale houses have been of great importance to this city as strengthening its position in resources and capacity to serve as a jobbing center and the base of supplies for Western Michigan. Among the transactions closely identified with this city, but in which outside interests have been concerned, have been the purchase of the Holland interurban from the Detroit control by interests represented by Benj. S. Hanchett, and of the Muskegon interurban from its old New York control by the United Light and Railway Co., in which Frank T. Hulswit is the active head. Both properties were brought under local control and management by the charge and both have been greatly improved in the

service they gave this city. In the field of still larger finance, with this city as the center of operations, the United Light and Railways Co. declared a stock dividend of 75 per cent. on its common stock and then increased its capitalization from \$2,133,500 preferred, \$866,000 second preferred and \$500,000 common stock to \$3,000,000 second preferred and \$5,000,000 common stock, using the proceeds for the acquirement of the Tri-City Railway and Light and the gas and electric properties of Ottuma and Cedar Rapids. The various properties of Kelsey, Brewer & Co., were also merged into the American Public Utilities Co., with an issue of \$1,714,000 preferred stock, \$2,400,000 common and \$739,000 bonds. The original issue was later increased by \$2,200,000 preferred and \$770,000 common stock for the acquirement of properties at LaCrosse, Wis., and Indianapolis. Some of the real estate deals of the year have also been of such sizes as to represent important financial transactions. The four descriptions on Monroe avenue purchased as additions to the site for the new Pantling Hotel cost \$235,000, and the entire square which the hotel plans will embrace will represent a real estate investment of about \$600,000. For right of way and terminal facilities in Grand Rapids the new Kalamazoo interurban paid \$260,000 for the west side properties of the Powers estate and \$190,000 for the Powers opera house and adjacent properties through to Lyon street, and at this price it is subject to \$50,000 preferred stock and \$90,000 mortgage, making the whole investment \$330,000. Other important real estate deals have been the purchase of the Luce property, on Monroe avenue, by Samuel A. and Louis Brady at \$250,000, the purchase of the Rood property, adjoining the Commercial Savings Bank, by the bank and J. Siegel at \$105,000 and the purchase of the Rood property, at Pearl and the arcade, by Ben F. West at \$105,000. There have been several other deals during the year involving amounts from \$50,000 to \$100,000, but in comparison with those given they are of minor moment.

The building and loan associations have made a very substantial gain in business the past year. According to the latest compilation they now have assets of \$3,591,657, an increase of 18 per cent. over the same time last year. Their receipts for the year were \$1,929,328, an increase of 14 per cent. The number of shares outstanding as investments is 4,731, the

We recommend

Public Utility Preferred Stocks

(as a class) for conservative, profitable investments, to net 5½ to 7½%. Circulars of the various companies mailed upon request.

HOWE, CORRIGAN & COMPANY

Citizens 1122

339-343 Michigan Trust Building
Grand Rapids, Mich.

Bell M 229

2½% Every Six Months

Is what we pay at our office on the Bonds we sell.

\$100.00 Bonds—5% a Year

THE MICHIGAN TRUST CO.

Fourth National Bank

Savings Deposits

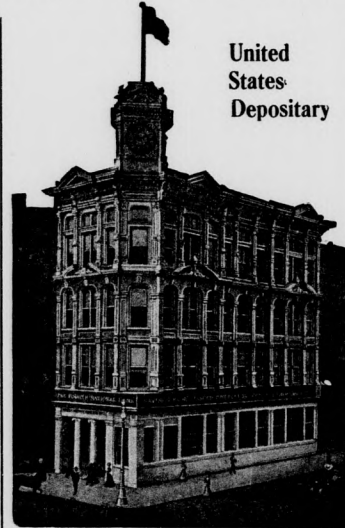
3

Per Cent Interest Paid on Savings Deposits

Compounded Semi-Annually

Capital Stock
\$300,000

United States Depository



Commercial Deposits

3½

Per Cent Interest Paid on Certificates of Deposit Left One Year

Surplus and Undivided Profits
\$250,000

GRAND RAPIDS NATIONAL CITY BANK

Resources \$8,500,000

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

Merchants, Treasurers, Trustees, Administrators and Individuals

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

CORRESPONDENCE PROMPTLY REPLIED TO

number of borrowing members is 2,650, an increase of 583 or 14 per cent., and the surplus and undivided profits totals \$455,491, an increase of 23 per cent. This city has five building and loan associations and the reports show they are conducted at an expense of 6 per cent. of the assets. Of all the building and loan associations in the State the Grand Rapids Mutual made the largest increase in business and the Mutual Home and Savings, of this city, came second. One of the significant features in the report is the 4,731 investing members and 2,650 borrowing members. The investing members use the building and loan associations as their savings bank and the borrowing members go in for the purchase of homes or for real estate investment. To a considerable extent this represents a diversion of business from the savings banks, but it is possible the banks get some share of benefit in the habits of thrift which the building and loan associations encourage.

The State Banking Commissioner has designated Traverse City as the reserve city for State banks in the Northwestern part of the Lower Peninsula. This is a substantial tribute to the growing importance of Traverse City as the trade and financial center of Northern Michigan and it is also fine evidence of the growth and prosperity of that part of the State to a degree that requires a reserve city within easy reach.

The First State Bank of Holland has elected Henry J. Luidens Cashier, to succeed the late Germ W. Mokma. Mr. Luidens has been connected with the Bank for nearly twenty-five years and his promotion to the cashiership is a recognition of his long and faithful service. Wm. J. Westveer succeeds Mr. Luidens as Assistant Cashier.

Quotations on Local Stocks and Bonds.

	Bid.	Asked.
Am. Gas & Elec. Co., Com.	81	85
Am. Gas & Elec. Co., Pfd.	45½	47½
Am. Light & Trac. Co., Com.	400	410
Am. Light & Trac. Co., Pfd.	108	110
Am. Public Utilities, Com.	65	68
Am. Public Utilities, Pfd.	80	82½
Can. Puget Sound Lbr.	3	3
Cities Service Co., Com.	110	113
Cities Service Co., Pfd.	86	88
Citizens' Telephone	95	96
Com'wth Pr. Ry. & Lt. Com.	65½	66½
Com'wth Pr. Ry. & Lt. Pfd.	88	90
Dennis Salt & Lbr. Co.	90	90
Elec. Bond Deposit Pfd.	76	79
Fourth National Bank	200	203
Furniture City Brewing Co.		60
Globe Knitting Works, Com.	115	117
Globe Knitting Works, Pfd.		100
G. R. Brewing Co.		175
G. R. Nat'l City Bank	180	181
G. R. Savings Bank	212	212½
Holland-St. Louis Sugar, Com.		9
Kent State Bank	266	
Macey Co., Com.	200	
Lincoln Gas & Elec. Co.	32	36
Macey Company, Pfd.	97	100
Michigan Sugar Co., Com.		75
Michigan State Tele. Co., Pfd.	100	101½
National Grocer Co., Pfd.	91	93
Old National Bank	208½	
Pacific Gas & Elec. Co., Com.	62	63
Pacific Gas & Elec. Co., Pfd.	90	92
Peoples Savings Bank	250	
Tennessee Ry. Lt. & Pr., Com.	23	25
Tennessee Ry. Lt. & Pr., Pfd.	75½	76
United Light & Railway, Com.	78	80
United Lt. & Ry., 1st Pfd.	83	85
United Lt. & Ry., 2nd Pfd., (old)	78½	80
United Lt. & Ry., 2nd Pfd., (new)	74	75
Bonds.		
Chattanooga Gas Co.	1927	95 97
Denver Gas & Elec. Co.	1949	95½ 96½
Pfint Gas Co.	1924	96 97½
G. R. Edison Co.	1916	98½ 100
G. R. Gas Light Co.	1915	100½ 100½
G. R. Railway Co.	1916	100 101
Kalamazoo Gas Co.	1920	95 100
Saginaw City Gas Co.	1916	99

*Ex-dividend.
December 31, 1912

To Depopulate Canal Zone.

The census of the Panama canal zone gives the population there today as 63,810, of which about 42,000 are employees of the canal commission, the Panama railroad, and of the various canal contractors. Generally speaking, the soil is not suitable for farming. It is not likely that Americans will be attracted, and since other occupants than Americans, for obvious reasons, are not desirable, Col. Goethals is in favor of the depopulation of the zone, except so far as it will be occupied by canal operatives and by the military necessary for the protection of the canal.

The Latest Disease.

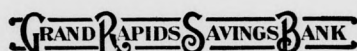
A physician, who was much in demand among the members of the smart set, was called one day to attend a society woman.

"Good morning, Mrs. Carney," he said in his breezy manner, "here I am. Now what do you think is the matter with you this morning?"

"Oh, doctor," she said, in a plaintive manner, "I scarcely know what to say. What is new?"

There are spots on the sun, yet some people expect a small boy to be perfect.

Ask for our Coupon Certificates of Deposit
Assets Over Three and One-half Million



Kent State Bank

Main Office Fountain St.
Facing Monroe

Grand Rapids, Mich.

Capital - - - - \$500,000
Surplus and Profits - \$300,000

Deposits

7 Million Dollars

3½ Per Cent.

Paid on Certificates

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

We recommend

6% Cumulative Preferred Stock

of the

American Public Utilities Company

To net 7½%

Earning three times the amount required to pay 6% on the preferred stock. Other information will be given on application to

Kelsey, Brewer & Company
Investment Securities

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

The Old National Bank

GRAND RAPIDS, MICH.

Our Savings Certificates of Deposit form an exceedingly convenient and safe method of investing your surplus. They are readily negotiable, being transferable by endorsement and earn interest at the rate of 3½% if left a year.

United Light & Railways Co.

6% First Preferred Cum. Stock

Dividends January 1st, April 1st, July 1st, October 1st.

At present market price will yield better than 7%

We recommend the purchase of this attractive public utility preferred stock.

Circular on request

HOWE, CORRIGAN & CO.

Michigan Trust Co. Building
Grand Rapids, Mich.

Grand Rapids is your market place. You buy its furniture, you read its newspapers and deposit in its banks. Buy your Life Insurance there also of

The Preferred Life Insurance Co.

Grand Rapids, Michigan

Wm. A. Watts, Secretary and General Manager

Are You In Earnest

about wanting to lay your business proposition 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



Another "Pure Shoe" Bill.

A Congressman from Kansas by the name of Oldfield, has taken it into his head to "insurge" against the shoe industry. His "insurgency" takes the form of a bill (H. R. 27158) to "prevent the sale of boots and shoes when other material than leather is substituted therefor in manufacture." The bill was introduced December 12, and referred to the Committee on Interstate and Foreign Commerce, where it will repose until such time as the Committee decides upon for a public hearing.

If a public hearing is held, both branches of the trade—retail and manufacturing—should be represented by the strongest men that can be sent to Washington. Committees from both the national associations of retailers' associations, should be present to oppose the assault against their business.

The Oldfield bill is similar to the "Picard" act passed by the legislature of Louisiana, and which the trade is doing its utmost to have repealed. In this case the trade was caught napping because few realized until after the bill became law what a serious menace it was to their business. This should not happen with the Oldfield bill. Determined opposition before the committee having the bill in charge, and an active campaign to convince the members of Congress of its unfairness should be undertaken now. Let every retailer write his Congressman protesting against the bill. Let every retailer secure the promise of his Congressman to vote against the bill if it should be favorably reported by the Committee.

Now as to the merit of the bill. It possesses none. The measure is introduced by one who, we venture to say, knows nothing of shoe manufacturing or of conditions envrioning the retailing of shoes. If enforced it will result in annoyance and inconvenience to the manufacturer and dealer, and loss and hardship to the consumer.

Competition has made it necessary, and trade conditions make it desirable, that shoes of the utmost value for a given price should be furnished the consumer. If every wearer of shoes was able to pay an unlimited price for his footwear, only leather of the highest grade would need to be used. But unfortunately many people, by force of circumstances, are compelled to buy shoes that do not cost them above \$2. and \$2.50 per pair. If good shoes at these prices are to be made wholly from leather, the cheapest and poorest parts of the hides must be used. Such parts are too soft and spongy to afford even reasonable

wear, and if used by the manufacturer many a wearer of shoes would shortly find himself badly off in point of footwear.

A poor or soft leather counter cannot be detected in a new shoe from a good one, but when once dampened will crush down and seriously injure the appearance and nearly destroy the wearing value of the shoe. A horn fibre counter, on the other hand, will stand the strain of service as well as a sole leather counter of the best quality. It costs less than even the cheapest grade of sole leather counter and is of much greater advantage to the consumer.

If the consumer knew this fact and others about the construction of shoes there might be no objection whatever to stamping on the bottom of a shoe that a substitute for leather had been used in its manufacture, but being unacquainted with these details the consumer would naturally suspect he was buying a poor article and would take, in preference, one with a poor grade of sole leather counter and unwittingly deprive himself of half the wear of his shoes.

This same statement is true of the two under lifts of the heel. Most of the medium and low grades of shoes have one or two lifts of hide-ite at the base of the heel. This is better in this place in all respects than coarse grades of sole leather lifts, which under the Oldfield bill would necessarily be used in this place.

These facts and others should be brought out at any hearing in Washington and steps should be taken now to prepare for a country-wide campaign of opposition to the Oldfield bill.

In the meantime, we invite readers to send us their views of the bill and whether they think it a good one for the trade. A free exchange of opinion will help in the fight to be made against a measure that affects the livelihood of every retail shoe dealer.—Shoe Retailer.

Hold Off the Cut Price Sales!

Nothing is more demoralizing to the retail shoe trade than the early semi-annual cut-price sales. These are usually the outcome of a misdirected effort to "compete" with a neighboring shoe store, or the result of one dealer putting on an early sale, thinking to "put one over" on his competitors. In any event the early cut-price sales, starting in the midst of the selling season, chop off the profits and shorten the selling season to the very point of danger.

President H. R. Webster of Rochester, recently honored by being chosen

President of the Rochester Retail Shoe Dealers' Association, has taken up this sales question as the first official act of his administration, and we look to the sensible, reasonable and alert shoe dealers of Rochester, a city that hasn't had a shoe failure in years, to give President Webster earnest, unanimous and hearty support in his effort. Rochester's Association is a live one and its work has been worth many thousands of dollars to its members already through co-operation in various ways, notably in upholding the prices of rubbers and rubber boots.

Other city associations will do well to consider the propriety of putting off their clearance sales until February 15th, the date the Rochester dealers have in mind. This will add six to seven weeks of shoe selling at a profit to your business calendar, and thousands of dollars to your profits which otherwise would go into the pockets of an unappreciative public—a public that is being educated to pay more for footwear and which will laugh in its sleeve if you permit it to buy your merchandise at manufacturers' prices.—Shoe Retailer.

How to Make the Most of Yourself.

Quality! It is quality that makes us admire the lily and almost worship the rose. The fine, the exquisite, the perfect have an eternal fascination for the human mind, just as they afford delight to the eye and joy to the senses in general.

The perishable rose is born with quality, but the imperishable gold

must be refined. The most fragile of things, the beautiful snow crystal, is perfectly formed, but the diamond, which has been considered the hardest of known things, must be cut to bring out its perfection.

By reasoning on such things as these we come to the conclusion that anything possessed of lasting qualities, almost imperishable qualities, is capable of refining, of perfecting, whether it be the diamond or human ability, skill, and efficiency. These are all possessed of perfect ability. Hundreds of thousands of persons can play the piano, though few ever become Beethovens, Liszts, Griegs; yet since these latter have done what they did, we know to what extent the quality of human skill in the way of musical touch can be refined and perfected, a perfection that is both mental and physical.

Toil is the process that refines human effort; not any toil, but only that which is increasingly efficient, only that which like the lapidary or cutter brings out the facets of ability, its many reflecting faces. The working places, the shops, offices, studios, factories, are all cutting and polishing the rough diamonds of our effort into the finished settings of life—if we have the makings of quality in us.

Efficiency is Latest Religion.

This constant improvement in the results of our human efforts we sometimes call increase in efficiency. The religion of efficiency is the very latest religion being preached. Those who would improve men's health are preaching efficiency. Those who are

Let Hood Rubbers

Make the whole of 1913
A Happy and Prosperous Year

for

YOU

They have made the year 1912 just such a year for thousands of happy merchants.

Write for our NEW 1913 catalogue showing the NEW terms and prices as announced Jan. 1st for the new year.

LARGEST DEALERS IN MICHIGAN

Grand Rapids Shoe & Rubber Co.

trying to get the best effort into the conduct of business and industry are vitally interested in increasing the efficiency of those who do the work.

Our psychologists are taking general principles and codifying them into definite rules of action based on the natural laws of the mind in its behavior, to the end that they may help increase human efficiency. They are more interested in bringing out the possibilities in man than in any other one thing, believing that the impulse toward efficiency affords a field of study of more practical value to the world than any yet which their science has forwarded. The great teachers are deeply concerned with the making of teaching more efficient, and the consensus of opinion among our wisest thinkers is that there is no place where there has been greater waste of time and effort than in the schools, effort spent ineffectively and an irreparable waste of wonderful brain stuff and beautiful human spirit.

The elimination of waste has been one of the first steps and the most important in increasing efficiency. If we are to become more proficient we need to have all our efforts telling efforts. There is about as much difference between the concrete modern methods of preventing waste as between the old methods of securing power through a waterfall and that of controlling a head of water by dams so that hardly a gallon flows on without doing work.

Perfect Human Machine Needed

"As we go up the scale of human activity," says Dr. Luther Gulick in "The Efficient Life," "quality counts more and more.

"The higher the quality of the work the greater the nervous cost of it, and the more highly perfected must be the machine that does it.

"The conditions for efficiency in the case of the ordinary laborer are not complex. His work is that of a coarse machine, turning out, like a grain thresher, a great amount of production relatively low in grade. His efficiency is but little disturbed by constant feeding upon indigestible victuals, by frequent carousals, by a dirty skin and bad air. Low grade production does not need a high grade organization."

The perfecting of the quality of the human machine so that its output may be of the finest and highest type is one of the most vividly realized needs of our day. Author, lawyer, preacher, teacher, business man—any man or woman engaged in any of the high fields of effort—have become acutely aware of the perfection of physical resources needed if there is to be an increased mental effort of high quality.

Of course there has arisen an opposite school which maintains that the works of genius have been the result of a toxin, a poison in the blood, but its representatives are overwhelmingly alone compared with the preachers of the other school, and they cannot prove their theories.

Dr. Gulick says: "The health of the thinker, of the financier, of the executive genius, demands a momentary

alertness of all the faculties, an ability to grasp, to originate, to carry out, a trained perception and an intelligent discrimination. He must be the master of a delicate high grade machine calculated to carry on high grade work. His health is upon an absolute different level from that of the farm hand or the coal shoveler."

Perfection Brings Achievement.

Perfected control of physical faculties, perfected powers of endurance, perfected powers of continuous attention, perfected sensitiveness of body and mind are all needed for higher grade achievement. Men are continually trying to get the achievement without sharpening their tools for the work, which is harder than trying to make bricks without straw.

There are people enough who will say: "What is the use?" The sure answer is there isn't any use in these things for you. The quality of your imagination is too low to conceive of the glory of triumph there is in these things, the joys of intensity, the uplift of great and difficult work well done.

Men in general do not believe enough in themselves. There is a charming old Welsh proverb which says that every grain of sand has its portion of the beach. So every man has his portion of the great sum of human capability. Our psychologists say that capabilities of a peculiar character exist in every man and that many a genius goes to waste for want of development. It is either dwarfed at the start, never gets its eyes open to possibilities and its muscle up for the work of discovering them, or it gets false notions that bring deterioration.

A blessed ignorance of what they could not do has some times led men on with a fearlessness that has led to a discovery of the great, even vast things they could do. In spite of all the sluggish life around us, the unawakened, slow, wasteful men and women, we yet dare to say that no one has a right to live except upon the levels of maximum efficiency. No one has any right to seek anything but the best conditions of his daily life. It is principally a matter of willing.

Physical Quality Needed.

G. Stanley Hall calls flabby muscles the chasm between willing and doing. The baseball diamond is not the only place in the world where flabby muscles are out of place. There are few fields of human effort where physical good form does not command a premium of some sort. The amount of delay, loss, waste, from temporary and easily preventable physical upsets or weaknesses is now receiving the corrective attention due it. Great efforts are being made to teach men how to learn to care for their bodies other than through knowledge gained in the bitter school of experience.

The gaining of quality in a physical sense is now declared to be far more fundamental matter than it has been formerly believed to be. The spiritual and moral size of a man is more dependent upon his physical perfection than we have realized. His body

shows character. A disgraceful carriage is a disgrace. If a man carries himself well he has more courage and more self-respect. He not only looks better, but looks are not the main things, he is more efficient.

Nothing that concerns a man's physical well being is now considered negligible. His eating, his digestion, his elimination are all of vital importance. Dr. Gulick tells us that fine headwork and coarse stomach work do not go together. He also tells us that really valuable exercise reaches beyond the muscles and the digestive organs; it braces up and stimulates the mind. He attacks certain forms of wasteful neglect that men are much given to and describes their effects not on body alone, but on work and character.

How Daily Bath Helps

As for the daily bath, Dr. Gulick makes it necessary for the soul as for the body. "A scrupulously well kept skin is usually associated with the possession of a cultivated taste, a susceptibility to fine and delicate things, a degree of self-respect which is more than skin deep. The unwashed are people who have no such perceptions." He quotes a famous teacher who has said that "in our generation a great gulf is fixed that no democracy or socialistic theories can bridge over between men and women that take a bath every day and men and women that do not. It is the difference of which bathing is a symbol that makes marriage between people of different social habits so disastrous."

"The reason for a daily bath is not physical but psychological," says this man, who is devoting his life to the subject of man's well being. "The skin is what separates the individual from the universe. In a certain sense it is the boundary of a man's personality. It serves not only for the protection but also for information. The more scrupulously the

skin is looked after the more responsive it will be to the stimuli that it gets from the outside world and the more accurate and well organized will be the information which passes to the brain. A cold bath in the morning raises the level of our mental activity. It wakes us up, it increases the supply of energy. A bath after the day's work means that we have put off the old man with his needs, that we have left the office with its business behind, and are prepared for something else. It is an act of respect to our personality."

Dr. Gulick would not have a man take a cold bath if his constitution is not equal to it, but for the sluggish man who is hampered with excess of fat he believes it good. But always he considers the reaction. And finally he tells us that much pessimism has been put out of business by taking the right kinds of baths. "The only difficulty is that the method is so simple."

What Human Fineness Means.

It is neither a false idea nor a new one that great strength and fineness of quality go together, are consistent one with another. The ancient symbol for this idea was the iron hand in the velvet glove. The modern is expressed in the fact that the strongest cable for its size is one made of the greatest number of fine strands. Some kinds of fineness may mean an increase of fragility, but real increase in human fineness, in the sense of increased efficiency, never means this.

The core of the dynamo is the strongest part. The core of humanity is the same thing but it is often overlaid with laziness, inertia, useless inefficiencies that make full liberation of energy possible. To tear these off is to arrive at the point where all this energy of the core can be liberated.

C. S. Maddocks.

When a man does talk sense at least half the people don't recognize it.

The "Bertsch" Shoes Are The Rightly Made Medium Priced Shoes for Men

The BERTSCH shoe is so honestly made and so sensible and practical in design and character, that it insures the dealer against loss. IT IS A SELLER, and when sold its qualities so impress the wearer that he will want no other.

Have you seen the line lately? If not, send card for salesman with samples. BECOME A BERTSCH DEALER THIS YEAR.

THEY WEAR LIKE IRON

HEROLD-BERTSCH SHOE CO.
GRAND RAPIDS, MICH.

MAN OF THE HOUR.

Dean Bailey For Head of Agricultural Department.

It was a great day for American agriculture and rural life when Liberty H. Bailey, now Dean of the Agricultural College at Cornell University, was at the forks of the roads—one headed to a career as a botanist and the other opening the way to the less occupied field of progressive agriculture. Science for its own sake beckoned to him in the one case, but the lure of horticulture and country life triumphed and as soon as he began to travel on that highway he glorified it, awakening into new life and activity his fellow travelers whom he passed and, as a result of his wonderful vision he inspired hope and aroused desire for great accomplishments in "the art which does men nature."

Prof. Bailey's boyhood was lived in Van Buren county, Michigan. He came of rugged stock. His father was a man of marked character, an accomplished farmer, an orchardist and one who blazed his way through original trails. He was a pioneer of the aggressive and purposeful type. On the farm, in the orchard, garden and vineyard, in the woods that he loved so well and on the border of the great lake that has been the cherishing mother to Michigan horticulturists, Liberty Bailey acquired the foundation upon which he built a career. He early met and became acquainted with the men who were making history in the evolution of a better agriculture in our country. From these men he gathered inspiration and aspiration which awakened in him a great desire to acquire a specialized education that would be useful in making life upon the farm more attractive and give him an added power in dealing with the soil.

Not long after entering the Michigan Agriculture College his qualities for leadership were recognized and he was a marked man among his fellows. It was there that his faculty of expression found its field of development in college journalism.

Following the completion of his studies here and because of his love for botanical research, he became a pupil of Dr. Asa Gray, at Harvard University, and for a time he was custodian of the Harvard Botanical Gardens. During his sojourn at this university, his lucidity of expression and his intimate knowledge of the fundamentals in agriculture, together with his appreciation of the charm of rural life, led him into the field of agricultural journalism and he became a voluminous writer for farm journals as a means of support while he was completing his graduate studies. There was no lack of a market for his literary products.

The management of the Michigan Agricultural College kept its eye upon Bailey and, before his career was marked out and while he was wavering between botany and horticulture as the area for his life work, he was called to the chair of horticulture at his alma mater. His success as a teacher and organizer was so marked that when Cornell University sought a man to take charge of the section of horticulture in that great institution, Prof. Bailey was snatched from Michigan and then started

the movement which, under his guiding hand, has placed this great university in the leadership of institutions which are molding the great plan of country life in America.

His books written in connection with his work as a teacher and organizer in the field of agricultural education have given him an international reputation. The crowning work of his life has been vitalizing of the plan to carry the work and influence of agricultural colleges and experiment stations to the people engaged in rural pursuits and to waken educators to the importance of this work in our scheme of education. For many years, upon the rostrum, through the medium of journals and books, he has been unceasing in his determination that the vocation, which is the greatest source of wealth and happiness to mankind, should so command the attention of educators as to secure its recognition in the curricula of universities, colleges, high schools and common schools and that the responsibility of these agencies must not stop with a course of study for boys and girls of school age, but must, in some way, be carried to men and women whose school days are past and who are engaged in their life work.

In making an estimate of the character of Prof. Bailey, our first thought is of his honesty, because this lies at the foundation of his service to the world, when those engaged in the work can understand how difficult it is for one to be honest with himself in the performance of experiments in agriculture. The result one wants—the result one looks for—influences him more than he is willing to acknowledge in reaching the facts of an experiment. Prof. Bailey's record through many series of experiments which he has instituted and in the conclusions which he has drawn and placed before the public is remarkable because of his absolute integrity in interpreting to the world the trust as evolved by his experiment.

I wonder if the readers of the Tradesman know how difficult it is for one to be honest with himself in the performance of this class of work and I wonder if any of you have had experience in testing your own virtue in this connection. The result you want—the result you look for influences you more than you know in your method of reaching the facts of an experiment. I have in my own observation caught many people in dealing with Nature's law and trying to interpret them who have actually deceived themselves through their desire to obtain certain results. This experience warrants me in placing great emphasis on this factor in Prof. Bailey's character, for his rule of life has been to be honest with himself to be frank with the awaiting people, even at the expense of criticism upon his prophetic judgment. Added to honesty, Prof. Bailey has always exhibited courage in the expression of his views and a marvelous tolerance for those who differed from him. Unlike many great scientists, he has always been willing to give credit to other workers for observations and facts which have aided him in his own lines of experiment. Prof. Bailey's unusual lucidity of expression, his gracefulness in the use of language and his wonderful command of the best English have enabled him to give

of us can assimilate this information in a way to make it our very own, but the genius and originality of Bailey have enabled him, by the aid of his wonderful ability in gathering, to so recreate and rearrange the facts and information which he has gathered from many sources as to give them a luster and force and effectiveness of their own with his distinctive mark upon them. Many have the ability to acquire, but few have the ability to use acquisitions for all they are worth in accomplishing the best kind of work in some field for the world. Professor Bailey is one of the few. From his early boyhood he had a wonderful ability in the use of his senses. He saw things correctly and well; he has always been seeing things; he never fails, wherever he may be, to be gathering material through his powers of observation to be used in a most effective way in his chosen field of labor.

Beyond these things which I have mentioned there is one attribute of character which to me means more than all the others. It may not have made a great man of him but with his marvelous diversity of talent it has carried to others with striking effectiveness the truths which he has evolved and to which he has given utterance in various ways. I refer to his lovable personality. There are many men in our acquaintance from whom we shrink. Who would think, in a moment of emotion, of throwing his arms about Charles Sumner or Roscoe Conklyn? But when he touches the personality of a lovable man like Elliott of Harvard, or Angell of Michigan, or Bailey of the United

States, we are reminded of the words of the immortal bard:

"Such tricks has strong imagination that, if it would but apprehend some joy, it comprehends some bringer of that joy."

It was this kind of work which led President Roosevelt to name him as chairman of the Country Life Commission, of which he was the guiding spirit.

Most of us are copyists; we gather information from various sources and it becomes a part of ourselves; and it is eminently true of us that "we are a part of all that we have met." Many

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Tanners and Shoe Manufacturers

Grand Rapids, Mich.

States, there are times when he feels, under the inspiration of the altruistic work for mankind, like throwing loving, appreciative arms about him.

In thinking of Prof. Bailey's career, we cannot doubt that his capacity, education and influence all indicate that he is the man whom President-elect Wilson should turn to in arranging his Cabinet, to take the Secretaryship of Agriculture. His life work could not have been arranged more wisely to prepare him for this crowning opportunity to be of the greatest use to the rural interests of our Nation and these interests would welcome him to the position of all others in which he could employ astutely and effectively all of his varied talents for the benefit of all the people.

Charles W. Garfield.

What Some Michigan Cities Are Doing.

Written for the Tradesman.

Fully 2,000 homes have been built in Jackson since the taking of the last census, which means upwards of 10,000 increase, or a population of fully 40,000. Jackson's industrial future is bright.

The Lansing Chamber of Commerce has plans for a traffic bureau.

The Saginaw Board of Trade will conduct a membership campaign this month.

Battle Creek is asking for gates instead of flagmen at Marshall street and South avenue crossings in that city.

The Cedar Springs Board of Trade will hold its annual meeting and banquet January 9. Annual dues of the Board have been reduced to \$1 a year, which includes a ticket to the banquet.

The Saginaw Board of Trade will hold weekly dinners during the winter, followed by brief discussion of live topics.

Leading manufacturers of Saginaw have organized, under the name of the Saginaw Manufacturers' Association, for mutual benefit. W. J. Wickes is President.

Next year's meeting of the boys of the Y. M. C. A. of Michigan will be held in Saginaw.

The State teachers' convention, which is the plum of plums in Michigan, will probably land in Kalamazoo's lap in 1913, although Ann Arbor is still in the running and Detroit has a fighting chance. Grand Rapids and Saginaw still have hopes, and final decision will be made January 18 at a meeting held in Lansing.

The Saginaw Board of Trade is arranging for its golden anniversary celebration, which will be held April 9 at the Auditorium.

The State convention of threshermen will be held at Lansing February 26 to 28.

Kalamazoo has already secured nine conventions for 1913 and expects to add many others to the list.

The Boys and Girls Corn Club and the Jackson County Corn & Improvement Association will unite in a corn show, to be held at the courthouse, Jackson, Saturday, February 1, all day and evening.

Ludington will have a Sealer of Weights and Measures under its new

ordinance and new city scales are being installed.

The Lansing Chamber of Commerce is urging improvement of a number of streets and avenues.

The new Michigan Central freight house, which with yard tracks represents an expenditure of \$75,000, has been completed at Lansing.

Hastings expects to secure a new industry, the Barnes Vacuum Cleaner Co. Funds for a new building are being solicited by a committee of the Improvement Association.

About \$10,000 of the nearly \$50,000 that is available for improvement of the roads in Berrien county will be expended on highways leading out of Benton Harbor.

Officers of the Thomas Overall Co., of Fond du Lac, Wis., were in Menominee recently looking for a suitable site for a plant.

Hudsonville now has two cement block factories.

The next improvement of the M. U. T. city lines in Battle Creek will be an extension of the Washington avenue line to Washington Heights, reaching a section of the city that is growing rapidly.

Holland is planning to pave over three miles of streets.

D. F. Boonstra is the new President of the Civic Club of Zeeland.

Pontiac has completed its city abattoir and local butchers will be obliged to use it. All cattle for city trade will be inspected on the hoof.

Charlotte physicians took up the work of raising a fund to assist in building State reward roads within a radius of five miles of the city. Subscriptions were asked of business men and the sum of \$570.50 was raised, or enough to pay \$180 per mile on each mile of road built.

Lansing shippers are trying to induce local traction lines to establish through freight rates to points on other interurban lines.

Flint wants a better lighting system and is asking the local electric company to submit plans for more efficient service.

The Lee & Porter Manufacturing Co. will remain at Buchanan, the village having turned over a fund of \$5,000 which was raised ostensibly for park purposes.

Fruit growers of northern Berrien county met at Benton Harbor and organized, the chief purpose being to secure a large canning factory and grape juice plant at Benton Harbor.

Farmers and business men will meet at Stanton January 9 to complete plans for a canning factory station at Stanton.

Holland has voted to hold another Chautauque at Central Park in that city next summer.

For the first time in its history a district court of the United States will convene in Sault Ste. Marie January 14.

Bids are being asked for the building of a jail and sheriff's residence at L'Anse.

The Soo line will build a \$50,000 depot at Manistique and it is reported that division headquarters of that road will be moved from Gladstone to Manistique.

Flint has forbidden the dumping of any more ashes in the city streets.

Gladstone has opened night schools. The night school system has proven popular in the copper country, enrollment at Calumet the first night being more than 200.

Alpena is having a taste of prosperity this winter. All factories are running full time, work on the new railroad is being continued and the quarry of the Michigan Alkali Co. and the mill of the Huron Cement Co. will be operated all winter.

Three Rivers will purchase three acres of ground and built free tie sheds for farmers. This matter has come up several times since the removal of the hitching posts from St. Joe street when this thoroughfare was paved.

According to present plans Kalamazoo jail prisoners will be sent to the Goad Roads farm at Portage Center in the spring to assist in raising potatoes and other vegetables.

After January 1 Muskegon street cars, will be operated by power furnished by the Grand Rapids-Muskegon Power Co.

Secretary Runyan, of the Bay City Board of Commerce, is writing a series of articles for local papers on city development. The first one is on the subject of building up a city through its surrounding community, or "Hitching the City to the Farm."

The Colon Knitting Co. has reopened its glove plant at Bronson. The Handy Ironing Table Co. is enlarging its plant at Vassar.

Clio has installed tungsten lamps in place of the old arc lights.

Saginaw county farmers' institute will be held at the auditorium Saginaw, February 20 and 21.

A new veneer company is being formed at Escanaba and will build a plant 100x360 feet.

The Kalkaska Board of Trade has elected the following directors for 1913: W. S. Palmer, W. C. Hewitt, M. N. Lehner, Clyde Cole, I. M. Clark, A. E. Palmer and James Graecen.

Almond Griffen.

For a Scent.

A grouchy butcher, who had watched the price of porterhouse steak climb the ladder of fame, was deep in the throes of an unusually bad grouch when a would-be customer, eight years old, approached him and handed him a penny.

"Please, mister, I want a cent's worth of sausage."

Turning on the youngster with a growl, he let forth this burst of good salesmanship:

"Go smell o' the hook!"

Artists rave about the beauty of the sunset, perhaps because they never see the sun rise.



A boy doesn't go around he just passes through.

That's one reason we make this shoe with a full double sole; the other is, it holds the skates on better.

RINDGE, KALMBACH, LOGIE & CO., LTD. Grand Rapids, Mich.

FOREST INFLUENCES.

Arrogant and Ignorant Assumptions of the Weather Bureau.

It is to-day a well recognized fact that the forests affect land and water conditions. Millions of people, in our country and abroad, believe in these beneficial influences and the governments of nearly every civilized country have acted upon this belief and made the conservation of forests a matter of general policy. In Europe legislation regarding the "protective forests," or forests supposed particularly able to prevent damage from erosion, etc., is general. Our own Government, in setting aside the Western Reserves, covering an area more than five times that of Michigan and worth billions of dollars, as well as in its new departure of purchasing mountain lands in the Appalachians, was prompted to do so by the general belief that forests on these areas were beneficial to water distribution.

This belief in forest influences is largely based upon common knowledge of ordinary phenomena, rather than exact experiment or observation carried according to definite programmes. It thus resembled our knowledge of agriculture and of various trades, where centuries of experience has accumulated a working knowledge which still forms the important 80 per cent. and more as it is applied in practice.

Nevertheless this belief in forest influences is shared by many, if not most of our scientists, by engineers and hydrographers, by farmers and foresters alike.

Of the matters of common knowledge with regard to forest influence only a few can be mentioned here.

No doubt the most important influence exercised by the forest is that on the surface run off of water and consequent erosion. That water runs off easier and faster from a pavement than a grass field is clear, and also that a forest with its uneven surface, its stumps and logs and trees, its brush, debris and mulch hinders the run off very materially. This, in turn, prevents the water from rapidly gathering into runs, from cutting or gully-ing and washing of the ground. Our thousands of acres of gullied land in Michigan, the large areas of ruined farm lands in Mississippi and the Appalachians which formed the subject of special study by our National Government—all these wholesale cases of erosion did not start until the lands were cleared of woods. "Bad lands" and "Brakes," those carved up districts of the plains and the arid West, are entirely unknown where a forest covers the land. In this case we not only know the cause of the trouble, but have long applied the simple remedy of restoring tree-growth and have successfully checked erosion.

By retarding the run off and by keeping the soil normally softer in its upper layers, the forest gives the water more time and a better chance to soak into the ground and joins the ground water from that great reservoir where seven years' total precipitation are normally run off from the fields and woods.

How much does this action of the forest amount to? We do not know, but we do know that a river in Michigan or Wisconsin does not behave like a prairie river in Kansas or Texas. There it is feast or famine, or flood and drouth, mud torrent after every big rain. In our wooded country it is a steady stream, requiring long-continued rains or snowmelts to make high water, and only in rare cases a flood. But when we do have high water it stays and we can drive timber and rely on the proper supply and do not fear its running dry in three days, as is common on such rivers as the Brazos, Trinity and Colorado in Texas.

The forest acts as a shelter. Snow drifts in the open and gathers in the draws and is washed off into the

over great areas is the only crop possible. In the United States this alone means several hundred millions per year.

But the forest is not always a conservator. It evaporates large quantities of water. It is probably not exaggeration to say that a good forest here in Michigan evaporates 10 inches of water per year or say 40,000 cubic feet per acre. This takes some heat and we appreciate why some people claim that the forest equalizes temperature and also furnishes water to the clouds which give us rain.

But, if all these things are of common knowledge and are conceded, and if they are of such importance, why this story?

The reason is in my hands—a bulletin of the Weather Bureau, pretending

position and prestige (none too much of this) and also the money and machinery in the Department to discredit a meritorious enterprise, petitioned for by the governors and legislatures of several states, by a host of public organizations and prominent men. His defeat does not seem to sit well and he comes back to hurt the efforts of the friends of forestry. It might be stated that while Roosevelt was President, Moore staid in the band wagon and believed firmly in the forest influences.

Moore's tactics from the start were to befof the case and pretend that this whole matter of forest influences was concerned with the floods on the rivers and his effort was to show that forests had nothing to do with the case.

At the outset it might be said that floods occur probably on all steams, that they are a normal condition in most mountain streams and are rare in those of level countries, especially forested countries.

Thus on the Santee, in Georgia, a freshet floods the bottoms 10 feet and more in depth, comes over night, stays a week or so and then subsides. On the Santee this is not a flood, but a normal freshet. If it occurred on our Grand River we would call it a flood and it would do great damage. On the St. Lawrence floods are normal and enormous floods will occur there, regardless of any forest cover or anything man can do.

It might also be said that the floods are a very minor matter in this discussion, that the important claims, as clearly shown by the action of the different governments relate primarily to surface run off and erosion and also to the matter of waste lands. In our own country it is particularly the regulation of run off in connection with irrigation and water power, and then also the gullying and consequent ruin of lands which brought the subject to a head.

As regards the influence of forests on flood conditions, little need be added to what was said before. The forest anywhere, at all times and under all conditions, does the things we know it to do.

It hinders run off as a mechanical obstacle.

It prevents erosion or gullying and thus greatly helps to retard rapid gathering of waters, rapid run off and further erosion.

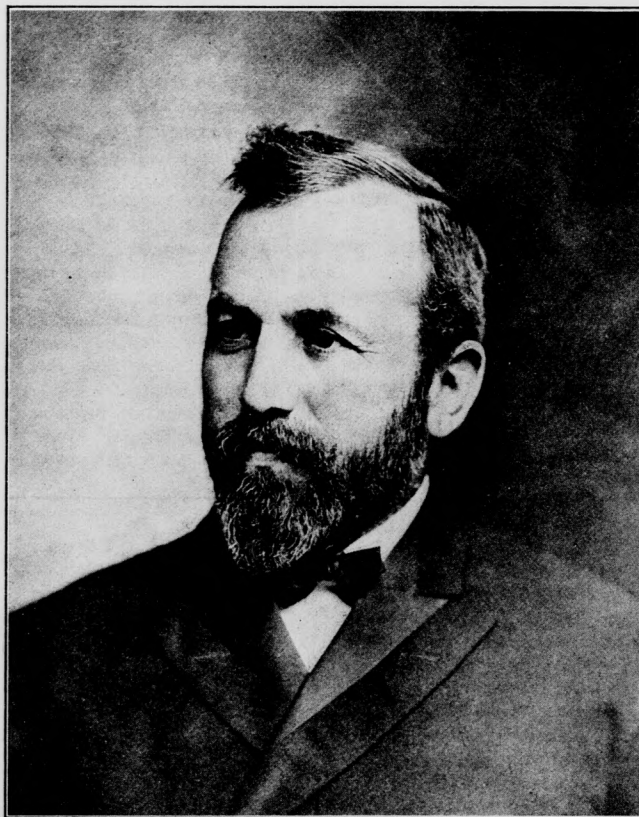
Forests by this action lessen the amount of sediment to be carried into rivers.

Forests retard snow melt and thus help to prevent a rapid gathering of waters; the snow in the cleared lands going before that in the woods.

Forests prevent hardening of soil and frost and in many ways help water to soak into the ground and be stored.

Forest increases evaporation and thus sends back large bodies of water to the air.

These things the forests do and always do. If, then, as in Michigan 20 to 30 per cent. of the land area is covered by forest we have here a large factor; in fact, incomparably the



Filibert Roth.

creeks at the first thaw. In the forest it falls evenly, is shaded and is protected against the wind.

The forest protects the crop against drying winds and we have even learned to measure the effects in this direction.

The forests protect us comfortably against the bleak winds in winter.

On a small clearing a man has to wait longer in the spring before he starts work. In the forest the fence rots faster, timber does not season but spoils, and the highway builder in the woods begins by clearing the right of way to allow sun and air to get to his road. Our highways in Michigan started largely as corduroy. Today corduroy is abandoned and forgotten in most parts of the southern counties.

Overlooked, usually, in discussions of this subject, and yet of enormous value economically is the fact that the forest makes poor lands better and

to tell us that floods are not effected by forests and are no more frequent on the Ohio River than formerly. This bulletin is evidently the follower of a former bulletin by Willis L. Moore, the chief of the Weather Bureau at Washington. The former bulletin was prepared at a special request of Chas. Scott, of Kansas, the discredited Representative and formerly chairman of the Committee on Agriculture and henchman of Joe Cannon. In this bulletin Moore tried to befof the question of forest influences in every possible way in order to help Scott in preventing the passage of the Weeks' bill, which provided for the purchase of lands in the Appalachians. He failed miserably, for his own bulletin refuted his conclusions, the bill was passed, and Moore was severely criticised by many rightminded people. It was evident that the bulletin was a campaign document, wherein an officer of the Government was using his

larger factor of stream regulation over which we have any control.

In the Appalachians the forest covers over 80 per cent. and should always do so. If the forest, by keeping back part of the snow water, can prevent the last few feet on a rise on the Grand River or Saginaw, we have highwater and not flood.

If a flood comes anyway it is no argument against the woods. The forest does its part in prevention just the same and if it does not enough, we bear the damage. To say that it does nothing is like saying, a house is of no use, a tornado may destroy it and leave us without shelter.

And what else can we do about floods? Build dams? Yes, and cover all the good bottom lands in the Appalachians, change all railroads and highways, spend millions in construction.

In a few years we find some dams gone and great damage done in going.

Worse than this, if the mountains are allowed to be denuded, the dirt will fill up every reservoir we can build and necessitate a new start.

Do dams and reservoirs prevent floods? No, not at all. They store a small part of all the water and in flood time the flood goes over just the same.

No doubt dams and reservoirs will be built, but before we go far we shall follow the advise of the best hydraulic engineer in Michigan and cover as much of the mountain area with forest as we possibly can, for we shall learn that the forest is a self sustaining, ever acting, inexpensive factor and one of a magnitude in all mountain country compared to which the engineer's work must remain pigmy.

As regards the prevent status of our knowledge concerning floods, it is interesting to pick out a few salient points as developed in the controversy over the Weeks' bill.

In the first place the men, like Leighton and Newell, who have spent years in stream measurement on the largest scale ever done in any country and men who have gained a world wide reputation as scientific students of this problem, claim that the forests do exercise a very important influence. They are re-inforced by great students of engineering like Swain, of Harvard, of geology like Van Hise, of Wisconsin, of forestry like Pinchot.

Moore, the head of the Weather Bureau, a man who has busied himself with other kinds of work, stands opposed to these men—specialists in their line.

The result is exactly what one might expect. In his bulletin already referred to he makes this statement as one of his conclusions (page 38): "The run-off of our rivers is not materially affected by any other factor than the precipitation."

That this is the merest bosh any school boy knows, for no one would ever claim that water flows off of a steep slope at the same speed or in the same manner as from a gentle slope. Moore knows this to be so, for he himself says (page 15): "This is a tangled problem since the results must depend upon the slope of the

ground; the nature and condition of the soil, the nature of the forest, etc."

In the hearings of Feb., 1910, he failed entirely to make good his claims and Professor Swain particularly showed that he knew of the uselessness of his gauge record statements. I made him admit that he was no hydrographer, but evidently he was politician enough to persuade Secretary Wilson. At any rate the Department of Agriculture did send out Moore's report, trash as it is, and it refused to let the Forest Service send out Hall and Maxwell's report, in which a lot of interesting material on flood is brought together.

As regards this controversy, then, we can say this: The people at large, many or most scientific men, believe in forest influences, and our Government acts upon it.

A few men, and among them a few competent engineers, dispute this, but only from the point of floods, on the quantitative value of forest influence.

The Weather Bureau continues to trump up a lot of old gauge readings which they did not make or take and of which little can be said, except that they tell us when the readings were high and big water existed in the river. They ask us to believe these records and to take their interpretation when the very experts who have studied this subject and these records say that they do not bear out Moore's contention.

The Weather Bureau knows not even the area of forest under consideration, nothing of slope of ground or character of woods, etc., the very things Moore admits as necessary to a study, but in an arrogant and thoroughly unscientific manner they ask us to believe their conclusions.

Filibert Roth.

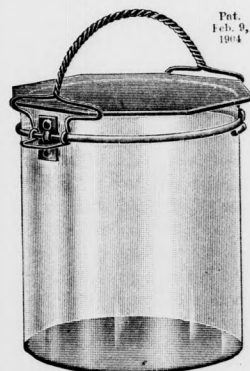
Each person in the United States this year has used eighty-seven pounds of sugar, the per capita consumption of this article having increased from eighty pounds in 1910, fifty-nine pounds in 1900 and thirty-nine and five-tenths pounds in 1880, say statistics gathered at the Bureau of Foreign and Domestic Commerce. The total sugar consumption this year will exceed 8,000,000,000 pounds, whereas in 1900 only 4,500,000,000 pounds were used. The cost of the sugar to the consumer this year will approximate \$400,000,000, which is more than \$1,000,000 a day. One-fourth of this sugar came from the United States proper, another fourth from Hawaii and Porto Rico, and the remainder from foreign countries, chiefly Cuba. The large increase this year in the production of beet sugar in this country is noted, 1,400,000,000 pounds having been raised, against 1,000,000,000 pounds in 1910, and less than half that amount in 1905.

Many a man who tries to make his money go a long way never thinks of contributing to foreign missions.

If a man's nerve is good he can manage to pull through, even if his credit is poor.

Help comes to those who are willing to pay for it.

FLEISCHMANN'S YEAST is to-day sold by thousands of grocers, who realize the advantage of pleasing their customers and at the same time making a good profit from the goods they sell. If you are not selling it now, Mr. Grocer, let us suggest that you fall into line. You won't regret it. 🍷 🍷 🍷 🍷 🍷



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Have you had our booklet of Store Systems. "The Bigness of Little Things?" It's free, ask for it.

THE WINE OF WORK.

How It Revived a Dead Business Corner.

Out on the northwest side of the city there is a corner that is rapidly becoming the shopping center of a large and prosperous residence district. On one of the corners there is a department store. It is a small store compared to the mammoth establishments downtown, but a great enterprise in its neighborhood. It occupies a large, new, two story building. It is a highly profitable concern. The two brothers who own it are getting rich.

Around this store are grouped a score of other prosperous retail establishments of various kinds. A new bank building has gone up on one of the corners. The corner and the streets on both sides of it for two squares are illuminated at night by up to date group lights that create a small "great white way." Prosperity radiates from the corner. Yet five years ago the corner was one of the most hopeless, down in the heel, tumbled down, unlighted, and unprofitable localities in the city, and the man who is responsible for its regeneration was a salesman, covering a city route for a large wholesale grocery company, earning just a trifle more than was needed to support his family and with no more prospects of getting out of the rut than are enjoyed by thousands of other salaried workers.

How he turned the trick is a story that every ambitious young man would do well to stick in his hat.

An Unprosperous Locality.

Before the salesman became interested in it the store on the corner was an old fashioned combination grocery and delicatessen located in a cheerless two story frame building that needed a coat of paint and several other things to make it presentable. The store inside was about as unprosperous looking as the building that housed it. The fixtures were few and old fashioned; the stock small and ill kept. It was depressing to look at the outside of the building; more so to go within to make a purchase.

The rest of the neighborhood was a little worse than this building. The streets were dirty, half paved, and badly lighted. For rent signs were always to be seen on several store buildings at the same time.

"Nobody can do anything in this neighborhood," said the man who formerly owned the store. "There isn't any trade here. People go over to the avenue to do their shopping."

Certainly they did not come to this store to do it, for one fine summer day he threw up his hands and invited his creditors to come and see what they could get out of the wreck of his business. A failure was no new thing in the neighborhood; nobody was surprised to see the grocer give in.

Now the salesman comes to the scene. "I would never be here now," says he to-day, "if just at that time I hadn't happened to be so tired of working for other people that I was ready to take any chance in getting something of my own."

Bought Old Stock for Song.

He had sold the failing grocer for a couple of years. At the time of the failure the firm he represented was the

largest creditor, holding bills for \$280 against the bankrupt store. Other creditors ran the total up to \$900, of which \$160 belonged to the landlord for rent. The stock and fixtures of the store were put up at auction, no buyer having appeared in response to advertisements.

The salesman had a brother who was a street car conductor. To him the salesman said: "Let us get into business for ourselves. I've got \$400 saved. I can borrow twice as much. You've got \$300. For heaven's sake, let's try to quit working for somebody else and get a start for ourselves."

The brother demurred.

"Why, that corner is deadlier than a graveyard," he protested. "Just look at it."

"I know," said the salesman, "but just look at the people who have been running it. Anyhow, let's make this splurge. It's the easiest chance we ever had, and if we fail we'll have the satisfaction of having had our own business once, anyhow."

They bought in the stock for \$200 and paid the landlord his rent in full. Then they quit their jobs. The salesman went to his old firm and said: "I'm going to throw out all that old stuff and stock up new, from sugar to olive oil. I want you to give me all the credit I need. I'm going to make a go of that place, and two years from now you'll be falling over yourselves to hold my business." Real "Clean Up" Sale.

After he had managed to impress them with his enthusiasm he was told that they would let him have \$500 worth of goods. "Plenty for a starter," said he, and went to the fixture people.

He paid \$100 down and got \$400 worth of fixtures on long time. Then he went back to the store.

In the meantime his brother had been at work, and the stock, instead of being on the shelves, was piled in stacks on the floor. The counters had been removed. There was nothing on the floor but the piles of goods. Next morning the whole front of the old building was covered with new muslin signs announcing a selling out sale and quoting such prices as: "Sugar, 4 cents a pound," "All soaps, 1 cent a bar," etc. Hand bills distributed by boys carried the news to the housewives of the neighborhood. A brass band for \$50 played all afternoon in a wagon carrying a big sign. People smiled, but dropped in out of curiosity.

The sale was arranged carefully. Spectacular bargains were judiciously mixed with generally lower prices. The first day the sales totaled \$60. The second day they ran up to \$200. There was about \$100 worth of goods left out of a stock that had cost only a little over \$200 all told, and the brothers removed this and stored it out of sight in the basement, and next day the signs on the front of the building read: "Sold Out. Will Open in a Few Days. Same Bargains, New Goods."

Brand New Store Opened.

The empty store was there for anybody to look in and see how well the neighborhood had responded to the sale.

Then they cleaned the store. The old fixtures were sold for \$50 to a second hand man. The wagon that carried them away bore on each side a huge sign: "Thrown out to make room for

the Fair Grocery Co.'s new store." After the fixtures had been loaded with all the ostentation possible, the wagon spent the rest of the day driving to and fro in the neighborhood before going to its destination. When the new fixtures were delivered the wagon bore a sign:

"New fixtures for the Fair Grocery Co.'s store."

There was more advertising. Then the new store opened—brand new from top to bottom and inside and out, so far as one could see, for the landlord had been induced to slap a new coat of paint over the lower half of the old building.

The brothers had spent every cent they possessed had pushed their credit to the limit, and had borrowed \$500, when they threw the doors open in their new store.

"We figured it as a daring but good speculation," says the ex-salesman now. "We could always go back to our jobs if we failed."

A new store, a clean store, with clean, up to date goods, clean floors, clean clerks—in short, a modern store was such a novelty in the neighborhood that every one who passed stopped to look in surprise. The dilapidated condition of the surrounding buildings was in a way a help to the newcomers; their shining new store stood out all the more favorably in contrast. The furious bargain sale when the old stock had been disposed of had not been forgotten, and by noon of the first day there was a comforting stream of patrons passing in and out of the place.

Met Competitors' Prices.

The shopping center of the district was over on the avenue, eight blocks away. A number of large stores there drew most of the district's retail trade. Before opening, the brothers had visited these stores and carefully chalked down the prices at which groceries were sold. When the housewives of the neighborhood entered the new store they found staples displayed with the sign:

"Prices so-and-so. This is 1 cent less than you pay in the avenue. Why not trade near home?"

Every article in the store was sold with the announcement that it could not be purchased any cheaper in the big stores on the avenue. A few customers doubted this.

"Here is a dime for carfare," was the reply. "Go over there and see for yourself."

"Well, then, your goods aren't so good," was another objection. "We always had to pay more here for the same kind of goods."

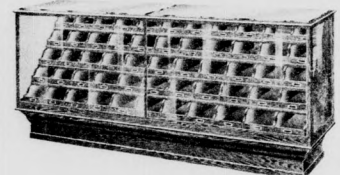
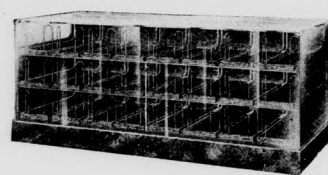
"Not any more, madam," came the reply. "If we aren't selling as good stuff as they have on the avenue for the same price, bring it back and we'll pay you for telling us."

All these statements had a solid foundation to stand on. The ex-salesman had investigated the avenue stocks. He knew the grocery business from the inside. The new store actually was doing all that it claimed. One or two customers accepted the proffered dime and went to the avenue to look at prices. After that they were convinced.

Attracting New Trade.

The business was apparently a success

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Wilmarth Show Case Co.

1542 Jefferson Ave.

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Pittsburg Salesrooms
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Chicago Salesrooms
233 W. Jackson Blvd.

from the beginning. The patronage was convinced that there was only one way for them to get good rents, and that was to help build up the neighborhood. He "got 'em together." The organization began to do a huge business in comparison to the old store's, but at the end of six months the brothers took stock and saw failure looming up before them. Their verdict was: "There aren't enough people coming to these corners to trade to support a first class grocery."

The discovery was a hard knock.

"I guess we'd better give it up," said the ex-conductor. "We've got all the trade that comes to the corner, and it isn't enough. We can get out now without losing much money."

"We'll do nothing of the sort," said the ex-salesman. "You are right; there doesn't enough trade come to the corner now for us to live on. All right. What we've got to do is to make more come. We've made a good store out of this old shack. Now we've got to make a good corner. We've built up our little trade; now we've got to build up the trade of the whole corner."

Three months latter the two brothers had become responsible for a business men's organization, composed of the dozen storekeepers around the corner and the property owners. The ex-salesman had inspired everybody with some of his ideas. The old real estate man who owned the biggest chunks of property around the corner had things for the corner. First, at the salesman's suggestion, the alderman of the ward was made to get the streets asphalted and kept properly cleaned. Next, landlords were forced into putting in new store fronts. The fronts of the corner were cleaned up. Next, the hustler went after new lights. He got enough to relieve at least part of the gloom that formerly had spoiled the place after dark. Not only that, he went out and convinced two merchants in other parts of the city that it would be worth their while to move into vacant stores near the corner.

Now a Prosperous Corner.

The business men's organization began to advertise the corner. A brass band played up and down the streets every Saturday evening. And the business of the district slowly but surely began to be drawn toward the new center. The merchants, noting the new business, became energized. They woke up. They began to keep better stores and work harder for more trade. At the end of two years the two brothers went to their banker and said: "If we can get \$3,000 we can get hold of that corner we are on. When we get it we'll put up a two story brick building, 150 by 75. That corner will be the best merchandising stand within two miles in two years more."

They got the money. While their new building was going up—on borrowed money—they moved across the street. When they moved back it was to open a department store on a small, aggressive scale. The banker was so impressed that he investigated the neighborhood and built a branch bank building on one of the corners. With his assistance the two brothers worked other landlords along to make improvements. There was no question now that

the corner was a money maker, and new, modern buildings began to go up. Then came the campaign that resulted in the new cluster lights that make the corner as light as the avenue. The neighborhood began to grow more closely populated. To-day these corners are as busy as many corners much nearer down town. To have a store on them is to have a "gold mine" location. The department store, with its big building and location, is the winner of them all.

Oscar Newman.

His First Case.

Several prominent attorneys were discussing the peculiar and rather humorous questions put to witnesses by young attorneys entering upon their legal work, and one of the number vouched for the authenticity of this incident:

"I went up to the Superior Civil Court one day to hear a young friend of mine try his first case. All his relatives and friends were there and the novice wore a most serious expression as he started to question a witness. He did nicely until he asked the man:

"Did you have a contract with the plaintiff?"

"Yes," replied witness.

"What kind of a contract was it?"

"An oral one," replied the witness.

"Will you please produce it?"

"The witness stood stalk still staring at the attorney and then looked at the judge, enquiringly. There was a ripple of laughter throughout the courtroom, but still the young attorney did not 'catch on,' and looking toward the judge remarked:

"Your honor, I ask you to give the witness until 2 o'clock to produce that contract."

"The court could not longer withhold and joined in the laughter. Then the young lawyer saw his mistake and with reddened face, also had a good laugh."

A Matter of Taste.

A man went into a restaurant recently, and ordered his luncheon. When the waiter brought it to him, he asked:

"Waiter, is this a pork chop or a mutton chop?"

"Can't you tell by the taste?" asked the waiter.

"No, I can't," answered the man, eating the chop.

"Well, then," said the waiter, "what difference does it make which it is?"

Food for Thought.

A missionary stationed in a land where the natives were cannibals, wrote for assistance as follows:

"Our small force of brethren seem to be unable to cope with the distress which prevails in this dark and benighted land. Many of the natives are starving for food. Please send a few more missionaries."

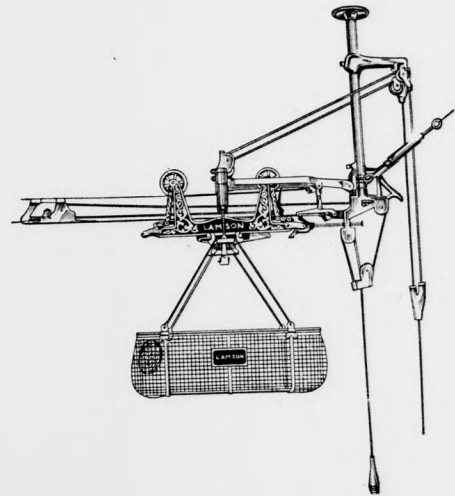
A Sex Problem.

Harriet was a very precocious little girl. One evening a friend of the family was asking her some questions in mental arithmetic.

"How old would a person be who was born in 1872?" he asked.

Harriet thought for a moment, then: "Was the person a man or a woman?"

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Cut out lost motion, reduce the payroll and speed up the work.

Give the cashier the quietness and isolation that ensures *correct* records.

And double-check every sale whether it be cash, charge, C. O. D or transfer.

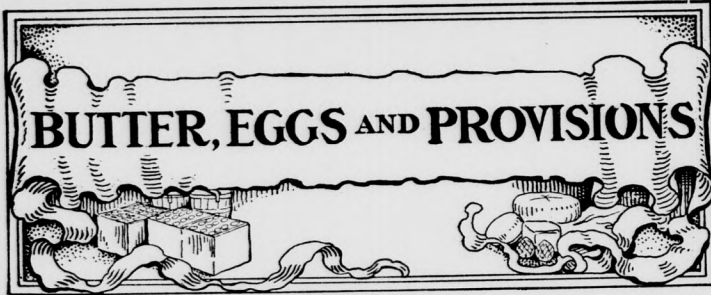
ASK YOUR NEIGHBOR

The Lamson Company

(Dept.) BOSTON, U. S. A.

Representatives in all Principal Cities.

SERVICE



Creamery Egg Handlers Should Find Direct Outlet.

Our directors, before deciding to buy eggs, spent considerable time discussing the plan. We had read with interest the article in one of the dairy papers relating the experience in this business by a Minnesota co-operative creamery. This plan somewhat appealed to us and we decided to take it up.

We sent out a letter to the dairymen and farmers in our vicinity explaining our plan and reason for taking up this line of business in connection with that of buying cream. We told them that it was not because the merchants here in Flandreau did not pay enough for their eggs, but that it was the desire by quite a number of the company's patrons that the creamery arrange to pay the cash for their eggs, as they had more eggs than they wished to trade out at the stores, and were anxious to turn them into cash. We also explained the plan as outlined by this Minnesota creamery, gathering their eggs as often as possible every day, placing all of even size and color in the one-dozen size cartons that we would furnish them with, stamping each carton with the rubber stamp furnished by the company which had a number which would represent each patron, thereby knowing whose eggs they were, so that in case they should prove poor, the owner or seller could be made to make good.

Quite a number of our patrons accepted of our plan. Rubber stamps, pads and cartons were furnished them, and at the same time we had them sign up a pledge or promise which also would show the number of the patron. Each one-dozen carton was stamped with the patron's number and, in addition, the company's stamp was also put on, guaranteeing the quality of the eggs.

Our next move was to find a market for eggs put up in this way. This was the most difficult part of our adventure, as the commission houses we corresponded with did not seem to approve of the plan; in fact, some of them refused to accept of eggs put up that way. We procured the names of the larger retail firms in the large cities; but we were unable to make any arrangements with them, as they had already contracted for their season's supply.

Out of the several commission houses we found one that endeavored to handle the eggs for us. We shipped to them during the summer, but we were only able to pay 1c more per dozen during the flush of the season, and after the supply commenced to drop off we paid 2c more per dozen.

Some of our patrons discontinued selling their eggs to us, as they thought 1c extra was not enough for the extra work and care that was required; then,

again, the others were quite satisfied with the plan.

We also bought the eggs under the old plan, anything and everything, regardless of color and size, but we found that the centralizer's agent here would stretch the price a little in order to get their cream, and the home merchants got the fever too, and paid a little more than they were worth in order to get the people's trade.

There are at the present time three other cream buyers here in Flandreau besides the creamery, and the producer feeds them all. If the dairymen knew their own business and what was good for them they would dismiss three of the cream buyers and retain only one, as that one could handle their product easily and with considerably less expense.

When we started to buy eggs there was only one cream buyer. At that time he used the egg-buying feature as sort of a lever in inducing the cream seller to bring his cream with the eggs to him, and I know of instances where a little better price was paid in order to get the cream, not a better price for the cream but a better price for the eggs, with the understanding that they would sell him the cream also.

Under conditions of this nature we were somewhat forced to buy eggs and pay cash for them in order that our patrons should not leave the creamery for the sake of getting cash for their eggs of the centralizer's agent.

To those that intend purchasing eggs in connection with their regular creamery business I will suggest that they take into consideration the necessity of cash payment, the attitude of the local merchant towards the plan, if a better price may be obtained by the "guaranteed plan," the prices paid in trade by the local merchant compared with the market price, and also what will be gained in the way of increase or holding of the patrons if a centralizer is in the same town.

I believe that if a large retailer in some nearby city could be arranged with to handle the "guaranteed eggs" better results would be derived as it will bring you nearer to the consumer. Selling through the commission houses does not place the product as directly.

Lars Halverson.

Crate Fattening Does Not Pay.

Ames, Iowa, Dec. 21—During the last four years some crate fattening has been done at Iowa State College. A total of nearly 600 birds have been fed for an average of eighteen days and accurate individual records have been kept. Large variations have been found between different crates and different years. On an average, these chickens increased 29.23 per cent. in

weight, which, of course, is a fair gain; but the feed bill alone, leaving out all such important items as cost of labor, depreciation on plant, etc., amounted to \$994 per hundred pounds gain. When it is considered that local market quotations have been running around 8@10 cents per pound, it is obvious that no profit was realized.

The small buyer will seldom pay a large enough premium for milk-fed chickens to give good returns for the labor, if, indeed, he will pay any at all. He usually sells all of the birds in a bunch, if he ships to the larger packing houses, and if he is doing the dressing himself it is not likely that he is putting up a special grade of milk-fed chickens. Thus there is no incentive for him to buy fattened stock at an extra price.

On the average farm there are usually but a few birds to feed. In any ordinary season they are in reasonably good condition in the fall and early winter, when they are commonly sold.

The work of feeding must be in the hands of competent person, who will be regular and careful. Such an individual's time is worth money. From the general results in both commercial and experimental work there is as yet nothing that makes even ordinary profits reasonably certain, so it seems very doubtful if it would pay the average farmer to crate fatten his market chickens.

E. M. Benton.

Rea & Witzig

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COMMISSION
MERCHANTS

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Dairy and Creamery Butter of all grades in demand. We solicit your consignments, and promise prompt returns.

Send for our weekly price current or wire for special quotations.

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All Kinds of

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Fancy, Heavy, Juicy, Sweet Florida Oranges.
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Quality the best; prices the lowest.

M. O. BAKER & CO.

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Potato Bags



New and second-hand, also bean bags, flour bags, etc.

Quick Shipments Our Pride

ROY BAKER

Wm. Alden Smith Bldg.

Grand Rapids, Mich.

SEEDS WE CARRY A FULL LINE.
Can fill all orders PROMPTLY
and SATISFACTORILY.  
Grass, Clover, Agricultural and Garden Seeds

BROWN SEED CO., GRAND RAPIDS, MICH.

— ESTABLISHED 1876 —

If you have Choice Dry White Beans, Red Kidney Beans, Brown Swedish Beans to offer write and mail samples.

MOSELEY BROTHERS
GRAND RAPIDS, MICH.

OVERRRUN IN BUTTER.

Important Factor in the Success of Dairymen.

The importance of the subject of moisture control of butter is acknowledged by all who are interested in the dairy and creamery business. While it is true that within reasonable and lawful limits the quality of the butter is not noticeably affected by the amount of moisture it contains, yet, when these limits are overstepped, when the creameryman endeavors to furnish the consumer with the necessary drinking water in the form of butter, the quality of the product is bound to seriously suffer.

The overrun or yield of butter from a given amount of butter fat naturally is largely determined by the amount of water butter contains; and in these days of small margin between the cost of production and the selling price, the moisture content of butter becomes an exceedingly important factor in the success of the butter business.

Finally, the maximum amount of water which butter may contain is fixed by regulation. All butter containing 16 per cent. of moisture or over is classified as adulterated. The fines and taxes imposed on the manufacturer of adulterated butter are prohibitive of doing business on a profitable basis.

It is, therefore, of the greatest importance that the buttermaker know how to maintain, under the many and ever varying conditions, a uniform moisture content throughout the year and to avoid extremes that may render butter making unprofitable on the one hand, or the product unlawful on the other.

The moisture content of butter is controlled by two sets of conditions and factors, those not under control of the buttermaker and those under his control.

The conditions not under the control of the buttermaker affect the moisture content of butter largely in so far as they determine its mechanical firmness. The softer the butter, other factors being the same, the more easily does it mix with and retain moisture. The firmer the butter, the less moisture it is capable of taking up and the greater is the tendency toward expulsion of moisture.

The factors which chiefly determine the mechanical firmness of butter are the chemical composition of the butter fat and the size of the fat globules. The more olein and volatile acids the butter fat contains, the softer will be the resulting butter and the greater will be its moisture-retaining property. Butter from cream with large average fat globules is softer and will retain more moisture than butter from cream in which the small globules predominate.

The chemical composition and the size of the fat globules are controlled by breed, period of lactation, and feed; these factors in turn vary with locality, season, climatic, and crop conditions. Butter from the Channel Island breeds is firmer and, therefore, tends to contain less moisture than butter from the Holsteins and Ayrshires. As the period of lactation advances, the volatile acids, the size of the fat globules and the melting point decrease while the olein increases. Feeds rich in vegetable oils, such as linseed, linseed meal, linseed oil, gluten feeds rich in oil, cottonseed oil,

soy bean oil, germ oil, and blue grass pasture increase the percentage of olein, lower the melting point and produce a soft butter, which retains moisture readily. Feeds poor in vegetable oils and rich in carbohydrates, especially sugars, such as beets, beet tops, sugar beets, molasses, corn silage, hay, buckwheat middlings, etc., decrease the percentage of olein and increase the volatile acids and the melting point, making a firm butter which does not readily take up and hold moisture.

Feeds affect the size of the fat globules only in so far as abrupt changes in feed influence the physiological condition of the animal. Any condition which disturbs the condition of the animal, be it feed, excitement, fright or sickness, tends to increase the size of the fat globules. This increase is temporary only. As soon as the animal returns to its normal condition, the fat globules also return to their normal size. These facts demonstrate that the fat globules are one of the most delicate indices of the condition of the animal.

Another interesting fact revealed in this connection is that while a low melting point of butter fat usually means soft butter and vice versa, the reverse occurs quite often. Butter may be relatively soft and yet the melting point of its fat may be high, or butter may be relatively firm and yet it may melt at a relatively low temperature; or, again, different lots of butter, all having the same melting point, may show great differences in their mechanical firmness.

Our study of the conditions affecting the moisture content of butter, which are under the control of the buttermaker, brought out the following significant facts:

The richness and acidity of the cream, the size of the butter granules, the temperature of the wash water, churning butter in wash water, the method of salting, amount of salt used and the temperature of the water in which the butter is worked do not materially affect the moisture content of the finished butter.

Outside of the chemical, physical and mechanical condition of the butter fat as determined by breed, period of lactation and feed, moisture control of butter is confined to the fullness of the churn, the effect of pasteurization of the cream, the churning temperature and the working of the butter.

Using the same size churn, large churnings tend to make butter with more moisture than small churnings. Butter from raw cream contains more moisture than butter from pasteurized cream.

Churning temperatures high enough to make butter come soft cause a relatively high moisture content. Churning temperature low enough to make butter come in the form of firm, round, and smooth granule, without prolonging the churning process excessively cause a relatively low moisture content. When the low churning temperature causes the time of churning to be so long that the butter becomes salvy, as is usually the case with very thin cream, there is danger of excessive moisture in the finished butter. In such cases a raise of the churning temperature sufficient to prevent salviness, but not great enough to make the butter come soft, will reduce the moisture content.

In the working of the butter the control of moisture is governed quite as much by the buttermaker's ability to regulate the expulsion of the water naturally present in the butter as by his efforts to incorporate additional water put in the churn. If the water naturally present in butter is not allowed to escape, as is the case when working with the churn gates closed, this water is largely re-incorporated in the butter, causing a relatively high moisture content. If this water is allowed to escape during the first part of the working process, as is the case when working with the churn gates open, the moisture content of the finished butter is lowered.

The amount of salt added does not influence the moisture content, but regulates the fat content of the butter. The more salt butter contains, the lower is its fat content, the moisture remaining practically the same.

The salt content of butter largely regulates the shrinkage of butter in storage. The more salt butter contains, the greater is the loss of weight in storage due to leakage of moisture. This is largely caused by the fact that in cold storage the moisture of lightly salted butter freezes, preventing further leakage. In heavily salted butter the freezing point of the moisture (brine) is below the refrigerating temperature. The brine remains in solution which gives rise to continuous leakage.

There is a great difference in the moisture content of the samples of butter from different parts of the churn. In order to secure a fairly representative sample of butter from the churn, small

portions of butter should be taken from all parts of the churn.

Butter loses some of its moisture during its transfer from the churn to the box or tub. This loss averages 0.5 per cent. It is greatest in winter when the butter is naturally firm, and smallest in early summer when the butter is naturally soft.

O. F. Hunziker.

Chief Dept. of Dairy Husbandry, Purdue University.

Sometimes a burglar leaves little to be desired.

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Satisfy and Multiply

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100 per cent Pure All-leaf Lard

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Order of our nearest salesman or mail your order direct to the plant.

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Adrian, C. N. Cook, 200 E. Maumee St.
Port Huron, C. J. Harris
Metamora, C. S. Nicholas
Saginaw, W. C. Moeller, 1309 James Ave.
St. Johns, E. Marx, Steele Hotel

Write to-day
CUDAHY BROTHERS CO.
Cudahy-Milwaukee





SURELY SHORTSIGHTED.

Merchants Drive Trade To Mail Order Houses.

Knox, Ind., Dec. 30—"Our company is not pulling business away from you," said a man connected with a Chicag mail order house to a merchant of a small town, "you are driving the business to us."

I wonder if there is not a whole lot of truth in that statement.

Recently I aided in organizing a commercial club in a small town and my experience in effecting the organization proved to me that the above statement is correct.

I paid a personal visit to each merchant in the town to get his views relative to the formation of the club and I also talked with many citizens of the town to get an idea of the attitude of the people toward their home merchants.

Practically every merchant in the town expressed himself as being favorable to the commercial club organization and nearly all of them seemed to be under the impression that it would be a success if the other fellow would stick and abide by the sentiment of the majority. I don't know which one was the other fellow.

Each merchant had something to say about the other merchants, but few of them took any of the blame on themselves for the conditions as they are.

Most of the merchants said that it was practically impossible for them to compete with the mail order houses and they had resigned themselves to take their medicine. There were a few of the wide awake ones who said that if the merchants would get together and try to solve some of the retail problems, there need be no fear about the mail order houses running them out of business.

"In the first place," said one merchant, "we buy in little dribs and often fill our shelves with stuff which does not sell. By so doing we tie up a lot of capital which we should be turning often. We are so afraid, too, that the other merchants are going to get more business than we do that we extend credit to the worst dead-beats in the town and lose out—we cut off our noses to spite our faces."

The people in the town to whom I talked said that the merchants had so many bad accounts that they had to get their profits off those who did pay—that is, they made these who were good customers pay the bills of the dead-beats. I wonder if this is a fact?

Could not the merchants come a little closer to competing with the mail order houses if they did not have to make up for the bad accounts?

Many of the merchants who seemed very much peeved because the people in the vicinity send away from home for their goods are mail order house customers themselves. The groceryman sends away for his clothing and shoes and the clothing man sends away for his furniture, his groceries and other necessities.

"I can't get a decent pair of shoes, nor a good suit of clothes in this town," said one merchant, "and I have

not bought a suit here since I started this business."

The merchants knock each other before the customers. The grocerymen are always complaining of the high prices which the clothing man, furniture man or hardware man charges. The clothing man complains of the high prices charged by the others and so it goes. What can we expect the customers to do if they are constantly reminded by the merchants themselves that there are no good trading places in the town?

So many little schoolboy grievances were recited to me by the merchants that I could not help wondering how they get as much business as they do.

The mail order business from this community is a large item compared to the population. The town itself has about 1,700 inhabitants and the country surrounding the town is sparsely settled. In postoffice money orders alone the people send out between \$4,000 and \$6,000 each month and I estimate that at least \$3,000 more is sent to the mail order houses in drafts, express money orders and personal checks. There is a large amount which also leaves the town by those who go to the cities direct to buy. A \$9,000 drain each month on a community of this size is no small item.

Perhaps the merchants cannot stem this outgoing tide, yet, I believe that they can prevent it from growing larger. Even though they cannot compete with the mail order houses, they can render a service for which the people are willing to pay if they will only render it. A home merchant must be a very poor salesman if he can not make sales in person that the mail order house can make by a bit of alluring literature.

A farmer told me that he went to one of the hardware stores in this town to have a sawing outfit ordered and the hardware dealer wanted \$10 profit just for placing the order. The hardware man had to invest only the amount required for the postage stamp, because the farmer's money was ready to pay for the outfit when it arrived.

Too much profit.

The farmer ordered the outfit himself and saved the \$10. Do you blame him? Many other similar instances have been told to me wherein money is saved when people send out of town for the goods themselves.

I do not blame a man for saving all the money he can, and if he profits by sending away from home for necessities I believe that he is justified in doing so. There is no use paying a merchant just for his company. When men are hired to work for us, we like to think that we are getting value received.

The merchant can render real service to a community and if he will only show to the people the value of his service, he can get pay accordingly. We pay the express companies over twenty times as much to carry a package for us as we do the freight companies. Why? Simply because of the extra service.

The trimmings on some goods cost more than the goods themselves, but the people like to have things served

on silver platters and are willing to pay for the extras if they can get what they want, when they want it, and in the way they want it.

A farmer who recently moved to this community from Illinois asked one of our merchants why he charged such a high price for flour and the merchant was honest enough to tell him. He said, "I buy only a few barrels at a time, because a carload of one kind would be more than I could handle, owing to the fluctuation in prices. If the merchants here would buy their flour together, we could put the price down and yet make as good a profit as we do now. The only commodity that we buy together at the present time is barrel salt and each merchant sells this at a different price."

Whose fault is it that the merchant handles a hundred and one different brands of flour or of any other staple? If he would educate his trade instead of trying to follow the line of least resistance, he could buy in larger lots and get better wholesale prices.

The merchants here are all the time preaching home patronage, yet they sidetrack the flour made right here at home which can be sold cheaper than outside flour. Much of the flour which is sold here under the name given it by the jobbing house is, no doubt, the same flour that is made right here at home, because the miller here told me that he had shipped flour to the wholesale houses put up under their special brand. This would indicate that the merchants like to add transportation charges to their goods in order to drive the trade away.

It is not impossible for merchants to get together to regulate credits, to buy right, to sell right, to handle produce in a more satisfactory manner and to boost instead of to knock.

One sensible merchant said to me, "We make a mistake every time that we mention the name of a mail order house; we should not even hint at their business."

I called this merchant's attention to the write-up in a paper wherein the editor had devoted the entire front page to words of praise for each of the home merchants and in doing so had repeated, over and over, the advantages of buying from the home merchant instead of from Scissors & Sawbuck.

"If I was the advertising manager of that mail order house referred to," said the merchant, "I would give that editor \$100 dollars for the write-up. I would consider it worth that much as a boost for the mail order house business."

The fact cannot be denied that in most small towns the people pay more for goods bought at home than for those bought from the mail order houses, yet if the merchants would get together and systematize their business, so as to eliminate the leaks due to the lack of co-operation, the lack of advertising, the lack of that good fellowship spirit toward each other, the lack of a good credit system, the lack of service and the lack of an understanding of human nature, there never could be a mail order house large enough to get the home business.

In the minds of most merchants it is always the other fellow who is at fault. It is all right when the other fellows toes are stepped upon, but when his own toes are trampled, even though it may be for his own good, he howls like a hound that has been struck by an automobile. Every time two merchants in a town get so busy scrapping over the home trade bone the mail order house dog jumps in and grabs it.

The merchants in this town, where I have been working on the commercial club organization, are going to get together. They have a whole lot of things in mind which they are going to try to accomplish and if they will only do these things and eliminate their petty jealousies they will stop driving the trade to the mail order houses.

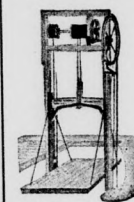
I. L. Totten.

It is truly a hopeless case when a man who stutters isn't able to speak a good word for himself occasionally.

ELEVATORS

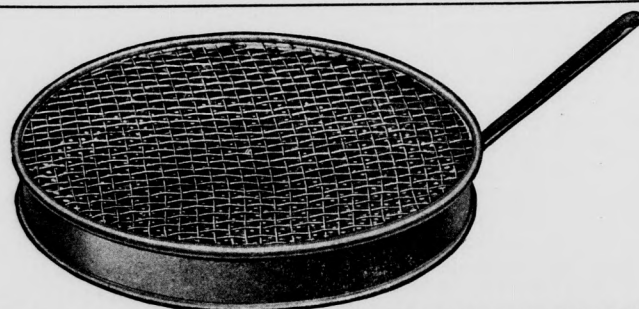
Hand and Power
For All Purposes

Also Dumbwaiters
Sidewalk Hoists



State your requirements, giving capacity, size of platform, lift, etc., and we will name a money saving price on your exact needs.

Sidney Elevator Mfg. Co. :: Sidney, Ohio



The APEX BREAD TOASTER

THE BEST TOASTER MADE

FOR USE OVER GAS, GASOLINE AND BLUE FLAME OIL BURNERS
Retail at 25c with a Good Profit to the Live Dealer

Manufacturers A. T. Knowlson Company, Detroit, Mich.

VALUE OF APPEARANCES

Some Features Which Appeal to the Farmer.

Farming the Landscape.

An old New England farmer who was past his days of active labor was anxious to sell his farm. A stranger came with money in his pocket, eager to buy. The rolling hills and neglected fields all seemed suited to the fruit-growing which he was projecting. Various phases of the trade were discussed. The stranger wanted to bring his family and make the farm his home. "Why did you build your barn directly opposite the house and exactly in front of it?" he asked. "Handy," said the farmer. "Wouldn't it have been just as handy back of the house?" "Why, no. Here the public road runs right between the house and the barn. It's very convenient." "But if the barn was back of the house you would have a magnificent view from the front," persisted the possible buyer. "Oh, well, now," said the farmer, "I've heard that story from automobile parties for years. They stop here on this hill and tell me I could see forty miles down the valley if it wasn't for the barn. I know it. But I could never see far enough in that direction to see a dollar coming to me!" And so the stranger went elsewhere.

This is a report of an actual case. Had the house been opened to the truly magnificent view at its front the farm would have sold for a thousand dollars more than it finally brought—perhaps two thousand more. The crabbed owner would then at last have seen a dollar coming to him from that distant landscape. Moreover, in this case his barn would have been much more conveniently arranged at the rear of the house; so that with thirty years of privation he lost a thousand dollars.

Advertising Value in Neatness.

English gardens and farms inevitably excite favorable comment by American visitors because of their neatness and general well-kept appearance. This is not due merely to extra care of the farmstead, but to natural cleanliness of habits about the farm. The difference between New England and the average community in the Central West is great. Walls of natural stone and an abundance of meadow and lawn give the well-kept New England farm a pleasant appearance which is seldom seen in the West. This system of improving appearances has been adopted and in the Bluegrass region of Kentucky there is a distinctive neatness of the farms due to the uniformity of white fences, maple trees and well-kept road-sides.

The stock-breeder, the dairyman, the seed-grower, the nurseryman and often the fruit-grower have a reason for securing public approval. The most inexpensive method of doing this is by improving the appearance of the farmstead. A moderate investment in grass seed, in vines, in grading the road-side, comes back in tangible profits. The average Western farm is not to be condemned

because of laxity in this respect, since there has been no premium upon appearance. But a new type of well-planted farmstead is coming to be seen, with grassy roadsides, painted fences and well-placed trees. Mere looks count on the farm as elsewhere.

The Personal Effect.

All this talk about raising real-estate values is nonsense to some farmers. Many do not want to hear it. The rise in market does not interest them, except that presently the assessors may hear of it and push up taxes. It is not good policy for them, therefore, to do anything simply to enhance the selling value of their farms. But farm plans are becoming standardized, and a farm home which should be the lifelong home of the farmer must conform to certain standards.

The farmer is no longer made conspicuous by his clothes. He is a man among men and is fast coming to appreciate the same comforts and surroundings that are demanded by the city worker when his income becomes such that he can move to the suburbs. A beautiful farm home is an asset to the family that cannot be easily measured in money value. It may not itself be sufficient to keep the boys and girls at home, but it will never stimulate a dislike for things rural as will the barren, treeless box house devoid of distinctive surroundings.

Planning for Posterity.

The era of beautiful country homes in America well-nigh ended with the Civil War. The farms established prior to that time have almost without exception a greater neatness in plan, better trees, shrubs and flowers and altogether a more homelike appearance. The past two decades have witnessed a period of commercialized home-owning in which nearly every farm was open to sale upon the approach of an attractive offer. The permanent estate has succumbed to the needs of commercial changes. The stigma which formerly attached to those who sold the old home no longer obtains, but there are signs that this ideal is returning.

No legacy can equal that embodied in the family homestead. The more permanent and attractive this is the more it will be prized by those who receive it. The first son's right has encouraged this idea in England, but we can have its advantages without its handicap. There is no excuse for the reckless division that sometimes follows the inheritance of a farm; and the minimum unit, sufficient to keep the homestead entire, should be provided for. With such conditions improvements in surroundings are an asset for generations.

The Home Feeling.

The farmer and his wife realize keenly, though still only in a subconscious fashion, the different environment when they move from one country to another. Formerly there were thousands of families changing from Connecticut to Iowa or from Pennsylvania to Kansas, from a hilly, wooded landscape to a flat and treeless country. There are some families

now moving from Nebraska to Oregon or from Illinois to Alberta. These people know what homesickness means. Thousands of women and some men have died of it. And the old home for which such people languish is the home of the fields, the hills and the mountains; or perhaps of the wide-sweeping prairies. How strong is this home feeling in America! Any one who knows country people in the least knows that this feeling is the rock bottom of their character and, next to personal honor and integrity, the most precious thing in their lives. Yet it is the simple and direct expression of the attachment which those people feel for the landscape in which they live.

Preservation of Landscapes.

Along with the realization of the value of surroundings will naturally come better efforts for the preservation of the trees and landscape. The ruin of country roads will cease and the tree butcher will be driven out of the neighborhood. The unnecessary and disgusting practice of cutting the roadside trees in order to put in ugly telephone and trolley poles will be stopped. The desecration of the landscape with patent-medicine signs, general advertising and even Scripture texts will be condemned and abandoned; the dumping of rubbish along the shores of ponds and rivers will be forbidden; the needless slaughter of trees or forests will be checked; the whole face of the country will be improved and the entire community will be the better for it.

Improvements of this kind really belong to the community and are in the hands of the public rather than of individuals. They are the proper business of village or neighborhood improvement societies. In their larger aspects they belong to Government agencies. This has already been recognized in certain states,

notably Wisconsin, Massachusetts and New York, where important types of natural scenery and extended areas of native landscape have been formally reserved for public use and enjoyment. The Federal Government in its turn has begun to see that there are certain examples of landscape which belong genuinely to the whole nation. A wise and beneficent bill now before Congress is designed to establish a national park service to look after this property and to make it really available to the whole people. We are coming to see more clearly that the landscape has an enormous value on both a large and a small scale, that it ought to be conserved, and that we ought for ourselves to practice its daily enjoyment.—Country Gentleman.

Instead of giving the usual Christmas turkey as a present a New York electric company completed arrangements whereby each employe of the company received a Christmas gift in the shape of a life insurance policy for the full amount of his yearly wage, or salary, good for one year. The full amount of salary will be insured to all employes up to those who receive \$3,000 a year, but no policy will be for more than \$3,000. There are 350 employes, and to give this insurance the company has executed a blanket insurance policy with an insurance company for more than \$300,000, the premium of which will be paid by the company. Expressions heard from the employes after the announcement of this gift indicated that the new policy will be popular.

There ought to be a great deal of satisfaction in being good, for it cuts you out of a lot of fun.

Industry is the magnet that draws things our way.

Many an old settler refuses to settle.

SUNBEAM TANK HEATERS

Feed Cutters, Fur Coats, Sleigh Bells

YOU Mr. Implement and Hardware man, will find the above live sellers right now. We have other winter winners, backed by the Sunbeam advertising and guarantee—why not get acquainted?

WHICH CATALOGUE SHALL WE SEND? Implement. Clothing. Harness. Collars. Trunk. Bags. Blankets.

Brown & Sehler Co.

Home of Sunbeam Goods

Grand Rapids, Mich.



Why Not Have The Best Light?

STEEL MANTLE BURNERS. Odorless, smokeless. Make the home cheerful and bright. Three times as much light as an ordinary burner. Every one guaranteed. Just what you need! If your dealer doesn't keep them send his name and address with your name and address and we will mail you as many as you wish at 25c each.

THE STEEL MANTLE LIGHT CO.
310 Huron Street, Toledo, Ohio

THIS AD

Is Creating Business for YOU
Prepare for a Big Demand

The advertisement reproduced above is running in a large list of select publications. It will certainly send customers to your store. Are you prepared to supply them? If not, order a stock of our burners at once. Accept no substitutes, the genuine is stamped "STEEL MANTLE, TOLEDO, OHIO." If you are not handling these burners you are certainly missing a big thing. When shown to the people they will sell by the hundred. If your jobber doesn't handle them, send us his name and we will make quotation direct to you. Sample Burner mailed to your address, 25 cents.

THE STEEL MANTLE LIGHT Co.

310 Huron St., Toledo, O.

U. P. MEN OF MARK.

Wm. R. Smith, President of the Delta Hardware Co.

It is seldom that so great a pleasure comes to a newspaper correspondent as comes to the writer of this article to-day. And why so? Because in the first place it brings back fresh to the memory reminiscences of the pleasant past which is always a delightful experience; secondly, because it brings back to our memory the tried and true friends of bygone years who had much to do in the framing of our own success in life; and, thirdly, it is fit and proper that our first article on "Successful Upper Peninsula Merchants" should deal with unquestionably the greatest mercantile establishment in the Upper Peninsula.

Like many other great business establishments it had a modest if not an humble origin. In the early eighties W. W. Oliver embarked in the general store business at Perkins, Delta county, about fifteen miles from Escanaba. At that time Perkins was a busy little hamlet, the business which sustained the place being the making of charcoal in the old fashioned charcoal kilns. Mr. Oliver was little more than a mere boy, but manifested from the very first the keenest business instincts and by close application to business, the practice of frugality and economy and the most unwavering integrity, saved his money and, after seven years of economy and self abnegation, found himself possessed of money enough to purchase one of the stores of the Carroll block, in Escanaba, and to purchase a stock of hardware and embark in the business, having paid cash for both the building and the stock. This was about 1888. This second venture in business was even more successful than the first. Mr. Oliver proved to be a born merchant, having all the traits of character and instincts that make for an exceptionally high grade merchant. He was never known to violate his word nor was he ever known to misrepresent anything or anybody. He is absolutely unostentatious and never was a man truer to his friends. During his years of activity in business, even after he became wealthy, 7 o'clock a. m. would find him at his desk, at 12 noon he would be found leaving for luncheon and as sure as the town clock struck 1 p. m. you would find him again at his desk. In all his business engagements the same punctuality characterized his every movement. His place of business was located in the eastern end of the city, which was in those early days in the heart of the business district, but in the early '90s. the retail business of the then little city was moving westward on Ludington street. In 1894 the writer of this article by a strange turn in the wheel of fortune became identified with the hardware business of W. W. Oliver and had ample opportunity to become thoroughly acquainted with the wonderful character and personality of the man.

It was about this time that the moving of the business westward was beginning to look blue for a retail business, the proprietor of which owned an unmovable brick block, but W. W. Oliver was undaunted and proved equal to the occasion. In these early days the little Bay De-Noquet was literally studded

with sawmills, and he gave his man Friday (your humble servant) orders to proceed at once up the Bay and solicit the mill trade (which hitherto had been going to Green Bay, Milwaukee, and Chicago,) and further orders to get it. Poor Friday, being at that time badly in need of a job, had no alternative but to get it. (As I am somewhat given to nom-de-plumes, I will refer to myself for the purposes of this article as Friday).

Then Friday being much encouraged with his success, began to branch out

so much to do with the early history of what has in the intervening years developed into a wonderful business.

It has never yet ceased to be a matter of regret, regarded as the business error of a life time, changing the trend of his whole life, that Friday resigned his position with Mr. Oliver in 1897.

During all these years Mr. Oliver had been making money and, in company with a life long friend, invested it in timber lands in Alabama and Tennessee. This also proved highly successful and Mr. Oliver was now in a fair way to

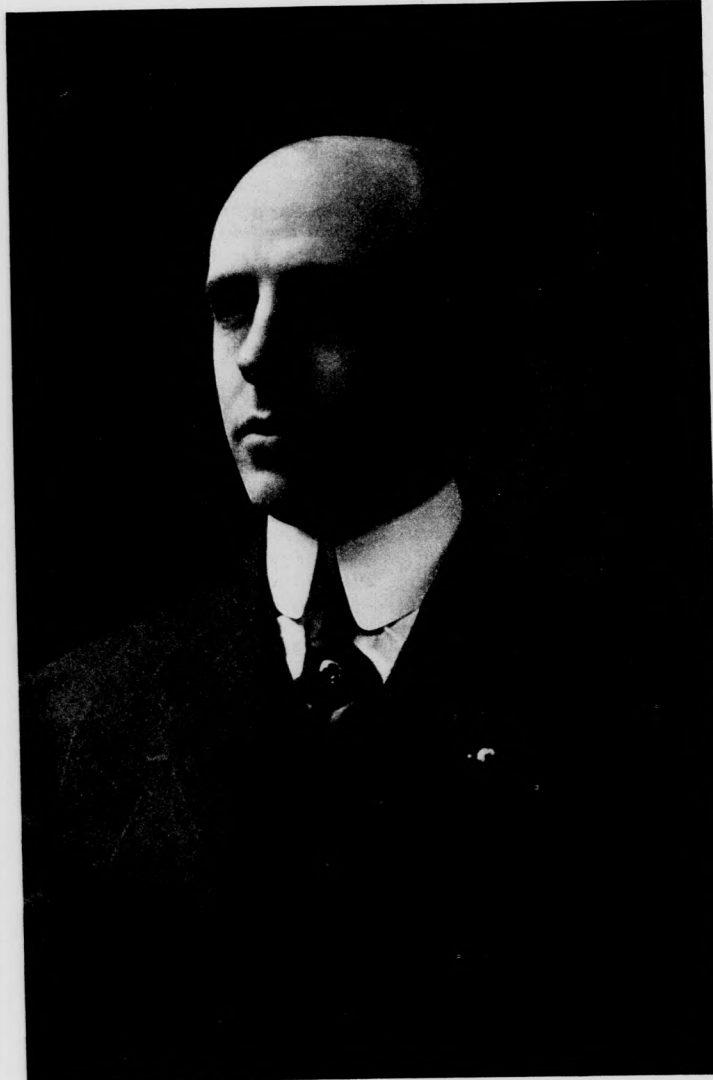
he founded it and on Jan. 1, 1900, the present co-operation, known as the Delta Hardware Co., consisting of W. R. Smith, President, R. E. McLean, Vice President and W. W. Oliver, Secretary and Treasurer, was launched on a career destined to be the most successful business enterprise ever launched in the Upper Peninsula of Michigan. The plan of organization was that a new corporation purchase the stock of W. W. Oliver, forming a corporation with \$50,000 capital stock. Since that time the capital stock has been increased to \$100,000, all fully paid in, besides a handsome surplus fund. It is a close corporation, the three officers being its only stockholders. For the first six years the business was managed by President Smith and Secretary Oliver. R. E. McLean, the Vice-President, being Secretary and General Manager of a very large lumbering manufacturing concern, the I. Stephenson Co., at Wells, a manufacturing suburb of Escanaba.

About 1906 Mr. Oliver's timber and other interests became so vast that he withdrew from the active management and W. R. Smith took the burden of the entire management upon his shoulders and, as I have before stated, no man in all the United States could be better qualified, temperamentally, from the viewpoint of integrity and character, and for the way of experience to carry on the work, the foundation of which was so conscientiously and securely laid, than W. R. Smith.

Mr. Smith whose picture, we are pleased to submit, was born at Wapello, Iowa, Dec. 17, 1868. At the age of 17 he graduated from the high school at Baldwinsville, N. Y. Immediately on graduating he commenced his business career by starting as a clerk in the hardware store of Parshall & Searle, at Syracuse, N. Y. After acquiring about a year and a half of experience, he entered the employ of the wholesale house of Kennedy, Spaulding Co., also of Syracuse, N. Y. He remained with this concern about three years, or until he considered that he had reached the top round of the ladder, so far as this house was concerned, when he came west and engaged with Hibbard, Spencer, Bartlett & Co., of Chicago, spending two years in the house. The manager saw something in young Smith and sent him out on the road on Northern Michigan territory. He was the most successful salesman that house ever had before or since on this territory. He remained with that concern until he resigned to become a member of the Delta Hardware Co. in 1900.

The writer, having known Mr. Smith for eighteen years, can only say that from his observation of Mr. Smith the characteristics which made for his success are primarily a pleasing and affable personality, a willing and tireless worker, possessing a grim determination and an indomitable will, a disposition to play fair, first, last and all the time; but it must be said, too, that he shows the earmarks of a refined home training, where principles of honesty and integrity were instilled into his mind in youth. Mr. Smith is married to an estimable Escanaba lady, formerly Miss Maud McKara, and has one daughter.

The business, which formerly occupied only one store, now occupies six



William R. Smith

a little from the mill trade which he called on once a week, and also called upon the smaller hardware stores, and the blacksmiths and the lumber jobbers operating in the woods. Under the wise guiding hand of Mr. Oliver, Friday was from time to time encouraged to extend, expand, branch out, and poor Friday, ever mindful of his job and being in constant fear of being fired, quietly went after and got the business.

Thus the wholesale business of the now Delta Hardware Co. was started and it is with feeling of pardonable pride that Friday boasts that he had

become a millionaire, and the lumber business in the South seemed to appeal to his tastes more than the confinement and close application that the hardware business demanded, and he desired a business partner to whom the hardware business would appeal as did the timber business to himself.

In this crisis he displayed wonderful business acumen in the selection of men whom, if he were to scour the whole United States for the right men he couldn't have made a more wise selection, nor men better adapted to carry on the business along the lines on which

stores, rebuilt into one great store with a full basement, and the upper floors, also several large warehouses. The chief accountant and credit man is C. B. Smith, who has been with the firm since its organization, and who is a most valued employe. The general sales manager is A. H. Grosbeck. The two traveling salesmen are W. A. Stromvall and Bert L. King, who cover the greater portion of the Upper Peninsula.

Mr. Grosbeck has been with the firm about nine years, taking his first position as an ordinary clerk and making each round in the ladder of advancement by actual personal merit, until he is now at the top, having the foremost position in a comparatively new and ever growing business. The Delta Hardware Co's business is fortunately located as a wholesale center, as Escanaba is destined some day to become an important wholesale center. It has the advantage as an assembling point of both rail and water facilities, with a fine harbor and is climatically favored in that it is one of the first points in which navigation opens in the spring and one of the latest to close in the fall. As a distributing point it has the Northwestern Railway going north to Ishpeming, there connecting with the D., S. S. & A. Railroad, and continuing north to the copper country; also the C. & N. W. going south, also the C. & N. W. going northwest to Iron River and Crystal Falls; also the C. & N. W. going to Metropolitan and Foster City; also the Escanaba & Lake Superior, going northwest to Channing, there connecting with the C., M. & S. P.; also the Soo Line going east to Sault Ste. Marie and west to Minneapolis.

The Delta Hardware Co. has always pursued the most liberal policy with its employes and endeavors to keep men at good salaries. It never believed in underpaying its help and no man who is worth his salt need ever ask the Delta Hardware Co. for a raise, as he will get it if he is worth it, and it is as good a judge of that matter as anybody. It is a remarkable fact that every year since this corporation has been in existence it has shown a remarkable gain and our wish to the Delta Hardware Co. is, may you continue to grow and to thrive and to prosper!

Ura Donald Laird.

A Little Easy Money.

William Judson was driving in a motor car with a friend who had but recently acquired the machine and was not especially proficient in its operation. Finally, the friend managed to ditch the car. The two men waited until a farmer came along in a wagon and asked him how much he would charge to pull them out. The farmer said they could have the use of his team for five dollars a day.

"Five dollars a day?" cried the friend. "You don't suppose it will take a whole day to haul this car out?"

"Oh, no," replied the farmer, "but I don't intend to do any more work until to-morrow."

It is said that the whisper of a dollar can be heard farther than the loudest yell of duty.

The moon affects the tide—and many young people who wish to be.

Meeting Syndicate Prices.

The greatest howl going up to-day from department stores is that, owing to the fact that syndicate companies buy for hundreds of stores in very large quantities, they can buy cheaper and sell cheaper than the single store attempting to operate a variety department.

This is a case of yelling before you're hurt.

It's a case of ignorance putting up a squall.

It's a case of hearing a thing said and saying it yourself until you believe it's so, without ever really investigating things for yourself.

If you could look into the buying orders of the syndicate companies, you would find that where a single order is placed for a very large amount of one article, there are seventy-five orders for a gross or less of seventy-five other things.

And even if the syndicate companies place an order for one hundred gross of picture cards, where you can only take a single gross, the profit at which the goods retail will still allow you to meet their prices.

And the fact that you can operate a department at less selling expense than they can an exclusive store, will allow you to undersell them.

Gratitude.

It is told of a man of wealth that he spent the summer in his native town village in New England after an absence of a number of years. While there he had the ancient burying-ground in which his parents and other relatives were buried put in good condition and built a neat fence around it. He also gave the town a drinking fountain and a small library in addition to being generous in other ways for the benefit of the town. The residents were not willing that all this generosity should go unrecognized and on the evening before his departure he was waited upon by quite a delegation of leading men of the town. The spokesman of the party delivered a most flattering eulogy and closed by saying,

"And when, as is your avowed intention, you come among us to remain permanently in the guise of a corpse, it will be our highest duty and chief pleasure to see that your grave is kept green."

As it Looked to Him.

The philanthropic lady was visiting school in one of the poorer sections of the city. To test the brightness of some of the poorer pupils, she asked them:

"Children, what is the greatest of all the virtues?"

No one answered.

"Think a little," she said. "What is it I am doing when I give up time and pleasure to come and talk with you for your good?"

A grimy fist went up.

"Well, what am I doing, little boy?"

"Buttin' in!"

After a man once holds a public office he is hardly ever again willing to waste the time necessary for earning a living by working.

The more the trusts want the less the common people get.

The railroads are sending out over the country men to give lectures, illustrated and otherwise, to railroad workers on the handling of explosives. All of which suggests that, considering the enormous loss that is constantly being incurred, the railroads could and should—could from a financial standpoint, and should in the interest of the big business in eggs—have instruction schools for employes having anything to do with handling eggs. Mr. Priebe's experience where-in losses were reduced 80 per cent. on eggs moving from a certain Illinois point when the switching trains were handled only by a specially instructed crew offers food for thought for the traffic and claim departments of the railroads.

Established in 1873

BEST EQUIPPED FIRM IN THE STATE

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

THE WEATHERLY CO.
18 Pearl Street Grand Rapids, Mich.

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

Foster, Stevens & Co.

Wholesale Hardware

10 and 12 Monroe St. :: 31-33-35-37 Louis St.
Grand Rapids, Mich.

Our Stock is Always Complete on the Following Lines

**Compo and Perfection
Certainteed Roofing**

Also Michigan Rubber Roofing

Genuine Fibretto, Protector

And

Red Rosin Sheathing

Blue Plaster Board

And

Tarred Felt

Michigan Hardware Company

Exclusively Wholesale

Ionia Ave. and Island St. GRAND RAPIDS, MICH.

BUYING GOODS

Some Essentials the Good Buyer Must Possess.

There comes a time in the life of every young man when he must decide what sort of work he is best fitted for and what will be his permanent vocation or profession. In many respects this is one of the most important problems he will ever be called upon to solve, because upon that one decision may hinge his future success or failure in the business world. Furthermore, it is a question he must answer himself. The advice of parents and friends may be helpful, but if the young man has the right kind of stuff in him he will not allow the opinion of other persons to influence him. He knows better than anyone else what kind of work he must take up.

I have been through the mill and know what I am talking about, because I gained my knowledge of the business world through hard knocks and actual experience, which began when I was only 13 years old. Of course, I did not decide at that time to follow the line of work I am now engaged in. Comparatively few boys of 13 have any definite ideas regarding the future, although many who start to work at that age continue at the same job for the rest of their lives.

That is where a great many mistakes are made, and that is one reason why there are so many misfits in the business world—men who are working at jobs which they do not like, simply because they don't know how to do anything else. Most of these men did not discover their mistakes until it was too late to rectify them, or rather until they were so old that they considered it useless to try to learn a new trade or profession.

This applies largely to those boys who are compelled to earn their own living at an age when they should be in school. Conditions are different for the boy whose parents are able to give him a college education, or at least a high school course. The young man who doesn't have to go to work until he is 18 or 20 should have a pretty fair idea as to what he wants to make of himself and he can select an occupation accordingly. His future success depends solely on ambition, hard work, and sticking to his job.

Sticking to Job Pays.

Sticking to one job, after I found my place in the world, has brought me all the success I have attained. But it wasn't my first job that I stuck to. Luck and accident had a great deal to do with the shaping of my career.

I was a happy youngster when I drew my first week's pay of \$3 as errand boy for a lace manufacturing and jobbing concern in Cincinnati, O. My father had met with reverses and it was up to me and my brothers to contribute to the support of the family. Like all boys of that age, I was glad to go to work because I thought it would be more fun than staying in school. I soon found out differently, however, because I had to work from 7 a. m. to 7 p. m., and often it was 10 o'clock at night before I was allowed to go home.

One night about 10 o'clock I was completely tired out and there was no

indication of the force getting through much before midnight, so without saying a word to any one I put on my hat and coat and went home. When I came down the next morning the manager called me into his office and reprimanded me.

"What do you mean by quitting work whenever you feel like it?" he said. "Any one would think you were the boss here, instead of an errand boy." I remained silent while he continued roasting me, and when he concluded by saying sharply, "You can go now," I took it to mean that I was fired.

Instead of going home, I spent the day fishing. When I entered the gate that night my mother was waiting on the porch for me with a letter in her hand. It was from the man who had reprimanded me that morning, and read: "Come on back to work. We have raised your pay \$2 a week."

The next day I learned that he had not intended to discharge me, but had simply meant for me to leave the office and return to my department. That was my first reprimand, and I consider it the most valuable one I ever got, because it taught me a lesson and at the same time brought me my first increase in salary. I have been "called down" many times since then—"call downs" are important factors in acquiring any business education—but I was never again reprimanded for not working long enough or hard enough.

Got Promotions and Jolts.

After that my rise was rapid with the lace concern. I was promoted to the stock room and soon became familiar with prices and materials. I was getting along swimmingly and had begun to consider myself almost a part of the firm.

Then I received my second jolt. It wasn't as serious as the first, but it made a deep impression just the same. I had been working hard and conscientiously and felt that I deserved a vacation, so I asked for one.

"What does a boy of your age need a vacation for?" snapped the manager when I broached the subject to him. "I never take vacations. When we want you to have one we'll let you know."

The result was that I never had a vacation all during the five years I worked for that firm. It was the policy of the house, and while I did not approve of it then any more than I do now I went back to my desk and worked just as hard as if my request had been granted. A short time after that my salary was increased and other raises came in rapid succession, until I was getting \$35 a week at 18 years of age. That was considered mighty big pay for a youth in those days, and it is today.

Then came the third and worst jolt of all—I lost my job. No, I wasn't discharged. The firm simply decided to go out of business. But it was just as serious a calamity to me as if I had been fired. As it proved later, however, that was the luckiest thing that ever happened to me. It threw me on my own resources and made me think.

For the first time in my life I was brought face to face with the necessity of looking for a real job. I had secured my place with the lace firm through my father's friendship for the manager.

Perhaps I might have obtained another the same way, had I not done some tall thinking.

Even while I was working for the lace concern, I always had a sort of hankering after the hardware business. When I found myself out of a job I did not immediately try to get another, but took a vacation, meanwhile asking myself over and over again what line of work would be best for me to take up. My former employer had advised me not to stick to the lace business.

"If there is anything else that you like better, go into it," he said.

Liked Hardware Business.

I had saved a little money each week from my salary, so I could afford to take my time in looking for another position. Finally I made up my mind to learn the hardware trade, and as there were not many opportunities along that line in Cincinnati, I came to Chicago. It was my ambition to some day have a store of my own.

I was 18 years old, and as I had been drawing \$35 a week, I didn't think I would have much trouble landing a position that paid a salary almost equal to that. But it didn't take me long to discover that \$35 a week jobs are mighty scarce for 18 year old boys and especially so when a boy of that age wants to go into a business about which he knows practically nothing. I was getting pretty much discouraged when one day I saw a want ad stating that a bright young man was needed in the hardware department of The Fair.

The first man I talked to said he thought he could give me a place at \$18

a week and told me to come around the next morning to see Mr. Young, who did all the hiring. I was on hand early and was among the first applicants admitted.

"Mr. ——— told me he thought I could go to work at \$18 a week," I ventured, after answering a number of questions about myself.

"Well, we're not hiring any boys at that salary to learn the hardware business," replied Mr. Young. "I don't think we can use you. Good day."

I reluctantly walked out, but did not go away. Instead, I waited to talk with the boy who applied after I did.

"I got a job in the hardware department at \$12 a week," he joyfully told me as he came out.

"You did!" I exclaimed, and without waiting to hear more I walked back into the office.

"I thought I told you we didn't have any job for you," said Mr. Young when he saw me.

"You did, but I thought maybe you would change your mind if you knew how badly I want to learn the hardware business," I said. Then, without giving him a chance to reply, I continued, "and I am willing to work for the same or less pay than you have agreed to

OFFICE OUTFITTERS LOOSE LEAF SPECIALISTS

The Tisch-Hine Co.

237-239 Pearl St. (near the bridge), Grand Rapids, Mich.



The One Universal Cereal Food

The one universal staple "breakfast food" that has survived the ups and downs of public fancy and is eaten in every city and hamlet in the United States and Canada is

Shredded Wheat Biscuit

The plans for increasing the consumer demand in 1912 are more extensive and far-reaching than ever. Are you ready to help us supply this increased demand?



Shredded Wheat is now packed in neat, substantial wooden cases. The thrifty grocer will sell the empty cases for 10 or 15c each, thereby adding to his profits.

The Shredded Wheat Company
Niagara Falls, N. Y.

give the young man who was just in here."

Persistence Won Job.

"Well, I admire your persistence," said the junior partner of the firm. Then, after scratching his head meditatively for a minute, he said: "If you want to begin at \$10 a week, I'll give you a trial."

"When shall I start?" I asked.

"Right away, if you want to," and I began work that same day.

It wasn't much easier to live on \$10 a week in those days than it is now, and it was especially hard for me to do so after having once drawn \$35 a week. But I was determined to learn the business, and stick to it, so by the strictest economy I managed to live until my services were valuable enough to warrant a raise.

In three months my pay was increased to \$13 a week, and two years later I had the satisfaction of again finding \$35 in my pay envelope every week. But it took the hardest kind of work to accomplish that. I practically had to start all over again, just as I did when I began as an errand boy in Cincinnati. My hours were from 7:30 a. m. to 6:30 p. m., and many nights I worked until 9:30 and 10 o'clock. I didn't object to that, however, because I was working with an object in view, and any young man who has the ambition to spur him on, will never think of the number of hours he works. It is the fellow who always has his hands washed and is ready to quit on the stroke of the hour for fear he will work a few minutes

overtime, that wonders why other men are promoted over his head.

From the stock room I was promoted to the position of floor man, and later I became assistant to Jacob Kesner, who was at that time buyer of the house furnishing department. When Mr. Kesner was made general manager of the store I succeeded him as buyer.

As I said before, the most important factors in putting me where I am today were hard work, ambition, and sticking to one line of work. In advising other young men, I would tell them the same things are absolutely necessary to success in any vocation they may select. In addition, the man who aspires to the position of buyer must be thoroughly interested in the merchandise he is handling. He must study it constantly until he is competent to judge whether or not it is marketable at the values paid for it. He can only get that ability by careful attention to his work and by putting in long hours.

Why Courtesy Pays.

I have always made it a point to look at all the merchandise offered to me by the various salesmen who sell the goods we handle. From long experience I have learned that courtesy pays in business. Almost every day some one tries to sell me some newly patented article. Sometimes these devices are practical, but most of them are too complicated to sell readily. In such instances I tell the person he is wasting his time trying to dispose of that kind of an article. That man is on the wrong track just as the fellow is who takes up a line of work for which he is not

fitted, and unless some one tells him about it he may not discover his mistake in time to rectify it.

During certain seasons an average of thirty-five or forty salesmen call upon me every day and the purchases for the house furnishing department alone aggregate pretty close to \$1,000,000 a year. To handle this stock requires a sales force of about 350 persons, and I try to impress upon all of them the value of the business principles I have outlined.

Hard work, ambition, and sticking to one job after finding the work I liked best have been the stepping stones to whatever degree of success I have achieved as a buyer.

A. F. Brockman.

Paper From Cornstalks.

With the decrease of pulp wood and the steady increase of the demand for material for paper, inventors have turned to many other possible substitutes. Corn-stalks, of which the vast proportion serves no better purpose than bedding for live-stock and some subsequent value as a fertilizer are being applied to this purpose under a plan of elaborate chemical treatment. By one successful method the stalks are first beaten and fanned to get rid of the dirt, then cut up, steeped in water, and shredded into fibers in a special apparatus. This shredded material is then boiled in dilute acetic acid under air pressure, the result of which is the extraction of seventeen or eighteen per cent. of straw. The mass is then boiled in a strong alkaline solution and yields a

large quantity of excellent paper fiber, while the residue, absorbed by finely ground stalks, is good for fodder. Another process, developed in South Africa, extracts from this residue a fair quantity of cane sugar.

Cherished Mementoes.

Senator Clapp, at a dinner in Washington, chuckled over the appearance before his committee of Colonel Roosevelt.

"The Colonel," he said, "certainly got back at everybody. He reminded me of the Irishman.

"A friend of mine, traveling in Ireland, stopped for a drink of milk at a white cottage with a thatched roof, and, as he sipped his refreshment, he noted, on the center table under a glass dome, a brick with a faded red rose upon the top of it.

"Why do you cherish in this way," my friend said to his host, "that common brick and that dead rose?"

"Shure, sir," was the reply, "there's certain memories attachin' to them. Do ye see this big dent in my head? Well, it was made by that brick."

"But the rose?" said my friend.

"His host smiled quietly.

"The rose," he explained, "is off the grave of the man that threw the brick."

Never call a man a liar unless you have a strong right arm with which to back it up if necessary.

The self-made man is unable to see where he could have made any improvement on his work.

You Don't Have to Cut Prices in Your Clearance Sale

OUR PLAN WILL GET YOU THE BUSINESS AT YOUR REGULAR PRICES even though your competitor is cutting the very life out of them. With it you will sell all of your goods at regular prices for cash while your competitor carries the absolutely-necessary-charge accounts.

J. I. Hill & Sons increased their business 61% in the face of ruinous competition. You may know how strenuous the competition was when we tell you that they had four competitors who were fighting for business in a town of 1741 population. But in the face of this they increased their business 61% in February over the same period a year previous.

A. N. Foster & Sons write us that in one day our plan brought them in over \$2,021.00. They further write us that the month after they had closed with our plan their sales were 18% better than they were the same period last year.

C. H. Shettel & Co. increased their business 72% over the same period of last year by using our plan. In writing us they say: "We paid for your plan nearly twice over from the special sale, not counting the large increase in business generally."

J. A. Halberg in writing us says: "My cash receipts on February 8th were \$2,347.82. So far your plan has turned out exactly as represented by you."

A. J. Taylor writes us saying that with our plan he sold over 2,000 yards of embroidery in four days at the regular price of 10c per yard.

Our Business Getting Methods

This plan gets hundreds of people directly interested in your store—it has this army of people hustling for you—it has them

WARNING!

Brenard Mfg. Co. is NOT operating under any other name.
This statement is deemed necessary as recently our attention has been called to the fact that firms under other names with similar propositions to ours have claimed connections with us.

urging their friends and neighbors to trade at your store. It will make dull Wednesday a bigger day than busy Saturday.

In addition to cleaning up your stock, working off slow sellers and shelf-worn goods—in addition to overcoming mail order competition this plan will keep on working for you after you are through with your clearance sale. You will feel the good effects of it all during the year.

Granting exclusive right as we do you can see that it will be necessary for you to write us immediately, as we will close the deal with the merchant in your town who writes us first that he wants our plan.

Any delay on your part may mean that your competitor will already have secured the exclusive right in your town.

Brenard Mfg. Co., Iowa City, Ia. and Chicago, Ill.



How to Run a Store for Men.

When Franklin Haldane left school twenty years ago every one who knew him predicted that he would become an author. Yesterday he closed a lease for a store on one of the most valuable corners in the heart of the city and will soon open there the fifth of his growing collection of men's furnishing stores.

"When I left school," said Haldane, "I had no intention of going into the men's furnishing business nor really any more idea of what I really wanted to do than have most young fellows when they start out. There was some kind of a half baked idea in my head of becoming an author because in college I had been the editor and chief contributor to our weekly literary publication. Therefore, as soon as my diploma was salted away in the bottom of my trunk, I got a position as a reporter, which lasted two weeks. At the end of that time they told me that I had more literary style than reportorial ability.

"Marcus Goldman needed a clerk in his haberdashery store. I needed a job. Even a genius must eat. I got the job. Goldman was the type of small merchant who has never come in contact with anything inspirational. It is mighty hard for a man who had to fight for everything he possesses, who has never been in a position where he could gain much of an education, and whose neighbors are in the same boat as himself, to have a very broad vision of what the factors are which enter into any great success.

"Goldman's idea of styles ran to heavy gold watch chains, imitation diamond stick pins, purple shirts, and red ties, and his theory of successful merchandising was to have a fire sale once a week. It might be more truthful to say that the fire sale myth was his sole advertising campaign, because I never remember the dirty, flapping red banner being taken down at any time during the year I was with Goldman.

"I cannot say that I went into the haberdashery business with any idea of making it my life work. I needed the money, and, while the \$10 per week I received was not a great deal, it enabled me to live. I spent most of my evenings reading and it was not until I had passed a year with Goldman that I woke up to the fact that I wasn't getting anywhere. Then I began to take stock of myself. I found that Goldman was really a successful merchant, or at least as successful as any man could have been in the district in which the store was situated. It had seemed funny to me, the gaudy shirts and cheap socks

which formed the great bulk of our stock. Now I realized that the people of the neighborhood in which the store was located regarded these styles as the height of fashion. They would have thought the little refinements which I regarded as essential to good taste as funereal.

"A good merchant is one who sells what his customers want, and ours certainly wanted just what Goldman had to sell.

"I had now spent a year in the store without a raise. I was out of my element, as I looked at it, and there wasn't much prospect of my improving my circumstances if I stayed where I was. I began to read the help wanted advertisements in the papers and it was not long before I was rewarded. Burton Bros., a men's furnishings store downtown, wanted an experienced clerk with some education and possessing a good taste in the selection of haberdashery. The advertisement evidently pulled a lot of replies because I had to fight before I got the position, but get it I did.

"It won't interest you to know the details of my next two years of my life. It is enough to say that I worked, saved as much money as I could, and watched carefully how our stocks were bought and their variety and size. One day when I had been nearly two years with Burton Bros. a real estate man came into the store and told Giles Burton, the senior partner, that the store on the corner would be vacant within a month and offered him the lease. Burton turned him down flat, but when the man was half way out of the door a sudden impulse struck me. I called him back and, with a voice shaking with excitement, told him that I would take the lease. To say that the man was astonished is putting it mildly. He said that I would have to give references as to my responsibility. I replied that if he would hold the lease open for two days I would satisfy him in every way as to my financial integrity.

"When he had gone I called myself all kinds of a fool. I knew a great deal about the business, but my bank book showed a balance of only \$50. I resolved, however, that I would not let this opportunity get by without at least making a fight, and so the next morning's paper came out with a large advertisement I had written and had inserted in the business chance column. In the advertisement I stated frankly that I was a young man with a good education, a thorough knowledge of the haberdashery business, and a valuable lease on my hands. I wanted some one to back me with enough money with which to lay in a complete stock. By noon I

found the man I wanted, the lease was signed, and I was in business for myself.

"I have always been a great believer in the value of a corner store. The rent is much higher, of course, than for an inside store, but the extra expense is justified. I have never considered opening a new store until I could secure a location on a corner. You will find all of my five shops so situated, but the fact that it is on a corner isn't all that enters into the process of selection. The neighborhood is still more important. All of my stores are in carefully picked locations in the heart of the city. One was selected because it lay across the street from a large department store, our object being to draw the women's trade. You will find mighty few men who will admit that their wives select their shirts and ties, but just drop into this store some day and see for yourself. Another location was secured because it lay on the only logical thoroughfare for thousands of commuters to reach a certain railroad station. A third serves the patronage of a high class hotel district, and so on, I have never signed a lease because it was cheap. The most expensive is many times the cheapest in the long run.

"Before I paid a minute's attention to the selection of my stock I concentrated my mind on the store and its equipment. In my opinion the greatest factor in the success of any retail business is primarily a good buyer, but hardly less important is the arrangement of the stock and the window displays.

"A lease in a store downtown is such an expensive proposition, every square inch of space must be used to its best advantage. I therefore took care in the selection of the equipment. Each division of the business—hats, ties, collars, shirts, night clothes, jewelry, and small accessories—was given a department of its own with a display counter running completely around the store with a break, of course, at the entrance which was on the corner. Some low tables in the center of the room with their racks completed the outfit, and when the woodwork had been stained in a good imitation of mahogany, which gave the place a rich tone, I was ready to pick out my stock.

"I have discounted every bill I have contracted since I have been in business for myself. Naturally my credit has gone up by leaps and bounds. Even when I was a one store concern the large manufacturers in the country were anxious to do business with me.

"My three years as a clerk had given me a rough idea of what constituted a well balanced stock and though I made a few unavoidable mistakes at first they were not serious and experience has been a good teacher to me in this matter. My taste in patterns and styles had always been good, but people's tastes differ. I found that as a rule the more refined a customer is the more conservative are his tastes in dress. A young man is apt to select high colors or white shirts, and an older man the darker stripes. Wom-

en as a rule will paw over most of the stock patterns and then select a gaudy design. However, it takes all sorts of tastes to make a business and I tried to satisfy them all.

"I do not sell on credit. I would rather sell a dollar's worth of goods for real cash than \$3 on credit, and I would rather make a gross profit of 25 per cent. in real money than 90 per cent. on paper. It is this rule which has enabled me to buy to such great advantage. When my doors close at night I know just where I stand and that my profits are not partly bad accounts.

"I believe the best merchandising methods are those which offer a good article at a fair price. I do not mean by this I do not employ special schemes occasionally, but they are more for protection than anything else. If a competitor offers a motorcycle to the holder of a certain sales check the rest of us feel that we must do likewise and I greatly question the wisdom of such plans, especially in the

What Have You to Sell?

a DRY GOODS stock; or part of it?
a CLOTHING STORE; or part of it?
a GENTS' FURNISHING STORE; or part of it?
a SHOE STORE or an odd lot of SHOES?

We Buy anything and everything For Cash and do it Quick. Write Today and we'll be there Tomorrow
PAUL L. FEYREISEN & COMPANY
Mid-City Bank Bldg., Halsted & Madison Sts., Chicago

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

Lowest

Our catalogue is "the world's lowest market" because we are the largest buyers of general merchandise in America.

And because our comparatively inexpensive method of selling, through a catalogue, reduces costs.

We sell to merchants only.

Ask for current catalogue.

Butler Brothers

New York Chicago

St. Louis Minneapolis

Dallas

heart of the city where competition is so relentless. If a merchant could originate a scheme of that kind and secure a patent on it it might benefit him, but he can be assured that, besides adding to his selling expense, his thunder will be stolen the moment his window announce the contest, or rebate coupon or whatever it is he has to offer. There are exceptions to every rule, however.

"My salesmen and my show windows constitute the two big guns of my selling organization. Window dressing is an art and as such should only be entrusted to men who have become specialists in that line. I have never tried to economize in that direction. This is a day and an age of specialists, and the amateur who attempts to equal the work of trained men is almost certain to produce only mediocre results. Whenever I had some particularly good bargain to offer I made use of the daily papers with excellent results.

"The salesmen are carefully trained in all the fine details of the business and know that they will immediately lose their jobs if they are caught misrepresenting the goods. In hiring my men, all other conditions being equal, I employ the married man, as he is apt to be more reliable and to realize that his future depends upon the future of the house. To further this idea I have put my company into the form of a corporation and have allowed certain of my men to buy an interest, thus putting it on a solid basis of self interest. None of my store managers have been brought in from the outside, but advanced to their present positions from the ranks. I have heard a great many retail merchants complain of the indifference or dishonesty of the average clerk in their employ, but it is hardly any one's fault but the owners'. All of us are merely boys, grown up. If the teacher gave us ten problems to do we went at it with the tenth problem in view as the goal. So it is with clerks. If they know that they have definite tasks to perform, such as a certain total of sales to make, with a definite reward for accomplishing the task, it is amazing what results can be accomplished. Enthusiasm may be entirely lacking in a mere wage earner, but it is largely due to the fact that an incentive is lacking." Lionel Grow Tompkins.

Luck Is Often a Big Help to the Salesman.

"Did you ever have luck play an important role in making a sale?" asked our peerless salesman, MacGregor.

We were lounging about the office, enjoying a short respite from the road. MacGregor, as usual, was delving into the mysteries of Burns' poems, and—I might also say as usual—puffing on an overgrown Havana with monotonous regularity.

"Have luck play an important role? No, not to any material extent," I replied, straitening up from an indolent lounging position, scenting a story in the air. "But why do you ask?"

"Well," said MacGregor, reflectively, "in my fifty years of experience I have often had luck step in, when I

was about ready to toss up the sponge."

"How singular," I replied.

He nodded dreamily.

"Yes, one time—I remember it distinctly; it was all of twenty years ago—I struck one of those towns that we put on the map with a soft pencil. There was just one store, with the exception of a saloon and a picturesque blacksmith shop. The proprietor was a narrow minded fellow, and not open to conviction; perfectly amiable, but he had decided that my line was of an inferior sort, and nothing could make him buy.

"We argued from early in the afternoon until closing time, I contending that my goods were worthy of a trial, and undoubtedly superior to the line he was then carrying, and he vice versa, of course. It was all done in a perfectly good natured way, though.

Invited Me to His Home.

"When the street lights began to twinkle, he looked up, and started for his home, inviting me to stay all night with him, and as I was heartily sick of the kind of accommodations in such sized towns, I gladly accepted.

"On our way we resumed our argument—at least I did.

"See here, he finally snapped, somewhat nettled I presume, by my persistency, 'if you think that I am merely shamming about believing that Blank's clothes are better, I will prove to you that I believe what I say.'

"He threw open his coat and displayed the name of the rival clothing firm.

"See?" he exclaimed triumphantly. 'I wear 'em myself!' He seemed to consider himself a second Beau Brummel.

"Well," I said hopelessly, if you refuse to give our goods a trial I suppose that is your privilege,' and changed the subject.

"A short distance from his home, we came to a low barb wire fence.

"Over we go," he said laughing, and with unusual agility for a man of his age, nimbly sprang over, I following him, determined not to be bested by one older than I.

"But alas and alack I had followed too closely, and as a result collided in midair with the merchant, causing us to come tumbling down in most undignified positions, our clothes catching on the wire.

"Zzz," went his clothing, as he violently jerked it free from the barbs. I carefully unhooked mine and made profuse apologies.

"The way that dealer cussed would have made a trooper blush. No, not at me, as you might suppose, but at his clothes and all those connected with them. Then suddenly he realized or rather expected my apparel to be in like condition. But such was not the case.

Where Luck Came In.

"By George," he said warmly, shaking my hand, after he had wearied of abusing the clothing of my rival firm, which was music to my ears. 'I believe your goods are worth trying. They can't possibly be worse than these.' And he gazed ruefully at his torn attire.

"I might have informed him that if

he had slowly released his garments instead of jerking them off in his haste, they would have been in as good shape as mine, but that wouldn't have been good policy, so I held my tongue and took down the order he gave me. He seemed to feel that each additional piece he purchased was the means of getting just that much more satisfaction out of the other firm.

"That same year, not a hundred miles from this town, I struck a dealer who was an equally stubborn proposition.

"Buy your goods?' he replied in answer to my request. 'I should say not. Do I look soft headed?'

"I told him that he did not, and just for that reason supposed he would put a line of my goods in.

"But he shook his head.

"No, I wouldn't consider your goods,' he said tersely. 'The best men in this town buy the clothes that I carry and are satisfied. Why should I change?'

"But they would be better satisfied if they wore my line. I'll wager you they never wore our clothes and don't know how superior they are,' I pleaded.

"Perhaps you are right,' he smiled, shrugging his shoulders, 'but that is merely another case of ignorance being bliss.'

"So we argued and disputed for some time I must admit, however, that he was my master at repartee, and the upshot of it was that I gave up the battle in disgust.

"As I walked to the door with the proprietor a noisy parade went by.

"Circus?" I queried.

"Jerry Adams' His Ideal. . .

"No," he answered, 'Jerry Adams speaks here tonight. Fine man—Jerry Adams. Head and shoulders over his opponent.'

"That so?" I said, yawning.

"Yes," he assured me, 'Jerry's the only man. Sam Blodgett will run about like molasses in winter. Me for Jerry Adams, first, last, and always.'

"Having ridded his system of this

flow of oratory he proceeded to urge me to attend the meeting in the town hall that night. I agreed to, having nothing better to do, as the train schedule did not show anything in the form of freight or passenger train until late the next morning.

"It was a sweltering evening, to say the least; one of those nights when a collar's lease of life does not exceed an hour at the most. The so-called

hall proved to be an illy ventilated affair, filled with vile odors and stagnant smoke from the spluttering kerosene lamps and the farmers' ancient pipes. How I ever stood it is more than I can understand, except perhaps that the interesting gathering held me; the old opinionated farmers with their scraggy beards, and the younger generations who still had the novelty of casting their first vote ahead of them, attired in their 'go-to-meeting' clothes. Then, too, there were the professional politicians, seeming altogether out of place in their evening wear.

"My friend, the merchant seemed to have considerable influence, for we were ushered to 'ringside' seats.

Trade Mark on Coat.

"As the meeting progressed and the numerous adherents went through their more or less—less, I should say stirring speeches, it came Jerry Adams' turn to address the wilted audience. He opened his speech by removing his coat and throwing it over a convenient chair.

"Gentlemen, I bid you do likewise; he said, with a cheerful grin.

"Thunderous applause.

"Isn't he the greatest ever? said my companion, bubbling over with enthusiasm, as he followed the advice of the 'champeen of the common people.' 'No man like him! He'll be president before he gets through, and if he isn't he'll be cheated out of his just deserts.'

"I nodded wearily. As I glanced casually at the coat, which was but a few feet from us, I saw on it the unmistakable trade mark of my firm.

"Mr. Hipple, do you see that trade mark?" I said, opening my coat. 'I sell these clothes.'

"Well, what of it," he answered, somewhat puzzled at my words.

"And," I continued, 'do you see the trade mark on Jerry Adams' coat?'

"Thunder!" he exclaimed. 'The same! If those are the clothes that Jerry Adams wears they're the clothes that I'm going to sell. Must be good, 'cause you couldn't put it over Jerry in anything.'

"Then, of course, the orders came in." William Botho Mayer.

A poet says music is the food of love, but a corner groceryman says there is a constantly increasing demand for canned goods.

And every man admits to himself that he is either clever or good looking.

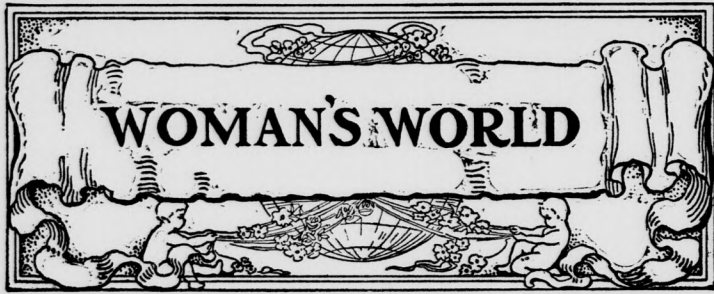
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The Largest Exclusive Retailers of
Furniture in America

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.

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Opposite Morton House Grand Rapids, Michigan



How to Make a Flannel Petticoat.

I am afraid grown-ups in this day and age, have quite discarded and almost forgotten the short, flannel petticoat, but because of the wee member of the family, who really has no choice in the matter I have decided to devote my talk, this week, to the making of the flannel underskirt, for I am sure that they are in the ranks of the garments that are easy to make. Of course for the very young baby, no material is ever too good, so French flannel is the best for their use while for the older child outing flannel can be used as well and serve the same purpose; for the bands, the top of the petticoats, a good strong piece of long cloth is best, though cambric would do if you had no other.

For mother and older sister, flannel petticoats are slightly gored, but for the little tots, the body of the skirt is straight, with a seam at the center back. When making the seams, a running back stitch is used, sewing about three-eighths of an inch from the edge; then the two edges are trimmed and both layed to one side of the seam and cat-stitched to the body of the material. I think that most people know how to cat-stitch, but because you may not, it would probably be wise to try and explain it. Pretending that there are two parallel lines on the petticoat, one on the seam and one about three-eighths of an inch away, on the body of the material, hold the garment over the forefinger and sew away from the hand. First pick up a stitch on the imaginary line that is on the seam, pointing the needle toward you; then a stitch on the other line, pointing the needle in the same way, and bring it out about opposite to where you put it in the first stitch. Then another stitch on the same line as the first and about the length of a stitch away from it; then a stitch like the second and so on until you get to the end of the seam.

This makes a neat and flat finish for the seam, but if you would prefer you might after you have finished the plain sewing of the seam, lay the two edges apart and cat-stitch them open. Then trim the edges and overcast them.

As a rule, the hems in flannel skirts, at least those for the little tots, are about two inches wide. Of course there are many ways of making the hem, at least finishing it; it may be just merely hemmed with a plain hemming stitch or if you would prefer instead of turning the edge of the hem, you might merely baste it down and then cat-stitch the edge to the body of the petticoat, as in finishing the seam. Then too, you might just baste the hem and feather-stitch it on the right side, along the bastings so as to hold the hem in place; or if you are handy with the needle a simple de-

sign embroidered in rope silk would be very pretty and serve the purpose of holding the hem in place.

For making the placket in the back, slash the center back about six inches for the little ones and about twelve inches for the mother and older sister, then put a one-inch hem on the right side of the slash and a half-inch hem on the left side; this will make a plait in the back on the left side of the slash, putting the wide hem on the right side of the material and the other hem on the wrong of the petticoat and stitch it across the bottom to keep the plaits in place.

Of course the hems should be basted first; then if you like you can either finish it with just plain hemming or feather-stitch it on the right side to hold it down and of course let the wider hem lay over the narrower one on the left side of the slash, and, if you are using feather-stitching, let it run straight across the bottom of the wider hem and hold the two together. I think that it is best to put the narrow hem in first, turning it on the right side, then when the other hem is put in they will form a plain flat plait.

When putting on the band or waist of the petticoat the top of the body had best be gathered twice, keeping them about three-eighths to a half an inch apart, this will keep it quite flat. The band is put on as in an apron but because flannel cannot be stroked, the double row of garters will have to be put in the top. Alice Kitcham.

A Talkative Husband.

A Missouri woman is trying an experiment. Her husband is a brilliant man, but loquacious. Realizing his shortcoming, the wife is feeding him on fish. Three of four times a week she prepares fish in some delectable way. He is showing some uneasiness and has a marked predilection for water; but, being innocent of his wife's motive, continued to eat the dishes set before him.

To her pastor the wife recently confided:

"You see," soberly, "John is a very remarkable man, but he wastes too much time sermonizing when he should be thinking. He talks altogether too much. To counteract this I am feeding him fish. During the last two months I have served him with seventeen different varieties of fish, cooked in forty-seven different ways."

"Why fish?" asked the pastor, greatly interested.

"Because," replied the wife, "fish is food for thought."

"I see," said the reverend gentle-

man. "But have you noticed any marked change?"

The wife's face grew sad.

"Do you know, Mr. Jones, that husband of mine is such a chatterbox that I do believe he could eat the whale that swallowed Jonah and never lose a syllable!"

The Latest Candlestick.

The newest candle sticks are of iridescent glass, and their effect is charmingly festive though they are not so dignified as the handsome, well-cared-for silver ones of tradition. Sometimes these glass candlesticks have shades of deeper tinted glass also. Dresden candlesticks that have long been treasured for their dainty beauty alone are also being brought out into action by some smart hostesses. Now that we no longer crowd our tables with flowers these precious things have a chance of being seen to advantage. They are most effective when no large tablecloth, but only lace and linen mats are used on a beautifully polished table. White candles, unshaded or with white or pale pink shades, should be used with them.

The fortunate chatelaine who possesses Canton china is now searching for candlesticks of the same ware and shades painted in water-color with designs to match the china.

The prospective bride, instead of having set after set of silver candlesticks, will be delighted to receive carved ivory ones instead. This hint, of course, is only for wealthy friends, for ivory candlesticks are not cheap. Shades should be made for them of thin Oriental silk.

The Macrame Handbag.

We have developed a new mania for macrame handbags, and for evening wear these represent a charming addition to the toilette. The foundation of the bag is carried out in ivory or colored poplin, or some other stout silk, the macrame lace completely covering the whole, and being finished with a deep fringe at the base. These bags are looked upon as fully worthy of the handsome gold and silver mounts, which form part of the scheme. Many women,

who are clever with their fingers and naturally fond of work of this kind, find it a very simple matter to evolve the bag themselves. Another type of bag which is popular is entirely covered with strass and beadwork, in rich and multicolored designs, and this is also often the fruit of the girl's industry when emancipated from the routine of schoolwork.

Don't borrow troubles; you can find them at home.



Read any Advertisement of Mapleine

And you'll see why you can safely recommend it.

Order of your jobber or
Louis Hilfer Co.
4 Dock St., Chicago, Ill.

Crescent Mfg. Co., Seattle, Wash.

Buy a Seller
Win a Buyer
Sell a Winner

Grand Rapids Broom Co.

Manufacturers of the following standard brands:

Puritan
Jewel
Winner
Wittier Special

These are the leaders in brooms
Sold by your jobber
If your jobber does not handle our
line write us



We Manufacture
Public Seating
Exclusively



Churches We furnish churches of all denominations, designing and building to harmonize with the general architectural scheme—from the most elaborate carved furniture for the cathedral to the modest seating of a chapel.

Schools The fact that we have furnished a large majority of the city and district schools throughout the country, speaks volumes for the merits of our school furniture. Excellence of design, construction and materials used and moderate prices, win.

Lodge Halls We specialize Lodge, Hall and Assembly seating. Our long experience has given us a knowledge of requirements and how to meet them. Many styles in stock and built to order, including the more inexpensive portable chairs, veneer assembly chairs, and luxurious upholstered opera chairs.

Write Dept. Y.

American Seating Company

215 Wabash Ave.



CHICAGO, ILL.

GRAND RAPIDS

NEW YORK BOSTON

PHILADELPHIA

FIRED AT FIFTY.

How a Discharged Government Clerk Achieved Success.

"Sir: I have the honor to inform you that your services will no longer be required after June 20, 1910. Respectfully yours,

"J. H. Smith, Sec'y Dept."

That was the unwelcome surprise I received on opening the official envelope lying on my desk the afternoon of June 20, 1910. To say I was stunned mildly expresses it. I read it again and again in a dull, dazed sort of way, comprehending at last its full significance.

Surely there must be some mistake. I laid the matter before the chief of my division and asked him the reason for such action. "Lack of appropriation," was all he said. Congress had failed to provide sufficient funds, therefore some poor clerks had to suffer. I was the "goat" evidently, and that was all the satisfaction I received after twenty-five years of service for the government.

Forced out of a \$1,000 position and compelled to face the world again at the age of 50 years, in competition with alert, vigorous young men, and with added responsibilities of a wife and three children made life's prospects look black indeed to me. In addition I had read somewhere that only one out of every 5,000 succeed after reaching the age of 50 years. Just 4,999 chances against me! That was a handicap for fair.

Well, I slowly pulled myself together and took a personal inventory. Health good, no bad habits, willing worker, would pass in a crowd in the matter of personal appearance, streaks of gray beginning to show through hair, good accountant, and \$98 in bank. That was all.

Looked in Vain for Job.

At home I said nothing about my loss. My wife's health was none too good and I reasoned it would be useless and senseless to make four others suffer unnecessarily. Every morning I left home at the usual hour, ostensibly on the way to the office, but in reality to make again the weary round of searching for work in person answering advertisements and, as usual, making my calls in vain.

For six days I kept it up, when one steaming hot day, as I stood mopping my brow under the shade of a tree near one of the park entrances, a perspiring, red faced, fussy old man hustled up to me.

"Sir," he said, "have you seen anything of that colored man who keeps the push cart stand at this corner?" I said "no" and asked him why. He replied that the push cart man had promised to be at his home to remove some rubbish, ashes, etc., and that he was about to leave the city on his usual summer vacation, he wanted everything cleaned up and in order before going away. The push cart man had not yet put in an appearance, although paid every week for his services. Evidently Mr. Push Cart Man worked when it suited his convenience.

An idea flashed through my head. If this happy go lucky son of Ham

could make a living using haphazard methods, why should not I do a little better with some organized systematic plan of action?

I sat on a park bench to figure it out. Pencil and paper convinced me that I was on the right road. There was something in the idea.

True, the city was supposed to collect rubbish, trash, etc., but its collectors were careless and irregular.

Put Idea Into Execution.

Of course, I would need a vehicle of some kind. A horse and wagon did not appeal to me, for I knew nothing about the keeping and care of horses, but I did know something about automobiles. Machinery was a hobby with me and I spend a good deal of my spare time in the garage of my friend, Bill Brown, near my home.

I had done Bill many a favor in straightening out his books, sending out bills, etc., and had helped him tinker out numerous small jobs on disabled machines. There was a battered two ton truck I now remembered, which looked worse than it really was. A bankrupt sale had landed Bill with the machine in part payment for its keep and repairs.

My mind was now busily at work. A plan was already crystallizing. I must get that truck. Here is my opportunity. I hastened over to Bill's place. After a little dickering the truck was mine for \$200. The memorandum of the transaction called for \$25 cash after ten days' trial, and balance in ninety days if I decided to keep it. It took two days to overhaul the truck and put it in good condition.

A good sized vacant lot with large shed, located near the outskirts of the city, had often caught my fancy as a good investment for business purposes and would just about suit present plans, provided I could get it at a reasonable figure.

Leased a Vacant Lot.

I visited the agent's office and for \$10 cash got a lease on the place for sixty days with the right of purchasing it for \$500 and a year's time to pay it.

I visited the printer's that same day, and there blossomed forth cards bearing the following:

General Utilities Co.

Handsome auto trucks will remove your rubbish, ashes, etc., quickly, cleanly, regularly, and cheaply.

Uniformed assistants.

Wm. T. Jones, Gen'l Mgr.

I made arrangements to receive phone orders at a nearby stationery store on a commission basis.

One thing more and I would be ready for business. I needed a husky, reliable young man. Him I secured in the person of one Jim Alson, agreeing to pay him \$9 a week for the first month, and immediately set him to work straightening up things in the vacant lot, whitewashing the fence, tacking up signs, and putting in a few conveniences. Then I personally canvassed the neighborhood I intended to exploit first, leaving a card with each householder.

At the close of my day's canvassing I had the names of nearly 100 sub-

scribers to my service and so far had spent in actual cash just \$49.50, the items being \$25 for machine, \$10 for lot, \$2.50 printing, \$2 uniform, \$5 oil and lubricants, and \$5 repairs and odds and ends, leaving \$48.50 of that precious nestegg still in the bank.

The fateful day arrived. Maybe I was not the proud individual as I steered my craft, the General Utilities Co.'s auto truck, in the direction of my first subscriber's home. Jim, my helper, clad in neat uniform, made a good appearance, and we surely attracted plenty of attention on the way and during our operations. It was the biggest advertisement possible.

Profit \$100 First Week.

Our receipts for the first day footed up to \$20.25. At the end of the week I had \$100, clear of all expenses.

Then before the tired eyes of my patient wife I laid the envelope containing the letter of my enforced discharge from the Government service. I can never forget the look of mute despair as she tried in vain to assume a courageous air and to put heart into a husband who she thought was down and out.

I gripped her hand silently, then slipped her the card of the General Utilities Co., with my name conspicuous as general manager and counted out before her astonished eyes \$100—all in \$5 bills.

"There, madam," I said grandly "it is all yours; go get yourself some real clothes, there is more where that came from. I am the owner and proprietor of the whole shebang known as the General Utilities Co. and it was the luckiest day in the world for us when Uncle Sam dropped me from his pay roll."

I told her the whole story that happy evening. My business keeps on growing and I have now five auto trucks. I own my own home and the vacant lot, besides a commodious garage. A handsome touring car completes my equipment and my enjoyment.

With my entire family in this fine car it is with pardonable pride I raise my hat in acknowledgment of the salute given me by my former chief of division, as he waits on foot until my car passes by.

William T. Jones.

No Smiles for Him.

The new vicar was paying a visit among the patients in the local hospital. When he entered Ward 2 he came across a pale-looking young man lying on a cot, heavily swathed in bandages. There he stopped, and after administering a few words of comfort to the unfortunate sufferer, he remarked in cheering tones: "Never mind, my man! You'll soon be all right. Keep on smiling; that's the way in this world." "I'll never smile again," replied the youth, sadly. "Rubbish!" ejaculated the vicar. "There ain't no rubbish about it," exclaimed the other, heatedly. "It's through smiling at another fellow's girl that I'm here now."

Just for Fun.

A man entered a drug store in a hurry and asked for a dozen two-grain quinine pills.

"Shall I put them in a box, sir?" the clerk asked.

"Oh no," said the man. "I am going to roll them home."

Of Course He Wasn't.

Lady—I want a box of cigars for my husband?

Clerk—Domestic.

Lady—Not very.

Parcels Post Zone Maps

We are prepared to furnish local zone maps, about 10 x 14 inches in size, showing towns located in first and second zones from the place of computation (similar to the map printed in the Michigan Tradesman of Dec. 11), as follows:

500	\$11.00
1000	13.00
1500	15.00
2000	17.00

This includes the making of an engraved plate about 8 x 10 inches in size and the printing at top or bottom of plate several lines setting forth who is responsible for the distribution of the map. On account of the timeliness of the map, due to the interest in parcels post at this time, no souvenir would be more generally appreciated than this.

Tradesman Company
Grand Rapids, Mich.

MACAULEY SAID

Those inventions which have abridged distance have done the most for civilization.

USE THE BELL

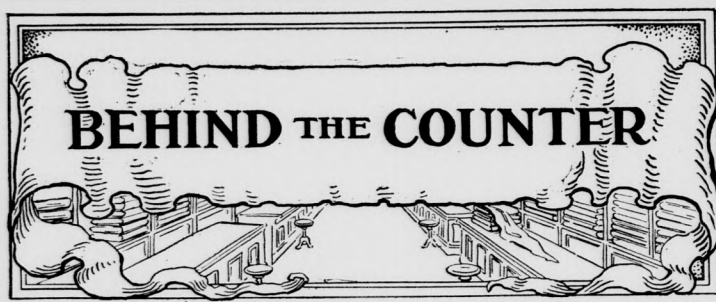
And patronize the service that has done most to abridge distance.

AT ONCE

Your personality is miles away.

Every Bell Telephone is a long distance station.





How a Clerk Worked His Way Up.

"A well meaning adviser once told me that he'd rather see a son of his shining boots or peddling newspapers than holding down a job behind the counters of a department store," said the Superintendent in one of the big downtown stores who was in a reminiscent mood when I talked to him the other day.

"The old fellow said that a chap had no chance to develop individuality in such a place; that the system and red tape in use killed off initiative, and that the boy who took a job in its energy sapping atmosphere immediately elected himself as an humble cog in a great machine where he would remain a cog forever.

"But I haven't found it that way," laughed the Superintendent good naturedly. "Maybe there aren't as many opportunities to the square inch behind the counters as in some other lines, but I've done pretty well, thank you."

And I, knowing the size of his pay check and something of the esteem in which his firm held his services, realized that he spoke the truth.

"When I applied for my first job here twelve years ago," he continued, "I was fresh from the country and I knew nothing of furnishings except the little that I had acquired in a downstate country store where we kept a few dozen shirts and a single rack of ties just as we kept barbed wire, soothing syrup and soda water. Yet I applied for a job in the furnishings department. I didn't try any bluff of more valuable experience, but it was just a month or so before the holiday rush and the Superintendent was not as insistent on qualifications as usual, so I was taken on.

"It wasn't easy getting information out of the older men at first, but as I never butted in on their sales, avoided freshness, and steered clear of the things that I had noticed in the conduct of the other extras that had annoyed the regular force, I soon got into favor with two or three of them who taught me the little knacks of the trade with more thoroughness than they gave to the other fellows, many of whom, it seemed to me, didn't care particularly whether they learned or not.

"Early in the game I discovered that selling wasn't all there was to the job and that there were other things that seemed to suit the boss just as well as big sales checks. One or two of the new men used to rush at every customer that entered the door and attempt to sell him before any one else could get a chance. These same clerks would show a hundred designs

of boxed cravats and leave the boxes strewn all over the counter while they hurried to beat some other clerk to the next customer. The only thing they paid any attention to was their sales and soon became deservedly unpopular with every one in the department.

"I made a point of replacing my stock whenever possible and that made a hit with the head man in the 'neckwear.' I studied the stock at every spare moment and as my memory was excellent I soon had a pretty good idea of every weave and pattern we carried and could put my hand on it at a moment's notice.

"When the Christmas rush was on in earnest it kept me busy finding stock for the 'extras' who had been spending all their time making sales. The boss saw how the ground lay and didn't expect me to make any startling sales record. 'Find the stuff for those rumdums,' he said. 'We want to handle this rush the best way we can and you won't lose anything by helping them out.'

"I didn't either, for when Christmas was over and the larger part of the extra force let out I was kept on the pay roll.

"One day I was sent up to the stockroom. It was a regular thing for the stockkeeper to send down for extra help when work pressed in his line and there was a quiet spell on the floor—and it was work that most of the boys rebelled against. It was a little dirty and janitorlike, to be sure, but I'd heard of test jobs and I didn't want to fail on the test, so I toted and dusted and arranged heavy boxes of underwear with the same vim I put into the work downstairs.

"The stockkeeper told me that most of the fellows the boss sent up made a point of getting off in a secluded spot and visiting and that I had done the best work of any one that had ever been sent up to him. Praise for janitor work well done didn't seem to me to be much of a eulogy, but it had an important bearing on my future as events worked out.

"I suggested improvements in the arrangement of our stock, invented a perpetual inventory system that notified us when our shelf supplies were running low and thought up catchy head lines for the show cards and table cards in our department. But I didn't confine myself to the one department either for I realized that the easiest way to gain approval is to help some one outside your own department—some one that in the ordinary course of duty you are not expected to help.

"There was a want book hanging

in my department in which we clerks were asked to note calls for goods which were not carried in stock and also to make any suggestions for improvement of the store service. Opposite each suggestion you were to put your own number.

"I submitted every suggestion that came to my mind that seemed to me worth while, and I took to studying the store service as though I owned the place and searched for flaws and remedies.

"Just six months after I first landed the job the head of stock in the collar department just next to ours was discharged, leaving a vacancy to be filled from the ranks. In the meantime my old friend of the stockroom had been brought down upon the floor and made Assistant Superintendent and he immediately suggested me for the collar job. Through his efforts I got the position which brought with it a substantial increase of salary.

"From that time on my progress upward was a steady climb. I didn't let my first success disturb my old ideas and kept steadily at work planning and suggesting and helping in every way that occurred to me. The results came a little slowly sometimes, and at other I felt that certain pet schemes of mine were turned down unnecessarily hard and others seemingly given scant appreciation, but in the main things went along swimmingly and promotions came in almost every case as soon as I got too big for the old job.

"It would take too long to tell in detail of my career from that first raise to my present job. I believe that the first steps are the most important.

"If a fellow gets the right attitude toward himself and his firm at the start and realizes that he will achieve just what he deserves to achieve and no more he won't have any trouble negotiating the rungs above, whether his work lies in a department store or in a factory, or in any other field of business.

"For men who can do a job just a little better and a little more willingly than the other fellow," concluded my friend, "are in big demand nowadays as they have ever been in every line, and it's simply up to the success neophyte to prove he's the man."

Harold Parks.

IMPORTANT

Retail Grocers



Registered
U.S. Pat. Off.

who wish to please
their customers should
be sure to supply them
with the genuine

Baker's Cocoa and Chocolate

with the trade-mark
on the packages.

They are staple goods, the
standards of the world for purity
and excellence.

MADE ONLY BY

Walter Baker & Co. Limited
DORCHESTER, MASS.
Established 1780

The Diamond Match Company

PRICE LIST

BIRD'S-EYE.

Safety Heads. Protected Tips.

5 size—5 boxes in package, 20 packages in case,
per case 20 gr. lots\$3.35
Lesser quantities\$3.50

BLACK DIAMOND.

5 size—5 boxes in package, 20 packages in case,
per case 20 gr. lots\$3.35
Lesser quantities\$3.50

BULL'S-EYE.

1 size—10 boxes in package, 36 packages (360
boxes) in 2 1/4 gr. case, per case 20 gr. lot \$2.35
Lesser quantities\$2.50

SWIFT & COURTNEY.

5 size—Black and white heads, double dip, 12
boxes in package, 12 packages (144 boxes) in 5
gross case, per case 20 gr. lots\$3.75
Lesser quantities\$4.00

BARBER'S RED DIAMOND.

2 size—In slide box, 1 doz boxes in package, 144
boxes in 2 gr. case, per case in 20 gr. lots \$1.60
Lesser quantities\$1.70

BLACK AND WHITE.

2 size—1 doz. boxes in package, 12 packages in
2 gr. case, per case in 20 gr. lots\$1.50
Lesser quantities\$1.60

THE GROCER'S MATCH.

2 size—Grocers 6 gr. 8 boxes in package, 54 pack-
ages in 6 gr. case, per case in 20 gr. lots \$5.00
Lesser quantities\$5.25
Grocers 4 1-8 gr. 3 box package, 100 packages in
4 1-8 gr. case, per case in 20 gr. lots.....\$3.50
Lesser quantities\$3.65

ANCHOR PARLOR MATCHES.

2 size—In slide box, 1 doz in package, 144 boxes
in two gross case in 20 gr. lots\$1.40
Lesser quantities\$1.50

BEST AND CHEAPEST

PARLOR MATCHES.

2 size—In slide box, 1 doz. in package, 144 boxes
in 2 gr. case, in 20 gr. lots\$1.60
Lesser quantities\$1.70
3 size—In slide box, 1 doz in package, 144 boxes
in 3 gr. case, in 20 gr. lots.....\$2.40
Lesser quantities\$2.55

SEARCH-LIGHT PARLOR MATCH

5 size—In slide box, 1 doz in package, 12 pack-
ages in 5 gr. case, in 20 gr. lots.....\$4.25
Lesser quantities\$4.50

UNCLE SAM.

2 size—Parlor Matches, handsome box and pack-
age; red, white and blue heads, 3 boxes in
flat packages, 100 packages(300 boxes)in 4 1-8
gr. case, per case in 20 gr. lots.....\$3.35
Lesser quantities\$3.50

SAFETY MATCHES.

Light only on box.

Red Top Safety—0 size—1 doz. boxes in package
60 packages (720 boxes) in 5 gr. case, per
case in 20 gr. lots\$3.50
Lesser quantities\$3.75
Aluminum Safety, Aluminum Size—1 doz. boxes
in package, 60 packages (720 boxes) in 5
gr. case, per case in 20 gr. lots\$1.90
Lesser quantities\$2.00



Tanglefoot Fly Paper

The only Sanitary and
Non-Poisonous
Fly Destroyer

SOLID CUSTOMERS.

They Are the Only Ones Who Really Count.

Dropping his heavy sample case on the shady side of the depot, big Dan MacGregor took off his hat and coat, lighted a cigar, and turning to the young salesman who was making his first trip on the road remarked:

"I've been selling goods as long as you've been on earth, and I tell you it's a mighty comfortable feeling to know there's some one in every town on your beat that you can always depend on to give you an order.

"One of my first solid customers was a good hearted young Irish woman, a widow, who ran a cigar store—I was selling tobacco then. She insisted on taking a great but totally unasked for interest in me, and was continually giving me some motherly advice, which would have been all well if I had been a punny shrimp, but as I was anything but that it made her parental interest appear ridiculous. However, I took the advice with good grace, so as to get the order which usually went with it.

"One day I stopped in to perhaps receive an order, and undoubtedly receive advice, and found her in a wild state of frenzy.

"'Danny,' she shrieked (she insisted on calling me by my first name), 'it's me fayther; he's hurt! Run over, Oi heard. Who'll take care of me darlint babe and tind shop, so's Oi kin sai him?'

Tended Shop and Baby.

"'Why, that's easily answered, Mrs. O'Shea,' I said, in an effort to soothe her wrought up nerves. 'I will!'

"We both started, at my rash words; at least I did.

"'The very thing,' she said without a moment's hesitation seeming to feel that I was a perfectly competent nurse and shopkeeper, although I had never been either before. And so saying, she fairly threw her child into my arms, snatched up her hat, and was gone in the twinkling of an eye.

"There I was with a shrieking kid on my hands, besides having to tend to a brisk trade. Let me tell you it was no joke. I found that managing customers was one thing and managing an infant with two pairs of lungs was another. Luckily, I discovered that by liberally supplying his royal highness with peppermint drops I could keep the rascal tolerably quiet, though I knew better than to tell the mother the method I used to keep back the unlimited supply of yells and tears that the young one had in stock.

"Towards evening, much to my relief, Mrs. O'Shea returned. Her father was out of danger and recovering, she informed me. I handed over my charge without any loss of time, and bid her a hasty and undignified au revoir, totally forgetting my original mission in my hurry to leave the scene of my torture behind.

Sold Her Big Bill of Goods.

"'Danny,' she called after my retreating figure. 'Sure an' it was a bill of goods yez wanted to sell me; now wasn't it, me darlin?'

"I came back, half heartedly admitting that it was.

"'Sure an' Oi know it was a hord

time yez had of it, an', Danny, Oi appreciate it with all me hort an' soul.'

"And right then and there I got one of the biggest orders I have ever received. After that, she often insisted on my staying with her young one while she went shopping or some such thing or other. She seemed to feel that the kid was in better hands with me than with any one else, possibly excepting herself.

"And I didn't mind it so much, because my orders from Mrs. O'Shea grew to double their normal size, much to the discomfort of my rival fellow salesmen, who were experiencing the more or less disagreeable sensation of having a kid put it over on them. And do you know that when I changed my line from cigars to haberdashery she put in a line of collars and ties to sell to her cigar customers, just so that she could continue to buy from me. That's what I call a real customer.

"But Mrs. O'Shea wasn't the only solid customer I've had. Soon after I went out on the road I picked up a fair customer in a little burg in Ohio. The fellow I speak of was about as small as I was large, and he had a wife and son even larger than I, who (especially the latter) made life miserable for him.

Goods Scattered on Floor.

"One day, on entering the store, I found him at work picking up collars which lay knee high around him, as well as scores of shirts and cravats of all sizes and hues. Actually, the store looked as if a hurricane had passed through it, and at an extra high rate of speed, too.

"'It's my boy Jim; the loafer's drunk. He came in a few minutes ago and started to rough house with my stock, because I wouldn't give him any more money for drink,' he said sadly, in answer to my queries.

"'Started to rough house,' I thought. 'He not only started but he finished,

too, to judge from appearances. Why didn't you try to stop him?' I asked.

"'I did,' he answered with a sigh, tilting his face upward, showing me a badly swollen and fast closing optic.

"'I clinched my fist at the sight of it. It roiled my blood.

"'Where is Jim?' I asked sharply.

"'Across the street in that saloon,' he said, pointing the place out to me. 'But for goodness sake, don't go near him; because Jim's drunk, I'm telling you, Mr. MacGregor, and when Jim's drunk—'

Started After Jim.

"'Now, never mind telling me any more about terrible Jim, Mr. Barnes. Leave the shirts and everything else on the floor,' I said firmly, throwing down those that he had already picked up, and I started across the street in search of the unruly son.

"'Is Jim Barnes here?' I called in through the open door.

"'Dat's me. Wadja want?' a surley voice answered.

"'Come here.'

"'Well, I wanna know wha you want. If you' wanna treat, why, I'm willin', an' if yo' wanna scrap, I jus' as willin',' a huge fellow, who proved to be Jim, said thickly, as he came lurching towards me.

"'Now, come along with me. You gentlemen will excuse Mr. Barnes, will you not?' I asked Jim's snickering cronies.

"'Say, wadder yo' tryin' t' do? Kid me?' he growled.

"'No, not exactly, but if it's all the same to you, I entreat you to come with me.'

"He scratched his head in such a perplexed manner that I could scarcely keep from laughing.

"'Well, where to?' he said finally.

"'Never mind where. Just come along and you'll find out soon enough.' So saying, I took the tipsy fellow by the

coat collar and marched him over to his father's store.

"'Now, do you know what I want you to do?'

"'Naw. What?'

Made Him Pick Up Goods.

"'I want you to pick all those things up (pointing to the littered floor), and just as quickly as you threw them down, too.'

"He turned his bloodshot, angry eyes at me, and then lowering his head, much like a bull, made one wild rush towards me. As the ponderous hulk swept by me, I swung with all my might on the back of his neck. He gave one groan, staggered a moment, and went down in a heap.

"When he came to I made him pick up every last piece of goods with which he had strewn the floor; and let me tell you he picked them up without the least hesitation, and with nary a word, too. Jim never went on a drunk but once again, and then old man Barnes paid all my expenses to go out there and give that son of his another beating; and I earned my fare, I'll tell you, because by the time I arrived, he had slept off his liquor, and that was an altogether different sort of a fight from the first encounter.

"He steadied down from that time on, and has successfully taken the business in hand since his father's death, and, do you know, Jim won't buy a red penny's worth from any one but me."

W. B. Mayer.

Not one man in a hundred has sense enough to take care of money after he inherits it.

Hart Brand Canned Goods

Packed by

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

Michigan People Want Michigan Products

YOU ARE ALWAYS SURE of a sale and a profit if you stock SAPOLIO. You can increase your trade and the comfort of your customers by stocking HAND SAPOLIO at once. It will sell and satisfy.

HAND SAPOLIO is a special toilet soap—superior to any other in countless ways—delicate enough for the baby's skin, and capable of removing any stain. Costs the dealer the same as regular SAPOLIO, but should be sold at 10 cents per cake.

MOONSHINE BUTTER.

Oleo Maker in the Business To Make Money.

Everybody recognizes that, theoretically speaking, there is a legitimate market for oleomargarine. The amount of this market, and, hence, the possible use of the materials of which oleomargarine is made, and the amount of those materials possible to be devoted to making oleomargarine, and the ultimate effect upon the prices of these materials and the resultant profit to the farmer who produces most of them, is wholly a matter of speculation. The present fight is based upon the theory that the producer of cotton and cotton seed ought to be favored so that his cotton seed oil may have a market. Ten years ago the appeal was to the beef raiser and the hog raiser, hoping to get the support of farmers generally to loosening up the restrictions upon oleomargarine. It was then urged upon the hog and cattle raisers that they would gain great rewards in the way of increased values for their hogs and cattle, without effort upon their part, if oleomargarine was to be freely sold.

The same argument is now made to the cotton seed oil producers of the South. Both these arguments ignore the fact that experience has shown that there is no extraordinary volume of business in oleomargarine when it is sold for what it is.

Even ignoring that universal fact, these arguments are easily disproved by the figures of the present production of the main ingredients of oleomargarine and the facts of present markets for

them abroad, where their resultant product, oleomargarine, actually is sold for what it is. Further, present prices of edible tallow and of oleo oil differ but a mere trifle, due almost altogether to the additional cost of manufacture. The same fact is true of neutral lard and ordinary lard, and of edible cotton seed oil and the vast bulk of cotton seed oil. All the ingredients have other uses as food and for various mechanical purposes. Oleo oil and cotton seed are used in enormous quantities for making a substitute for lard, usually sold under the generic name "Compound" and sometimes sold under advertised trade names, as Cottolene, Snow Drift and other names.

During the last five or six years certain facts have been rather conclusively proved. One of them is that extensive and ingenious advertising of oleomargarine, together with the extreme high price of butter, has enabled the oleomargarine people to market about 120,000,000 pounds of oleomargarine, some of which has been sold honestly and some of which has been sold fraudulently. The low license fee for the retailer has enabled the makers to induce many a local groceryman and local butcher to handle oleo at retail so that the product is on the market in the majority of little towns and in all of the big cities of the country, yet only 120,000,000 pounds have been sold. This seems to me to mark the volume to oleomargarine unless still greater fraud and deception enters into its sale.

During these years of restricted sale, the prophecies of low prices of hogs and cattle, which were made during the

previous oleo fight have proven false, for cattle and hogs have been higher than ever before in the history of the industry.

A study of the available statistics and other known facts must convince anyone that the amount of the products possible to be used in American oleomargarine, and which are produced by American farmers, is very small in proportion to the amounts now produced.

The 120,000,000 pounds of oleomargarine, which is the high water mark for the production of oleomargarine under the present law, would contain American materials about as follows as compared with the exports of each or the available supply:

In Oleomargarine.

Oleo oil	42,000,000
Neutral	36,000,000
Cotton seed oil	12,000,000

Produced.

Oleo oil	180,000,000
Neutral	?
Cotton seed oil	1,300,000,000

Exports.

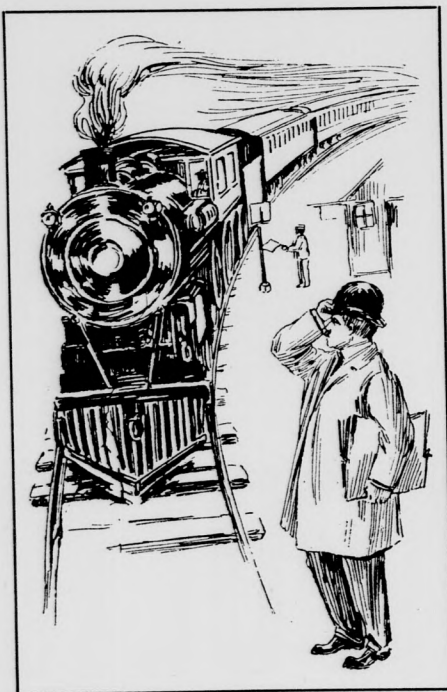
Oleo oil (1911)	138,000,000
Neutral	37,866,000
Lard	476,000,000
Cotton seed oil	325,000,000

No statistics are available to this writer showing the whole number of pounds of lard or tallow produced. The above figures indicate that there is a tremendous market abroad for oleo oil, for cotton seed oil, for neutral and ordinary lard. To make enough oleomargarine to consume at home, our present production of oleo oil would show a total of 550,000,000 pounds, and that would more than half supply the market

now filled by butter and oleomargarine together. That would enable the cotton seed oil man to furnish only about four per cent. of his total present production.

The argument that the legitimate increased use of oleomargarine would add to the farmers' prices is an argument addressed to ignorance and based, like the sale of oleomargarine, upon deception. It is an argument in which the tail wags the dog.

It is also difficult to arrive at the real cost of manufacture of oleomargarine. One of the dairy witnesses at the last hearing before Congress alleged, and his statements were uncontradicted by the oleo people present, that the value of oleo oil is 8¾ cents a pound and of neutral lard is less than 10 cents a pound. A recent price list under the head of "Soap Materials" gives the following maximum prices: Cottonseed oil 7¼ cents; palm oil, 6½ cents; soy bean oil, 7¼ cents; peanut oil, 7½ cents. Since more than 20 per cent of the manufactured weight of oleomargarine is composed of water and salt, it is evident that to get a manufacturer's cost of about 10 cents a pound, would require ingredients about one-third higher in price than the figures given. If we then add a probable expense of a cent a pound for the work of making and packing, and a quarter of a cent for package, and another quarter of a cent for tax we shall have, at a very liberal estimate, something like 11½ cents as the total cost. The cost would be higher in proportion to the amount of butter added, but it is quite certain that the amount of butter used is re-

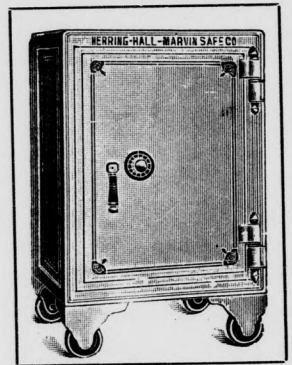


Better be Alive and Cautious Than Careless and in the Hospital

"Only those who keep off the track and wait for the train to pass, will ever be able to even guess just how fast it was running."—W. L. Brownell.

Most of the cautious business men are still in business. Most of the careless business men are out of business and remembered only by their creditors. If you are not the owner of a good safe you are a careless business man. You know this is true, you know you haven't any moral right to run this risk. It takes a hard jolt sometimes to wake us up. Why not

Wake Up and Skip the Jolt



Write us to-day and we will name you prices on Safes of various sizes, on Safes that are dependable.

GRAND RAPIDS SAFE CO. *Tradesman Bldg., Grand Rapids, Mich.*

lately small. In any event, the sale of oleomargarine at retail at prices above, 20 cents a pound probably means a total profit of nearly or quite 100 per cent over the total cost up to the time the product is ready to leave the hands of the manufacturer. Now if another 10 cents or more can be added to the retail price, by the simple device of selling it for butter, bringing the price to 30 or 32 cents, and still a little under the usual winter retail price of butter, we discover a profit that must reach the handsome proportions of 200 per cent gross profit which is a dainty morsel to be divided between the manufacturer and the retailer. But to get that inordinate profit involves fraud, a fraud that cannot easily be perpetuated without detection, and, therefore, the oleo people are always asking for less restrictive laws, so that they may the less often be detected and punished for their violations.

All the ingredients that are legitimately used in oleomargarine are edible products. Their wholesomeness depends upon two factors; the cleanliness and wholesomeness of the materials used, and the digestibility of the finished product. If the oils in their preparation are put to a high temperature, high enough to destroy any possible disease germs, then the melting point of the oil produced by such high temperature is very high and its digestibility is correspondingly reduced. As suggested the actual practice is uncertain.

Considerable claim is made that oleomargarine is much more clean and wholesome than butter, that it is much more free from possible disease germs

and, in general, is made from materials under United States inspection and, therefore, must be clean. There is plenty of testimony in regard to horrid practices before the enactment of inspection laws that have affected oleomargarine, and in regard to the use of chemicals to deodorize the rancid and half rotten fat that was so used in the making of oleo oil for oleomargarine making purposes. There is some small evidence and much larger suspicion that refuse fats from shops is now made into oleo oil. The fact that the whole process and practice of making oleomargarine is so closely guarded from the public, and that so much secrecy is maintained in regard to the facts and the materials of its manufacture, leads to the inevitable conclusion that the makers have something to conceal, and still further accentuates the suspicion that the facts, if revealed, would furnish the dairy forces with some new ammunition.

The argument now made that under the present very stringent meat inspection laws it is impossible to get bad ingredients into oleomargarine, at least has the merit of being a half confession of worse practices before the recent upheaval in the matter of meat inspection. The fact probably is that oleomargarine is made from materials that vary in wholesomeness, cleanliness and value, and that every effort is made to cheapen the product, to cover up its defects of flavor or odor, and to make it appear as of the highest possible value. To think otherwise is to believe that the oleomaker is a philanthropist and not otherwise. As a matter of fact, he is in the business to make money and most cer-

tainly uses the cheapest materials he possibly can, and still sell his product.

H. R. Wright.

Elephant Steak 100,000 Years Old.

An account of a remarkable discovery made some time ago by an explorer in the extreme north of Siberia is given in a recent issue of the Paris Temps, the scientific editor of that publication telling the story.

It appears that the explorer, M. Valossovitch, was staying among the Samoyedes, when one day during the summer he was brought an appetizing-looking dish which, when tasted, he easily recognized as elephant trunk steak.

The explorer immediately made enquiry as to how elephant meat had been secured in the arctic region and found that the forepart of the prehistoric mammoth, which, it was estimated, had been buried in a snowdrift for at least 100,000 years, had been seen jutting out of a crevice in the ice.

The natives, who were glad to get meat from any quarter, had, it seems, been helping themselves daily to slices of the trunk, which, of course, was fully preserved.

The explorer at once secured the prize, and after many months' hard work in getting it to the nearest navigable river, 2,500 miles away, the skeleton, which is in an excellent state of preservation, was taken to an island in Siberia, which is the home of the Russian scientist, Count Stenbock Fermor.

Digestibility of Cheese.

The digestibility of cheese will be discussed by an expert epicurean at the forthcoming meeting of the Wisconsin Cheesemakers' Association.

In cheese is found proteid constituents, corresponding to eggs, meat and fish, which must be supplied with the bulk in which it is lacking in order to overcome a tendency to cause constipation. It should be used as a meat substitute rather than as an adjunct to a heavy meal, savories, cheese custards, soups, Welsh rarebits, souffles, or fondus, offering almost unlimited combinations to the imaginative housewife. A green salad and graham or entire wheat meal bread with a tart dessert and simple cake are suitable accompaniments to a cheese dish.

American factory cheese is usually selected for cooking because it contains the most nourishment for the least money, the grated Parmesan, Romano, or Sap-sago are sometimes used with macaroni or passed with soups.

There are certain times when cheese adds perfection to a meal—in fact, there are many who think that, no matter how limited the dinner, cheese must never be omitted. Brillat—Savarin says that "a dinner without cheese is like a beautiful woman with but one eye"—but Savarin speaks from the standpoint of the epicure rather than of the physiologist.

Every cheesemaker in the state who is on the square with his wife or sweetheart will see to it that the girls are in attendance at the Milwaukee Convention next January. U. S. Baer, Sec'y.

How About Your Printing?

THIS QUESTION is a very pertinent one for business men, because every day Business Printing takes on added significance as a factor in trade. Time was when any sort of printing would do, because not much was expected of it, but nowadays printing is *expected* to create and transact business. For this reason, good printing is exceedingly necessary in every line of business.

We have been producing *good* Business Printing for years. We have kept pace with the demand for the *best* in printing. As a consequence, our printing business has grown splendidly. We have been compelled to enlarge shop facilities, to increase equipment quite regularly. We have the requisite mechanical equipment, and with one of the best equipped, as well as the largest printing establishments in Western Michigan, we are in the very best position to give to the business man the highest standard of *good* Business Printing.

This includes everything, from envelopes to the most elaborate catalogs.

We respectfully solicit your patronage, giving the assurance that all orders will not only be *promptly executed*, but the printing will come to you in that quality of excellence you desire and, withal, at as reasonable a price as it is possible for us, or anyone else, to deliver *good printing*.

Orders by letter or by phone will receive prompt attention, and if you desire, a qualified representative will wait upon you without delay.

TRADESMAN COMPANY :: GRAND RAPIDS, MICH.



Dry Goods Merchant's New Year's Resolutions.

Written for the Tradesman.

First of all, I will maintain a positive, aggressive, optimistic attitude of mind. I will not whine nor grumble. I will remember that every calling and every situation in life is subject to drawbacks and discouragements. There is no reason why I should not have my share of hindrances, but every reason why I should not allow myself to be disturbed or cast down by losses and difficulties.

I will make the most of my advantages—of location, of established trade, and of the faith and confidence reposed in me by my customers. I will fortify all my strong points and brace up on my weak ones.

I will strive to know my business. I realize that I still have much to learn regarding the goods that I handle, the most effective methods of advertising, and the best and most economical ways of doing the work of a store. What was accepted as gospel truth in merchandising twenty years ago will not go now. When a merchant stops learning he begins to go down hill.

I will depend for my income not on unreasonable profits but on a large volume of sales. I will make "A little more for a little less," my motto.

I will try to get at least a share of the business that now is going to the mail order houses. I will do this not by putting it up to the people of community that it is their duty to buy at home instead of sending to Sears & Roebuck or Montgomery Ward & Company for their goods, but by convincing them that they can save dollars and cents and have better satisfaction by dealing with me.

I will try to be honest and honorable in all my dealings, believing that any financial gain that may result from a sacrifice of integrity is too dearly bought.

I will work not harder than I have worked in the past but more intelligently. I will make my head save my heels. I will not shrink from the faithful plodding, the dull drudgery that is essential to success, but I will mix thought with drudgery.

I will try to be a better employer than I have been heretofore; better in two senses—one that of securing greater results for my business, and the other that of securing greater results for my employes. I believe that every one that works for another ought to get more out of it than just his wages or salary—he should advance in knowledge and skill and earning power. I believe that an employer should be a help and an inspiration to all who work under him. I will try

to make every one of my helpers feel that it to his or her interest to aid in pushing my business. Their cooperation is necessary to my success. I will make it a point to commend and I also to recognize more substantially initiative, originality, and extra effort. The better my helpers do by me the better I will do by them.

I will waste no time grieving over bygone disappointments or regretting past mistakes and losses. The most successful men I have known have, at some time in their lives, committed egregious blunders. They paused only to draw the lesson from each error and then went on. I will do likewise.

I will strive under all circumstances to do the best I know. This sounds commonplace, even trite, but I have found it one of the hardest things to follow my own best judgment, to live up to my convictions. It is most difficult to overcome the tendency to slacken the cords of high endeavor—to do the easy thing, the pleasant thing, the thing which some friend speciously advises, instead of the thing which down in my heart I know to be the best thing. So in homely parlance I will try to do just as well as I know.

I will try to keep up with my work. By employing methods which are labor-saving, by cutting out what is needless, by delegating what is unimportant, by a methodical division of my time and arrangements of my work, I will aim to complete each day's tasks in the working hours of each day.

Finally, I will remember that business is a means of obtaining a livelihood, not the great end and object of life. So I will not only work, I will play. I will enjoy myself and try to make my presence agreeable to others. I will read and keep myself posted on the affairs of the day. I will try to be an intelligent, public-spirited citizen. I will deem it not less important that I be a cheerful, pleasant man in my own home, a good husband and a good father, than that I be a successful merchant and make money in my business. Fabrix.

He Caught It.

"You look warm."

"I have been chasing a hat."

"Did your hat blow off?"

"It was not my hat; it happened to be somebody's else, and it had a pretty girl under it."

"Did you catch it?"

"Yes! My wife saw me chasing it."

Few men love the tax collector, yet everybody does business with him.

It is easy to run into debt, but hard work to walk out.

Doings in the Buckeye State.

Written for the Tradesman.

Mayor Rockwell, of Akron, has appointed a committee to investigate the city's need of a workhouse and municipal lodging house.

The world's biggest garage, with an acre and a half floor space and costing \$200,000, will be opened in Cleveland in January.

An estimate is being made of the cost of establishing a municipal electric light plant at Barberton.

Industrial Agent Cooke, of the Pennsylvania Railroad, met with the Board of Trade of Massillon recently and presented attractive propositions from several manufacturing firms seeking a new location.

The vigilance committee of the Cleveland Ad Club reports that out of \$700,000,000 spent throughout the United States last year for advertising, only slightly more than half this amount was appropriated for the marketing of wholly trustworthy goods. Ohio's inadequate laws now in force dealing with fake or illegal advertising were discussed.

Work will be pushed on Cleveland's new city hall on the lake front. The building alone will cost in excess of a million dollars.

The Public Utilities Commission, in its first annual report, suggests as a means of relieving car shortage that each railroad be required to own a sufficient number of cars, also tracks, sidings and motive power. The Commission recommends that automatic block signals be required where the gross earnings of a road reach \$6,000 per mile.

Ashtabula led all other Lake Erie ports in ore receipts this year, the amount exceeding 8,000,000 tons. Cleveland came next, Conneaut third, Lorain fifth, Fairport sixth and Toledo seventh.

Toledo is hoping to get direct and daily boat service to Buffalo during 1913. The Commerce Club is negotiating with the D. & C. Co., for such service.

The Ohio corn crop was the largest in twelve years, reaching nearly 128,000,000 bushels.

Akron will have only seven new moving picture shows in the spring.

The Akron Ad. Club will hold its first banquet January 7, with Elbert Hubbard as the principal speaker. The Club now has seventy-five members.

The Fremont Waterproofing Co., capital \$30,000, has been formed at Fremont and will take over the plant and business of the Monarch Waterproofing Co.

The Bureau of Sanitation in Cleveland has started a campaign to make Cleveland a city of model single dwellings. It is felt that Cleveland should not be a city of tenements and that conditions at this time are ideal to build model cottage streets in the outlying districts.

Cleveland's slogan, "A Million in 1920," has been thrown into the discard and "A Million in 1918" is the new war cry. The city is already approaching the 700,000 mark.

A. T. Campbell, of Chicago, will have charge of Dayton's playgrounds and gardens this year. He was formerly director of Palmer park in Chicago.

Plans have been completed for a new million dollar hotel in Dayton. It will be built at Second and Ludlow streets.

Almond Griffen

Maternal Pride.

Jim Laferty had brought his mother to that haven of many of the city's unfortunates—the city poorhouse. Molly Laferty was still an active woman, but she bore no grudge to her children that they had left her to spend her last years in a city institution. After a time the matron, a kindly woman, thinking the time long for Molly, suggested she help with the mending. But Molly scornfully threw up her head and said: "Indeed, and it's not my son that would be after letting his old mother work."

Only a lawyer or a detective can mind his own business when he pries into other people's.

A lawyer can draw a mortgage a good deal easier can he can pay one.

We are manufacturers of

Trimmed and Untrimmed Hats

For Ladies, Misses and Children

Corl, Knott & Co., Ltd.

Corner Commerce Ave. and Island St.
Grand Rapids, Mich.

We wish all our patrons
and friends a

Happy and Prosperous New Year

Paul Stekete & Sons

Wholesale Dry Goods,

Grand Rapids, Mich.

The Guaranty—Some Questions of Sex and Psychology.

Written for the Tradesman.

For five years Bushnor has bought his hose at a certain dry goods store in Detroit. During all this time he has bought and worn one kind only. He buys a half dozen pairs at a purchase and receives a written guaranty giving the date of sale and the assurance of the firm from whom he buys that the six pairs will give him six months wear without mending. If any of them come in holes during that time they will be replaced by new ones without charge. This firm makes a strong point of their guaranteed half hose.

Bushnor takes the hose home. All his old socks of every description are taken out of his drawer and he begins wearing that half dozen pairs. When holes appear in any of them Mrs. Bushnor refrains from darning—simply lays that sock aside and he wears on those which are whole. Before the six months are up all the six pairs are invariably in holes, ready to be taken back the next time that Bushnor goes into Detroit.

He takes them back to the store together with the guaranty and gets six new pairs. These Mrs. Bushnor, who is a very thrifty housewife, darns carefully as any signs of thinness or giving way appears. With this treatment the second six pairs wear considerably more than six months. Then Bushnor buys another half dozen pairs, this time getting the guaranty, and the process already described is repeated.

In this way he systematically gets a dozen pairs of hose for the price of a half dozen, and is doing it right along. This certainly is very satisfactory to Bushnor, but how can the store that sells them stand it? Or rather, the manufacturers that sell to the store, since the makers stand back of the guaranty?

Are the manufacturers of hosiery making such enormous profits that they can give two pairs of socks for the price of one and still come out ahead? Probably not. The explanation is that of the many half dozen pairs sold, it is only an occasional six that are brought back to be replaced.

Does someone suggest that possibly Bushnor is unusually hard on his hose—that the socks in question actually will wear most customers the full six months without coming to mending?

I think this is not the case. Bushnor does not walk a great deal, and is, generally speaking, rather careful of his clothing. I believe that hose or any other item of apparel will last him as long as they will the average man. I believe the explanation of how the manufacturers can stand it to guarantee the kind of socks that Bushnor buys is just this: they have found out, as doubtless many other firms who manufacture and guarantee socks and other things have found out, that a good stiff guaranty helps sell the goods, and that but a very small proportion of buyers will come back to have the pledge made good even if the durability does not prove quite up to the mark. Guaranteed articles usually are of a quality that satisfies most purchasers that they have had value received.

Probably fully half pay no attention

to the guaranty after getting the goods home. It is tossed on a table or a desk—perhaps finds its way into the waste basket—at any rate it could not possibly be found after a week's time. Of those who start in with full determination to see just how long the half dozen pairs will last, a very large majority soon lose interest, or forget all about it, or wear other hose part of the time. Not one customer in twenty, probably not one in fifty, will take Bushnor's systematic method of getting the full benefit of the manufacturers' voluntary guaranty.

Doubtless these facts are all taken into consideration before the guaranty is made, as also that other trait in human nature which prevents many persons from taking an article back even if it does not prove to be just as represented, for fear of being considered soreheads and kickers.

The manufacturers who sell guaranteed hose for men usually sell women's hose in the same way; but inasmuch as women's wear on stockings is lighter than men's so that a half dozen pairs of good, substantial hose will last almost any careful woman six months without coming to mending, it is likely that the goods seldom are brought in to be redeemed with new.

The question naturally arises, would it be safe to put out with an ironclad guaranty an article that will not stand quite up to it by actual test, if that article were something in women's wear? Here is a question for the psychologist.

I believe that in a greater number of cases the goods would come back. Women would take such a pledge more seriously than men, they figure more closely, they would be more willing to go to the bother to keep track of the thing, more inclined to hold the dealer to a complete fulfillment of his agreement, and less likely to let the matter drop with a "Well, I got pretty good value for my money anyway."

Still, there is a great difference in individuals and many women are extremely reluctant to array themselves in the sorehead class.

There is no doubt that women take a guaranty more seriously than men do, and it carries more weight with them. They are more cautious, less willing to take risks, and like to have something besides their own judgment as to merits and wearing qualities to fall back on.

A certain well-known concern that manufactures ladies' suits and coats guarantees two full seasons' wear. It would be interesting to know in how many instances this confidence-creating assurance together with their well-recognized ability and determination to make good swings the balance in their favor as between their goods and other makes that lack this comfortable pledge.

A woman is selecting a suit, we will say. Perhaps she finds that to get what pleases her and has the style and cloth she wants she will have to put more money into it than she has expected to or feels she really can afford. It helps screw her courage to the sticking point to know—absolutely know—that should the suit go to pieces in a few times wearing the matter will be made right. Of course if it is of the make referred to or of some other reliable line it doesn't go to pieces till she has had good service.

When and how to use a guaranty effectively are subjects for careful study. Probably most merchants do not use it as much as they should. That it helps in making sales and helps in inducing customers to take better goods than otherwise they would is certain; that if goods give reasonable satisfaction one seldom will be called upon to make literal fulfillment of the terms of the guaranty is also pretty well demonstrated. Fabrix.

Doings in the Hoosier State.

Written for the Tradesman.

Indiana corn growers will meet at Purdue University January 16. The association has more than 1,400 members.

More than 200 employes of the Chicago, South Bend & Northern Railway received a voluntary increase of wages January 1. A gift of \$500 was also made to the Employees' Mutual Benefit Association.

The State Railway Commission has issued an order fixing the freight rate on coal from the Linton, Brazil and Clinton districts to Lafayette at 65 cents, to take effect January 25. The order was made on complaint of the Lafayette Box Board and Paper Co., which charged various roads with exorbitant rates.

Evansville officials will enforce the law this year prohibiting the sale of berries in short measure boxes. The ordinance was passed on request of the Southern Indiana Berry Growers' Association.

The State Factory Inspector in his annual report says that manufacturers generally have co-operated in the enforcement of the child labor laws. He recommends the more general construction of fire escapes on schools and all public buildings, also a new theater law, and says that no theater or moving picture show should be built except at a street corner. He strongly urges protection to female labor and recommends an 8 hour work day for women.

Evansville business men met and recommended the re-appointment of Wm. J. Wood as chairman of the

State Railroad Commission. A good roads law was also favored and the need was urged of organization and co-operation among the manufacturers and shippers to secure better laws and to bring about more friendly relations between the employer and employe.

The Indiana Manufacturers and Shippers' Association will at the coming session of the Legislature seek to extend the Indiana Railroad Commission's supervision more fully to the interurban lines in order to expedite freight movement on these lines.

The Anderson Folder Co. will move its plant from Warsaw to Lafayette.

Soil survey work covering 525 square miles was done in Boone, Montgomery and Tipton counties during the past year by the Bureau of Soils, U. S. Department of Agriculture.

Wm. H. Waldon, President of the LaPorte County Fair Association, and widely known in State horticultural circles, is dead at his home in LaPorte.

A company has been formed at Fort Wayne for the manufacture of dairy products. The plant will be built at Clinton and Murray streets.

Almond Griffen.

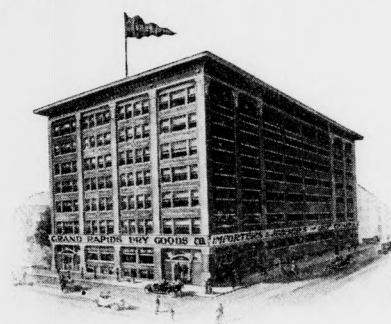
The Importance of Linings.

Green as a trimming, especially an eighteenth century shade of green, will be a feature, particularly as coat linings for velvet and fur. Yellow and orange are also popular for this purpose. Much can be expressed in a coat lining. Many of these linings are works of art in themselves and a lining denotes proper appreciation of details which augurs well for the essential. A fascinating effect I noticed in a tailor-made coat of a chestnut brown tweed was a lining of olive green satin with a piping all round inside of a nattier-blue shot ribbon.

He who has a rent in his clothes is not likely to be able to pay the rent that he owes.

Every man who carries a watch ought to have plenty of time for all things.

To All Our Friends and Customers



**We wish you a most
Happy and Prosperous New Year**

**Grand Rapids Dry Goods Co.,
Grand Rapids, Mich.**

REDUCE THE BENEFIT.

(Continued from page seven.)

get away from that. We have a membership to-day of at least 400 who are over 65 years of age. They must die. We of the younger class possibly will die also.

Brother Machen: At the age of forty years on a term policy it costs \$21.40 per \$1,000. That is the rate given us by the company. That would be about \$10.75 for \$500 for a twenty-year term.

Brother Ringold: I belong to a great many orders. I belong to one in particular where I pay \$12 per year and my burial benefit is \$150. I have free medical care for myself and family. I am willing to say that we should have a burial benefit of \$100 or \$150. We all know that we cannot get something for nothing.

Brother McIntosh: I did not join this organization for the insurance part of it. My deceased brother-in-law, Charles Lewis, never talked insurance with me when he said: "You ought to be in with those boys." If this organization is nothing more or less than an insurance company, I wish to resign right here. I do not want to belong to it if it is merely going to be that. I never refused to pay an assessment that has been sent to me. Every member is supposed to pay the assessments, no matter how many, and I believe we ought to pay 100 cents on a dollar on a debt we now owe.

Brother De France: When I gave my application this afternoon, I did not talk on the insurance proposition and did not join on account of that. I joined this organization for the fraternal benefit. I think that all members receive what they pay for. If you cannot pay your claims or cannot continue under the present system, why not re-organize and make it purely a fraternal society and cut the insurance out?

Brother Miller: This debt is one that has been accrued by us and I feel that it should be paid—100 cents on the dollar. The members should go down in their pockets and raise enough to pay this. It is an obligation we owe to the widows and orphans of our deceased members.

Brother Day: I think this matter has been discussed very thoroughly and it is now up to some one to devise some plan to straighten this matter out. There are only a handful of members here against the 1100 members. An appeal has been made to all the members. They have not responded. If some one will give us a plan, the Board of Directors will cooperate and work it out.

The resolution was referred to the Committee of Amendments and the meeting adjourned.

Saturday Morning.

John R. Wood, of Detroit, gave an interesting talk on the Michigan Knights of the Grip.

Report of Special Committee.

The Special Committee appointed to devise Ways and Means out of the present financial difficulty, recommends that an amendment to the constitution is deemed necessary, and

that a special assessment of \$5 upon every member in good standing be levied for the purpose of meeting the present financial obligations of the organization. The appeal recently sent out by the Finance Committee brought a response from only 300 members, and this assessment is levied with a belief that every member in the knowledge of the good purpose of this assessment will cheerfully respond and thereby assist in perpetuating the good name of the Michigan Knights of the Grip.

It being understood that all members who responded to the special appeal shall be credited with having paid this assessment by virtue of their remittance of said appeal.

We further recommend that the Board of Directors be instructed to pay \$250 on each of the death claims, approved and now pending, when approved to date, and advise the beneficiaries the balance will be paid when sufficient funds have been provided.

Jas. B. McIntosh,
H. C. Kloockslem,
John A. Hach, Jr.
Frank N. Mosher, Substitute.
J. F. Hammell,
John R. Wood, Advisory.

The report of the committee was adopted.

A copy of this report was ordered mailed to each member with the next assessment issued.

Report of Amendment Committee.

Amendment to Article XI, change section 3, line 2, not to exceed \$5.

Line 3, to read: Another assessment not to exceed \$5.

Section VII, line 3, to read: An assessment not to exceed \$5.

Article III, section 1, line 13 to read: Annual dues which shall accompany.

Section VI, line 3, to read: Secretary-Treasurer. Line 5, to read: The Secretary-Treasurer. Line 12, to read: Secretary-Treasurer.

Article IV, section 1, line 4, to read: Secretary-Treasurer (Combined Office). Line 5, to read: Three directors.

Section III, line 2, to read: Secretary-Treasurer and three directors.

Article V, Section 1: line 5, to read: All orders drawn on the Secretary-Treasurer. Section II: Line 1, to read: Secretary-Treasurer. Line 11, to read: Bond \$3,000. Line 15, to read: Treasury. Line 17, to read: The Association and deposit same as Treasurer in the name of the Michigan Knights of the Grip. Line 18, to omit, Taking his receipt therefor. Line 22, to read, Secretary-Treasurer.

Section 3: Cut out first part of section, to read: The Secretary-Treasurer shall be present, etc.

Section 4: Lines 15, 16 to read: Secretary-Treasurer.

See Article IX.

Article X, Section 1: Omit all from line 5 on page 11.

Section 2: Omit entire section.

Article IX: Section 1: Line 5, to read: \$100.

Section 2: line 3, to read: \$100.

Section 3: Line 5, to read: Secretary-Treasurer.

Section 4: Line 1, to read: Secretary-Treasurer. Line 9, to read: Sec-

retary-Treasurer on the Treasury. Line 10, to read: \$100.

Section 5: Line 2, to read: Secretary-Treasurer. Line 6, to read: Secretary-Treasurer. Line 9, to read: Secretary-Treasurer.

Article XII, Section 2: Line 5, to read: Secretary-Treasurer.

By-Laws.

Article II: Section 1: Line 3, to read: Secretary-Treasurer. Line 6, to read: Secretary-Treasurer.

Section 2: Line 2, to read: Secretary-Treasurer.

Order of Business.

Section 3: Line 7, to read: Report of Secretary-Treasurer. No. 8, Omit. Move up one number balance of Order of Business.

F. W. Warren,
Frank N. Mosher.
H. J. Ringold,
J. O. Wittliff,
John B. Kelly.

The report of committee was adopted.

J. D. Clement read a short article on the National Association of Engineers Bill.

Applications and money were ordered returned to the prospective members and the present condition of the organization explained to them. If they wished to stick to the order, all right.

The Secretary was instructed to send a circular to each member with next assessment stating the changes adopted at this meeting; also that he send a new certificate to each member stating the death benefit is \$100 instead of \$500.

The Treasurer's report was read and referred to the Finance Committee.

The reports of the Secretary and Treasurer were passed on by the Finance Committee and all were adopted by the convention.

Motion made, supported and carried that a vote of thanks be given the Kalamazoo boys for the entertainment given us, for the beautiful banquet they gave us last night and for the badges of the Michigan Knights of the Grip which can be worn as buttons.

Election of officers resulted as follows:

President—F. L. Day, of Jackson.

Secretary-Treasurer—W. J. Deveaux, Port Huron.

Motion made that the three members who still have one year to serve be re-elected—the first one for one year, the second for two years and the third for three years:

Brother Goppelt, elected for one year.

Brother Martin, elected for two years.

Brother Adams, elected for three years.

Motion unanimously carried.

Report of Committee on Vice Presidents.

The Committee on Vice Presidents begs leave to report that the following named gentlemen be chosen as your Vice Presidents for the several districts for the ensuing year, as follows:

1. John J. Machen, Detroit, Mich.
2. Wm. Burris, Jackson, Mich.

3. J. A. Hach, Coldwater, Mich.
4. J. D. Clement, Kalamazoo, Mich.
5. H. J. Ringold, Grand Rapids, Mich.
6. J. D. Robison, Flint, Mich.
7. Frank N. Mosher, Port Huron, Mich.
8. F. J. Bricault, Saginaw, Mich.
9. E. C. Below, Manistee, Mich.
10. M. C. Empey, Bay City, Mich.
11. A. W. Peck, Traverse City, Mich.
12. W. G. Tapert, Sault Ste Marie, Mich.

The report of the Committee on Vice Presidents was adopted.

Mr. Hoffman: Regarding the scheme for upbuilding or increasing the membership of the Michigan Knights of the Grip, there is a gentleman in this room who is one of the oldest members of the organization. He has been working on this proposition for some time and has had the assistance of one of the best organizers and advertisers there is in the State of Michigan, if he does live in Kalamazoo, and I want to introduce to you Brother Cowing, who will explain this scheme to you.

Mr. Cowing: I think I have thought of a scheme that will help in increasing the membership of the Michigan Knights of the Grip. In all business, advertising pays if along the proper lines. There is no reason that I can see why this organization should not have ten times the number of members it has to-day. The reason I think is because the traveling men of the State of Michigan do not understand what this organization has done for traveling men. My idea is to have a circular printed, have it short, but give the facts concerning the Michigan Knights of the Grip, the objects of the organization, what we have accomplished for the traveling men in the way of legislation, improvement of hotels, transportation, etc. This letter can be sent to the post secretaries and in turn mailed out to every traveling man in the State. Let that letter soak in for thirty or sixty days, then send out a follow-up letter along different lines and enclose an application blank. My idea is to have every traveling man in the State understand what this organization has done, what it wishes to do and what it can do. Then when you approach a man and ask him to join this organization, he is in a receptive mood. This is merely a suggestion. I will gladly draw this up as I think it should be and submit it to the Board of Directors and if it isn't what we want, don't adopt it, but something must be done. This organization must not go down now.

Brother Cowing was requested to frame up such a letter and the Board of Directors requested to send same out to the different posts.

Mr. Hammell: I want to thank President Caswell for calling on me to preside at this convention. I wish to thank the members of the convention for the interest they have taken and for the respect they have shown me. I want to compliment the members here for the earnest work

they have done and for putting their shoulders to the wheel and putting this organization on a basis where, I think, we can continue. I think it very proper at this time to turn the chair over to the President that he may turn it over to the President-elect.

Each member present pledged himself to secure five new members in 1913.

The Legislative Committee was instructed to do all in their power to get legislation passed at the next Legislature favorable to the traveling men, particularly in regard to the hotel inspection law that will come up at that time.

Motion made, supported and carried that the Board of Directors be empowered to use any money in the Employment and Relief Fund for the purpose of helping to pay any death claims and that this money be transferred from the Employment and Relief Fund to the Death Benefit Fund for that purpose.

A vote of thanks was extended Brother Hammell for presiding at this convention.

It being understood that Brother Hammell was in line to receive an appointment from Governor-elect Ferris, a motion was adopted that this convention endorse Brother Hammell for any office extended to him by the new Governor.

The convention then adjourned.

The Entertainment Feature.

One of the most pleasing features of the convention was the banquet given by Post K at the Burdick House on Friday evening. The banquet tables were artistically arranged and the setting was thoroughly characteristic of the good taste of the house. Rev. Frank A. Roudenbush invoked divine blessing, when F. H. Bowen assumed the dual duties of chairman of the Post and toastmaster. E. A. Stowe, of Grand Rapids, was the first speaker. His remarks were brief, closing with a conundrum which he asked the traveling men present to assist him to solve.

James F. Hammell, of Lansing, was the next speaker. His talk was thoughtful and suggestive, interspersed with pleasant stories illustrating his text.

The next speaker was Rev. P. D. Dunigan, Mayor of Lapeer and pastor of the Catholic church at that place. He was once a circuit rider in the Thumb district and while so engaged formed the acquaintance of a large number of traveling men. This gave him a text from which to make one of the most inspiring addresses ever delivered to traveling men.

E. C. Adams, of Detroit, whose reputation as a slight of hand performer is world wide, gave a number of mystifying exhibitions which greatly pleased the audience.

The affair closed with the singing of familiar songs by members of the gifted Bowen family. The songs were well received and if the wishes of the audience had been consulted, this feature of the entertainment

would have been continued until day break.

Altogether Kalamazoo scored a great success as an entertainer and added to its long list of achievements in that direction.

Some Interesting Features of the New Law.

Uncle Sam has a New Year's gift for everybody, and it will be delivered to the one hundred million people of the United States promptly on the stroke of 12 next Tuesday night.

Just as the old year flits out Uncle Sam will turn over a new leaf and try something he has never attempted before. It is as big a job as he ever tackled, not excepting even the Panama Canal. He will become the official parcel carrier for his millions of people, and he will save them vast amounts of money that heretofore have gone into the treasure chests of private concerns.

Hence the New Year's gift of the parcel post. It is already for presentation, and it is equipped with a diagram that explains to the recipient how it is to be used. And with it all goes Uncle Sam's package lugging machinery of 1,435,000 miles of delivery routes, 285,000 employes and 60,000 postoffices.

Perhaps you are anxious to try Uncle Sam's new business venture on the first day of the new year. Being a big undertaking, it is governed by a mass of rules. But these are more numerous than perplexing, and the procedure of sending a package via Uncle Sam's parcel post is only a trifle more complex than that of mailing a letter.

In the first place, you must exercise discretion as to the nature of the commodity you wish to send to the cousin in Nevada or the friend in Grandville. There are some things Uncle Sam positively refuses to handle in his parcel post service. But he is not unreasonable about it, for the articles he has stigmatized as contraband are exactly those which you would be the least apt to send, and among them are such things as infernal machines, poisons, live reptiles, explosives, deadly weapons, and all matter that is unmailable under the postal regulations.

Second, your parcel must not weigh more than eleven pounds, nor must it be more than six feet long and around. To determine whether your package comes within this dimension you may take a string seventy-two inches long and wind it once around the parcel and then lengthwise across the top. If the string is long enough the package is within the limit.

It will not do to drop your parcel in the nearest mail box, but it must be deposited either at the central postoffice or at one of the branch stations. This is to give the parcel post clerks an opportunity to ascertain that the parcel contains no unmailable matter and that it is properly wrapped. Neither may ordinary stamps be affixed to the package, for unless it bears special parcel post stamps it will be treated as "held for postage." And the name and address of the sender, preceded by the

word "from," must appear on the wrapping.

Having taken your parcel to the nearest postal station, you wish to know how much postage is required. A letter may be carried for 2 cents anywhere in the postal union, regardless of distance, but Uncle Sam's new parcel post system is based on the zone system and the cost of forwarding packages is determined by the length of the haul. The matter of zones and rates is explained by maps and guides issued by the government and sold through the chief clerk of the postoffice at cost of 55 cents for the guide and 20 cents for the map. Though they may prove a great convenience, it is not necessary to buy these, for the clerk will gladly do your figuring for you and tell you the amount in stamps necessary.

But if you study the map prepared by the Postoffice Department you will find that it is divided into eight zones and that each zone is divided into a number of units. Each unit is half a degree of latitude north and south and half a degree of longitude east and west. There are 5,803 units in the country, and each unit has its own special map. Sounds bewildering, doesn't it? But Uncle Sam will attend to the perplexing features of the system.

In addition to the zone rate Uncle Sam has provided a local rate, applicable within cities, of five cents for each pound or less, plus one cent for each additional pound. Thus a one-pound package may be sent anywhere within the limits of Grand Rapids for five cents, a two-pound package for six cents, a five-pound package for nine cents and an eleven-pound package for fifteen cents. In all cases parcels weighing four ounces or less are mailable at the rate of one cent for each ounce or fraction of an ounce regardless of distance, and parcels weighing more than four ounces are mailable at the pound rate, any fraction of a pound in this case being considered a full pound.

The local rate will be of interest to merchants and those who send

presents within the city of Grand Rapids in that it is cheaper than the regular zone rate.

It is expected that the local parcel post rate will prove very popular next Christmas, for Uncle Sam will not object if you choose to pen a little Christmas sentiment on the wrapper of the parcel. Such inscriptions as "Merry Christmas," "Happy New Year," "With best wishes," and "Please do not open until Christmas," are permissible. All that Uncle Sam asks is that these inscriptions leave sufficient space for a legible address and the necessary stamps.

What You Can Send.

Queen bees, live insects, dried reptiles, eggs, butter, lard, violins, mouth organs, stuffed animals, pepper, snuff, flour, ink powders, pills, soaps, tobacco, patent medicines, clothing, millinery, nursery stock, seeds of fruit, candies, yeast cakes, fresh meats, salted, dried, smoked or cured meats, vegetables and fruits, knives, dressed fowls, fish, berries, "soft" drinks, ice cream, chinaware, toilet articles, bread.

What You Can't Send.

Wine, malt, fermented or intoxicating liquors of any kind. Poisons of any kind. Poisonous animals, insects and reptiles. Explosives and inflammable materials. (These include matches, kerosene oil, gasoline, naphtha, benzine, turpentine, denatured alcohol, etc.) Infernal machines. Chemicals or other devices or compositions that may ignite or explode. Disease germs. Revolvers. Live or dead animals, birds or poultry. (Stuffed animals excepted.) Rawhides, pelts, game or any article having a bad odor. Books and any printed matter. Matter that is manifestly obscene.

Herman Landon.

Our idea of a wealthy man is one who is eager to contribute to a campaign fund.

No man ever assumes the pose of a political reformer as long as he is in office.

Corn on the Ear

The best winter feed for all kinds of stock.

We have an abundant supply of choice yellow ear corn at attractive prices. Write

or wire us for delivered prices on car loads.

Watson-Higgins Milling Co.

Grand Rapids, Mich.



Grand Council of Michigan U. C. T.
 Grand Counselor—John Q. Adams, Battle Creek.
 Grand Junior Counselor—E. A. Welch, Kalamazoo.
 Grand Past Counselor—Geo. B. Craw, Petoskey.
 Grand Secretary—Fred C. Richter, Traverse City.
 Grand Treasurer—Joe C. Wittliff, Detroit.
 Grand Conductor—M. S. Brown, Saginaw.
 Grand Page—W. S. Lawton, Grand Rapids.
 Grand Sentinel—F. J. Moutier, Detroit.
 Grand Chaplain—C. R. Dye, Battle Creek.
 Grand Executive Committee—John D. Martin, Grand Rapids; Angus G. McEachron, Detroit; James E. Burtless, Marquette; J. C. Saunders, Lansing.

Michigan Knights of the Grip.
 President—Frank L. Day, Jackson.
 Secretary and Treasurer—Wm. J. Devereaux, Port Huron.
 Directors—H. P. Goppelt, Saginaw; J. Q. Adams, Battle Creek; John D. Martin, Grand Rapids.

Chirpings From the Crickets.

Battle Creek, Dec. 30—This will be my last letter this year and I hope that 1913 will be full of good news to tell our readers.

We were all glad to read the welcome letter in last week's issue of the Tradesman from Traverse City, written by our Grand Secretary, F. C. Richter. I personally, did not read what the little grievance was, but I do know, from the tone of his letters to the Tradesman, that he must be a natural mixer, good salesman and counselor and an all around good scout.

We are glad to see your lines again, Fred, and don't want any more intermissions.

A Grand Trunk conductor held the lucky number and drew our traveling bag. Norman Riste sold the ticket to the gentlemen.

Bro. Geo. Van Tuyle, now located at Columbus, Ohio, paid Battle Creek a Christmas visit. George lives in the town where Council No. 1 is located, but still stays by his old love, 253. We want you, George, and are sorry you cannot be with us more often.

Mrs. Guy Pfander left for Chicago yesterday in company with her father, M. L. Blakeslee. While Mr. Blakeslee is taking care of his business, Mrs. Pfander will visit friends and relatives.

The writer has noticed that quite a number of good hotels throughout this section have no U. C. T. notice on the office walls regarding the local council, its meeting place, time, etc. I would suggest that our Grand Counselor take this up with our State councils and have a sign placed in hotels, where it is now conspicuous by its absence.

I am in receipt of a letter from one of my brothers, calling my attention to wretched conditions in two hotels he has put up at recently. Inasmuch as I stop with and am a personal friend

of the proprietor of one of these houses, I am not going to report town and house at this writing, but am going to talk with the man and have him clean up.

Our boys are in receipt of a short notice to meet January 1, 1913, signed by the committee. Don't know what it means. Don't know who is back of it, but bet it will be a credit to the Council, whatever it is. Its shortness bespeaks mystery.

Pretty quiet around the hotels these days.

Bro. Bishop and wife leave January 1 for Florida to spend the winter.

J. O. McIntire entertained his brother, sisters and father Christmas day.

A. D. Barnes, Perry, has bought the hotel and is in possession.

Mr. Ewing, senior member of the firm of Ewing & Pierce, Climax, was a holiday visitor to Perry. This is Sim's old home and he was around shaking hands with the town people.

Richard Tobin, with American Tobacco Co., is spending the holidays with his people here.

Richard Mitchell, with Taylor Bros. Co., Inc., goes into the U. C. T.'s at our next meeting. This is the Mr. Mitchell, of Hotel Dalton fame.

R. L. Greenman, (United Confectionery Co.) is a future candidate for our Council.

Robt. Sommers, a Battle Creek boy working out of Wheeling, W. Va., is home to spend the holidays with his people.

Our Grand Counselor, John Q. Adams, had his wife's people up to Christmas dinner.

Clarence Van Liew (Marshall, Field & Co.) is out on a short trip with two trunks. Clarence is having his usually good business.

Orin J. Wright, the merchant prince of Urandale, is the boy who fixed up Bro. R. Hall for his long rough trip at our last meeting. A photo of this candidate in his regalia will be mailed soon to Bro. Orin and if O. K'd by him, will sent to the Supreme office in Columbus, Ohio. Don't let your wife see it, Orin! Secret work, you know. Guy Pfander.

Veteran Traveling Men's Association.

The annual meeting of the Veteran Traveling Men's Association was held at the Hotel Cadillac, Detroit, last Friday afternoon and evening. The Tradesman very much regrets that it was unable to be represented and that it has so far been unable to obtain a report of the meeting. Frank N. Mosher, of Port Huron, was promoted from Vice-President to President. At the banquet in the evening, retiring President Fred H. Clark read the following annual address:

Brother Frank Mosher and myself sat late one night in the writing room of the Carroll House, Brown City, some three years ago, thinking of yesterdays and speaking and thinking of the names of the old traveling men that we used to know, that for some reason we do not see or hear of any more, who seemed to have simply dropped out of the ranks, and are so soon forgotten when they are gone. The conversation brought up the thought, Why can't we have a veteran commercial travelers' organization? We little realized that we had then and there given birth to one and laid the foundation for this gathering of the clans last year and to-night.

It is a unique order that will perpetuate itself from year to year by new eligible faces, and it is a mighty long step from that little country hotel to this banquet to-night at the Hotel Cadillac. At its tables are the old veterans of the grip, their wives and sweethearts, and that almost indescribable atmosphere of joy, laughter and content that only the old vet can show. And as your retiring President to-night, I am the happiest, proudest man in all old Michigan, Governor Ferris not excepted.

In going through one of these long tunnels on a Colorado railroad last summer, I sat behind a newly married couple. We were some ten minutes going through the tunnel and, while you cannot see anything, your hearing is very acute. As we emerged into the light, the bride was very busy re-arranging her hair and hat, etc., and in order to quiet her a little bit, I made the remark that this tunnel cost nearly \$2,000,000. She hesitated a minute and then remarked: "It is worth it."

Our worthy Secretary, Sam Rinds-koff, and the Executive Committee have just emerged from a two years' experience of hard times in that tunnel of hard work and annoyances, but they have come out to-day and tell me that the results of to-night's banquet are worth it. Brother Rinds-koff, in particular, has worked patiently, artistically and conscientiously and a standing vote of thanks is the least appreciation we can show him.

Those of you who did not attend this afternoon's business meeting and love feast missed and lost ten years of your life. You missed that warm handshake, hearty laugh, nickname, twinkling eye, the old songs and stories and that old red-blooded loyalty that, like vets of sixty-four and sixty-five, was like the living of life all over and over again. One of those inevitable incidents of our organization, and always must be, is the dropping out here and there of some familiar face and form. It always seems to be the one least expected and missed the most, but what a heritage of honor, self sacrifice, what unmeasurable quantities of good nature, charity, smiles and good heartedness, and unselfishness to the core, has that one from whom the grand conductor has taken the last leaf of his life's mileage left for you and me. No bronze statue in a park or marble shaft on a hill can ever perpetuate the memory so

dear and close to the heart as that great, big-hearted traveling man we used to know.

Some rainy day, did you ever rummage over some old trunk or box and find a little old-fashioned daguerreotype of some loved one, and as you looked at it and thought, there was a moistened eye and a tear dropped? Perchance some of you, as you go home to-night, may grasp the hand of someone sitting here and say, "Good night, old scout." There will be a little quivering of the lip, possibly a tear may start, but, brother, those are manly tears, and badges of honor to you and richer and harder to find than the Orders of the Golden Fleece or Roman Eagle.

The Sunshine of Claremont Place.

The Tradesman takes pleasure in presenting herewith a counterfeit presentiment of Richard Smith, better known as Dick, who keeps things lively on Claremont Place. He is the son of Bert R. Smith, general sales manager for the Marshall Furnace Co. Dick is now about 4½ years old and is a prince of good nature. He is a universal favorite among all who know him and those who do not know him can be accommodated on the slightest provocation. Claremont Place without Dick would be like the



Dick Smith.

play Hamlet with Hamlet left out. He has a cheery word and a contagious smile for every one he knows. He also has the natural instinct of the salesman. During the berry season he gets out his wheelbarrow with empty strawberry boxes and imitates the manner of the huckster, offering strawberries for 12 cents a quart. If anybody kicks on the price, he immediately raises his quotations to 18 cents a quart. Like most traveling men, he is a confirmed lady killer. He has already taken on and discarded several girl friends proudly boasting that "We men can get any girl we want." He has early formed several good resolutions, among which are a determination never to chew or smoke, which, of course, will contribute to his popularity with the ladies.

Status of the Local Stock Market.

During the holiday season general trading is usually quiet. There has been quite a tendency to anticipate the January interest and dividend disbursements and re-invest at the prevailing low prices on securities. Attention is being directed to the more conservative investments and there appears an inclination to avoid the semi-speculative issues. Money continues easier and bankers are seeking long time loans at present rates.

American Light & Traction Co. common stock showed a slight improvement, bids being made as high as 405 without bringing out any of the local holdings. The stock now carries two months accrued dividend and investors are unwilling to sacrifice the stock at present prices.

Commonwealth Power Railway & Light Co. preferred continues strong with very few offerings. The common showed very little support the early part of the week but during the last three days the bids stiffened up to 65 and at the close of business none was offered under 66 1/4. It is hoped that some announcement of the company's policy will be forthcoming after the January director's meeting.

United Light & Railway Co. preferred stocks are now quoted ex-dividend and trading is reported in good volume. None of the common is being offered and investors are all watching the market very closely, apparently figuring on making purchases at the first sign of any upward movement. The next quarter should show some very handsome increases in the company's earnings. The next three months developments will materially affect prices of the stock.

Citizens Telephone Co. stock was offered very freely with very few bids. Several good size blocks are to be had at 96-97.

Sugar stock are absolutely without support. Michigan Sugar Co. common is reported traded in as low as 65 and Holland-St. Louis is offered as low as 8.

Both issues of the new Utilities Improvement Co. stocks were soft. The common was very quiet but was quoted nominally at 60-61 1/2. The preferred showed 75 1/2-76 1/2.

The American Public Utilities issues remain unchanged. The first earnings of the combined properties show up very satisfactorily.

C. H. Corrigan.

All a Joke.

Grand Rapids, Dec. 30—I note last week's Wafted Down From Grand Traverse Bay, by our Grand Secretary, Fred C. Richter, in which he says that John D. Martin's article was a joke and is so accepted by him. Under the circumstances, I must treat Brother Richter's letter of December 6 as a joke, in which he said: "Saw your reply to-day in the Tradesman and I assure you, Wilbur, that Mrs. Richter and I wish to thank you from the bottom of our hearts for your kindly interest in this matter. I wired Mr. Martin from Charlevoix, 'Do not ever use my name or make any reference thereto in the Tradesman hereafter.'" As Brother Richter now takes the

matter as a joke, there is nothing left for me to do but to apologize to John D. Martin, which I now do. Go to it, John. Hand them all the stuff you want, but, at the same time, I, personally, have not changed my attitude in the matter. I have always stood for decency and I think such insinuations among the members of our order should not be allowed and I hope this will be a lesson to us all. We should strive to build up, not take down, the standing of the members and the order at large. Wilbur S. Burns.

From Groceries to Gloves and Mittens.

Kalamazoo, Dec. 31—Carl M. Shaw, who has been on the Road for Lee & Cady, leaves the employ of this firm to-day to take a position with the firm of Lucas & Kennedy, of Johnstown, N. Y., manufacturers of the Luken brand of gloves and mittens. He will cover the southern and western territory for this firm, with headquarters at Detroit, at which place Mr and Mrs. Shaw will make their residence. Mr. Shaw has been with Lee & Cady

Death of Well-Known Traveler.

Bay City, Dec. 31—Robert C. Mitchell, one of the best known commercial travelers of the city and who had a wide circle of friends throughout the State, died at his home, 2519 Cherry street, Dec. 26. Mr. Mitchell had been in poor health for the past year, but bore his affliction with a fortitude which won the admiration of his hosts of friends.

Mr. Mitchell was born in Embro, Ont., on Aug. 28, 1873, and came to Port Huron when 16 years of age, where he had resided up to the time of his death. During his business career he was associated with Dean & Brown, of the north end, W. D. Smith, and for a time conducted the Queen Anna grocery. For the past fourteen years he had been in the employ of Geo. C. Wetherbee & Co. of Detroit, as their traveling representative.

Mr. Mitchell was a member of the Pine Grove Lodge, F. & A. M., Woodmen of the World, Knights of the Grip, and the United Commercial

of Thomas Berry, George H. Russel, Edwin Lodge, E. W. Pendleton and Mr. Blair.

Messrs. Berry and Pendleton will be Vice Presidents; Mr. Russel, Treasurer, and Mr. Lodge Secretary. F. L. Colby has been selected for Assistant Secretary and W. R. Carnegie for Assistant Treasurer. James S. Stevenson will be General Manager.

Look Out For Him.

Otsego, Dec. 31—J. E. Belland, for some time past in charge of the Ludwig restaurant on the north side, shook the dust of Otsego off his feet last Friday night.

In the early evening he went to a local clothing store and took home a fine suit of clothes and a rain coat on approval. They evidently suited him for he took them with him.

Belland wasn't missed until the next day, so he had a good start.

He owed for rent and many other accounts about town we are told.

The local authorities notified police in neighboring cities, but Belland has not been heard from.

A Stanton correspondence writes: This community was greatly shocked Thursday morning by the sad news that Charles T. Cadwell had passed away at Butterworth Hospital, Grand Rapids, after an illness of only four days. He was traveling salesman for the Jell-o Co., and went from Flint to Grand Rapids Saturday to spend holiday week with Mrs. Cadwell, who was spending the winter there. He had been having intestinal trouble for a week or more, but was able to keep at his work. On Sunday he experienced a good deal of pain and on Monday became much worse. Dr. R. L. Bentley, of this city, was called by phone and went to see him Monday night, returning Tuesday afternoon. He pronounced Mr. Cadwell's condition very critical, diagnosing the disease as an ulcer of the intestines. Mr. Cadwell became much worse Tuesday night and on Wednesday was taken to the hospital.

Judd E. Houghton, of East Jordan, has secured a position as traveling salesman for the Iroquois Manufacturing Co., of Cleveland, whose lines are paints, lubricants and automobile supplies.

William Frederick Blake, manager of the tea department of the Judson Grocer Company, is spending three days among the tea factors of Chicago.

Samuel R. Evans (Renfro Bros. Co.) has returned from a three months' trip through the West in the interest of his house.

A little learning is not as dangerous as the big conceit that goes with it.

Save your money and the chances are you will never regret it.

Marriage may neither form one's character or reform it.

The man who is ornamental and not useful is a nuisance.

Elastic currency is what a man pays for his suspenders.

Here's What You Must Figure Out—Rates of Postage for Various Weights and Distances

WEIGHT.	—First zone—								
	Local rate.	Zone rate.	Second zone rate.	Third zone rate.	Fourth zone rate.	Fifth zone rate.	Sixth zone rate.	Seventh zone rate.	Eighth zone rate.
One pound.....	\$0.05	\$0.05	\$0.06	\$0.07	\$0.08	\$0.09	\$0.10	\$0.11	\$0.12
Two pounds.....	.06	.08	.10	.12	.14	.16	.19	.21	.24
Three pounds.....	.07	.11	.14	.17	.20	.23	.28	.31	.36
Four pounds.....	.08	.14	.18	.22	.26	.30	.37	.41	.48
Five pounds.....	.09	.17	.22	.27	.32	.37	.46	.51	.60
Six pounds.....	.10	.20	.26	.32	.38	.44	.55	.61	.72
Seven pounds.....	.11	.23	.30	.37	.44	.51	.64	.71	.84
Eight pounds.....	.12	.26	.34	.42	.50	.58	.73	.81	.96
Nine pounds.....	.13	.29	.38	.47	.56	.65	.82	.91	1.08
Ten pounds.....	.14	.32	.42	.52	.62	.72	.91	1.01	1.20
Eleven pounds.....	.15	.35	.46	.57	.68	.79	1.00	1.11	1.32

This table is applicable to parcels weighing more than four ounces. These are mailed at the pound rate, and any fraction of a pound is considered a full pound. Parcels weighing four ounces or less may be mailed at the rate of 1 cent for each ounce or fraction of an ounce regardless of distance.

for the last ten years, taking a position with the local branch at the time of their purchase of the B. Desenberg & Co. business. He leaves a large number of friends in this city who wish him the best of success in his new position. Mr. Shaw is a member of Kalamazoo Council, No. 156, serving on the Executive Committee of the Council.

His place with Lee & Cady has been taken by John A. Verhage, who has been in the office of the firm for some time. Charles Blackwood, of Paw Paw, comes to take the position in the office made vacant by the resulting changes there.

A Detroit correspondent writes: G. P. Kimball, who was associated with French, Shriner & Urner for some time, and more recently with Hanan & Son at their Dearborn street store, is now a "knight of the grip." He is traveling with a slipper line and he reports business very satisfactory. The elder Mr. Kimball is also a traveling man and father and son make their trips together.

A creased hat and a cigarette never made a real man.

Travelers. He is survived by a widow and one daughter, Elizabeth, aged 6 years, Mrs. Mitchell, mother of the deceased, and four brothers and sisters as follows: Mrs. W. J. Wood, Amadore; Mrs. N. Schell, Lansing; Mrs. A. Button, Saginaw; Mrs. C. Scupholm, Battle Creek; Hugh and James Mitchell, Rayside, Ont.; George and Charles Mitchell, Brantford, Ont.

The funeral will be held from the residence, 2519 Cherry street, Saturday, at an hour to be announced later.

Capital Stock is Now \$3,000,000.

Detroit, Dec. 31—Berry Bros., Ltd., established for more than a half century, goes out of business to-day. The concern, from the time it was founded in 1858, by Joseph H. Berry, to this day, has operated as a limited partnership. Jan. 1, the company will resume business as a \$3,000,000 corporation, to be known as Berry Brothers, having \$1,500,000 preferred stock and common stock of a like amount.

The old company had common stock to the amount of \$1,000,000 and a surplus of \$2,000,000.

Frank W. Blair, formerly chairman, will be President of Berry Brothers. The board of directors will consist

THE PERSONAL SIDE.

Appreciation of the Late Charles S. Hazeltine.

I notice in the issue of the Tradesman under date of December 25th that you announce that upon January 1, I will express in that paper my appreciation of the life and character of the late Dr. Hazeltine. I thank you for this opportunity, yet I realize that I am somewhat constrained when I undertake the task. My business relations, to say nothing of social intercourse with him, was such that in order to express myself I feel very keenly the fact that it would be difficult without entering largely into the personal element and moulding my expressions by sentiment.

I first knew Dr. Hazeltine about fifteen years ago when I came to Grand Rapids to make a business engagement with him which has endured since that time. We were strangers to each other, except by recommendation, but after a conference of a day I was impressed with the fact that I had met a man who rightly inherited his position among strong men. When I had visited with him for a length of time I, also, recognized that toward the world he was democratic. More than all this, I realized that I had met a man who was accomplished not only in a profession, but that he knew the arts and sciences of the every day life of humanity. More than this, I readily understood that he had a power of mind, a concentration and sweep of vision that are scarcely ever given to one individual. From the aristocratic side of his life he carried himself before the world discreetly, courteously and as a gentleman. His acquaintance was not extended and he was best and only known to his friends.

I can truly say of him, according to the old adage, that "it is better to have loved and lost than never to have loved at all." This saying seems somewhat cruel, yet at the same time, considering the ways of the world and the destinies that are above us and about us, it is only in the close relations of life that we know our fellow men and we know them best either in the trials and achievements of the profession or the business life, or in the tests that are put upon them in affliction and adversity. Men who measure up to this scale are the princes among men and give to the world a strength that is not born of weakness.

I have said that he was democratic and my experience with him for fifteen years has led me to know that he was that in the true sense of the word. It is sometimes a difficult thing for a man to overlook the foibles and the weaknesses and the shortcomings of other men and at the same time be charitable and preserve a confidence and a faith that is sufficient to their own lives. He believed in the mental, moral, physical, and financial success of all men. He gloried in these achievements and he regretted and expressed his sorrow at the failure of any and all men in the ordinary walks of life.

This principle was best illustrated by him when he voluntarily and from his own good heart placed the business of which he was President for so many years upon a co-operative basis, recognizing the fact that the principle of democracy in the hands of co-operation had developed with the years an advancement in the work of men and that a reasonable share of success belongs to those who contribute toward that end.

A fair amount of success was meted out to him in the pursuits of a business life and he was not only a decisive but a complete substantiation of the prevailing idea to-day that a business man should be fortified with the best possible education and mental training that the individual can obtain. Dr. Hazeltine began life in the professional field. Later business pursuits attracted his attention and that training which he had received in his professional life, and the workings of his powerful mind made him a giant in the consideration of business propositions, and where other men would shrink he had full strength and courage for the future because from his very training and his mental ability he foresaw the future from the general trend of circumstances and events, and it made possible for him beyond the ability of the ordinary man.

For many years his position with our company was beyond the necessity of any detail on his part, but his general management, his courtesy and his good will to those who were in his employ were universal, and by these he possessed the ability to get about him men who have been with him for many years and who would remain with him for years to come.

Dr. Hazeltine has left behind him a monument which others are called upon now to maintain and keep sacred to his memory. It is well said nowadays that the greatest thing a man can have is a friend. I have lost a friend, tried and true, through the years of my contact with him, and all of those connected with our company have lost a friend. The adage may be good "that it is better to have loved and lost than never to have loved at all," but it is very difficult to realize the force of this experience. A good man has gone. We loved him for his gentlemanly qualities, his kindness, his courtesy, his power and his influence among us. The leaves of the forest have faded, his chair is vacant, but his memory shall be kept ever green with us all.

Lee M. Hutchins.

Pro and Con Women in Pharmacy.

Woman's entrance into nearly every professional and commercial activity has become so general as almost to cease to excite comment. We men are being crowded this way and that until it seems that there is but one line on which we have a "cinch." But science is making such strides of late that I sometimes fear that even that concession may some day be denied us.

In some quarters there is a prejudice against women engaging in the active practise of pharmacy, and those

who would fence her off from the sacred precincts of the prescription counter advance some specious, if not convincing, arguments to support their views.

It grieves me to admit it, but the chief support for the arguments of the "antis" is based upon that ancient libel of the fair sex—their tendency to "let their right-hand neighbor know what the left one doeth." Startling ramifications are unearthed by these "Heralds of Alarm" and the awful possibilities suggested are enough to cause our revered Aesculapius to assemble his crumbling bones and come a resurrected rescuer to the defence of his invaded profession.

Pen pictures are painted by these apostles of apprehension, and it does not require a very vivid imagination on the part of the average pharmacist to surmise what some of the more serious situations might be. How be it, such views may be shared by a slight majority of the sober-minded.

Some of the less serious possibilities suggested as arguments against the entrance of women into the pharmaceutical profession may be worthy of individual mention merely as a hint of the dark depths of the awful abyss upon which it is claimed by some that the theoretical feet of our profession are trembling. Around every afternoon tea-table would fly suggestive queries. The mysteries of many a female complexion and form would become public gossip, and many a society Helen would be stripped—figuratively—of her most conspicuous allurements. Numberless men hiding their hirsute poverty, mayhap but temporarily, under a cleverly adjusted toupee, would certainly find their paucity public by reason of an unguarded prescription for hair grower.

Sweeping changes in advertising would become necessary to shield the sensitive purchaser. We would see placards announcing "Arsenic Wafers for Moles and Warts—guaranteed not to harm the complexion," "Use I. Q. S. in simple elixir for sprains," and thus it would go ad infinitum, ad nauseam.

Understand me, friends, I am merely quoting from the arguments advanced by the other side. They do not represent my views. Were it a fact, instead of a freak of fiction, that the above results would follow a very general usurpation of the profession of pharmacy by woman, then I maintain that possibility of such publicity, as imagined above, would have a highly beneficial effect on the moral average of the community. The fear of the finger of scorn would cause many of the weak, the loose, the vain, the hypocrite, to pause before entering on or continuing in a course, the resultant penalty of which would tend to expose them to the odium and ostracism which the public knows only too well how to administer.

But I make bold to discard the whole fanciful tissue of hectic hypotheses which have been suggested in my preceding remarks. Woman is not a gossip nor a peddler of professional secrets. Why, some of the closest mouths I have ever come in contact with belonged to the fair sex. I speak figuratively, of course. Wom-

an can know more things and tell less than we men, and this is how she keeps us guessing most of the time. If she would only tell us more, some of us might be relieved of considerable suspense regarding the possibility of "storms" and of other feminine atmospheric phenomena.

Woman is gaining wisdom. For ages she was submissive, then imitative, now she is originitive, and, if she continues, she will become superlative in poor man's own realm besides opening up new, wider and grander vistas of activity than we ever dreamed of.

In pharmacy, as well as in other professional and mercantile lines, she is giving ever-increasing proof of her ability and adaptability. Wherever she has entered our profession she has "made good" in ample measure. We, of California, are proud of the Woman's Pharmaceutical Association of the Pacific Coast. It is an intelligent, progressive organization, although but in its infancy. I predict for it the acquisition of wide influence, the exploring of new avenues, the raising of the general standard, not only of the profession but of the public's appreciation of the profession, and the attainment of sensible legislation along pharmaceutical lines through their newly-acquired political power.

Woman cradles our wobbly infant forms in her arms and wipes our childhood's tears woman inspires young manhood to achieve and comforts his middle age in his defeats and perplexities. She hallows the declining years when the sun of the hereafter begins to cast its beckoning rays over the eternal hills upon the silver locks of age. Woman is the ministering angel beside the bed of pain and her nurse's insignia is typical of the cross she bears because of devotion to suffering humanity. Woman answers the midnight call of emergency and anxiety as she hastens with medicine and instruments to combat the black demon of disease or to restore the mangled limb to usefulness.

Woman is instructing mankind from infant prayers to pedagogic philosophy. She is competing among the very captains of industry, and many a man of millions has learned to fear and respect the business sagacity of womankind.

Woman has done all this and more; shall she, then, be debarred from the practise of a profession, such as ours, where technical knowledge, skill, accuracy, thoroughness and cool judgment are so indispensable?

No! I say. Fling wide the door of opportunity to the capable, earnest woman who has yet to show that there is any worthy vocation which she cannot fill as well and as satisfactorily as man has ever done.

Woman, thou art welcome to pharmacy. May thy sweet influence and inspiration permeate its halls and bless its disciples!

Clayton K. Smith.

All kinds of preservatives have been thought of to keep things, but none seems just the thing for the man who won't keep his promise.

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.

Table with columns: ADVANCED, DECLINED, and sub-columns for various goods like Wheat, Oats, Raisins, Cheese, Corn Meal, Hides, Roll'd Oats.

Index to Markets

Index to Markets By Columns. Lists categories A through Y and corresponding page numbers for various goods.

Table with columns 1 and 2. Lists various goods such as Ammonia, Axle Grease, Baked Beans, Bath Brick, Biscuits, Breakfast Foods, Brooms, Butter, Canned Goods, Carbon Oils, Catsup, Cheese, Chicory, Chocolate, Clothes Lines, Cocoa, Coffee, Confections, Crackers, Cream Tartar, Dried Fruits, Farinaceous Goods, Fishing Tackle, Flavoring Extracts, Flour and Feed, Fruit Jars, Gelatine, Grain Bags, Herbs, Hides and Pelts, Horse Radish, Jelly, Jelly Glasses, Mapleine, Mince Meat, Molasses, Mustard, Nuts, Olives, Pickles, Pipes, Playing Cards, Potash, Provisions, Rice, Rolled Oats, Salad Dressing, Saleratus, Salt Soda, Salt, Salt Fish, Seeds, Shoe Blacking, Snuff, Soap, Soda, Spices, Starch, Syrups, Table Sauces, Tea, Tobacco, Twine, Vinegar, Wicking, Wodenware, Wrapping Paper, Yeast Cake.

CHEWING GUM. Adams Black Jack, Adams Sappota, Beeman's Pepsin, Chiclets, Colgan Violet Chips, Colgan Mint Chips, Dentyne, Flag Spruce, Juley Fruit, Red Robin, Sen Sen (Jars 80 pcks. \$2.20), Spearmint, Wrigleys, Spearmint, 5 box jars, Spearmint, 3 box jars, Trunk Spruce, Yucatan, Zeno.

CHICORY. Bulk, Red, Eagle, Franck's, Scheuer's, Red Standards, White.

CHOCOLATE. Walter Baker & Co., German's Sweet, Premium, Caracas, Hershey's, Hershey's Milk, Walter M. Lowney Co., Premium, 1/4s, Premium, 1/2s.

CLOTHES LINE. No. 40 Twisted Cotton, No. 50 Twisted Cotton, No. 60 Twisted Cotton, No. 80 Twisted Cotton, No. 50 Braided Cotton, No. 60 Braided Cotton, No. 80 Braided Cotton, No. 50 Sash Cord, No. 60 Sash Cord, No. 60 Jute, No. 72 Jute, No. 60 Sisal.

COCOA. Baker's, Cleveland, Colonial, Colonial, Epps, Hershey's 1/2s, Hershey's 1/4s, Huyler, Lowney, Lowney, Lowney, Van Houten, Van Houten, Van Houten, Webb, Wilber, Wilber.

COCOANUT. Dumham's, 1/4s, 5lb. case, 1/4s, 15lb. case, 1/4s, 15lb. case, 1s, 15lb. case, Scalloped Gems, Bulk, pails, Bulk, barrels.

COFFEES, ROASTED. Rio. Common, Fair, Choice, Fancy, Peaberry, Santos. Common, Fair, Choice, Fancy, Peaberry, Maracaibo.

COFFEES, ROASTED. Fair, Choice, Mexican, Guatemala, Java, Private Growth, Mandling, Aukola.

COFFEES, ROASTED. Short Bean, Long Bean, H. L. O. G., Bogota, Fair, Fancy, Exchange Market, Steady, Spot Market, Strong, Package, New York Basis, Arbuckle, Lion, McLaughlin's XXXX, McLaughlin's XXXX sold to retailers only, Edam, Sap Sago, Swiss, domestic.

Extract. Holland, 1/2 gro boxes, Felix, 1/2 gross, Hummel's foil, 1/2 gro, Chiclets, 1/2 gro. CONFECTIONS. Stick Candy. Standard, Standard H H, Standard Twist, Jumbo, 32 lb., Extra H H, Boston Cream, Big Stick, 30 lb. case.

Mixed Candy. Grocers, X L O, Special, Conserve, Royal, Ribbon, Cut Loaf, Leader, Kindergarten, French Cream, Hand Made Creams, Premio Cream mixed, Paris Cream Bon Bons.

Fancy-In Pails. Gypsy Hearts, Coco Bon Bons, Fudge Squares, Peanut Squares, Sugared Peanuts, Salted Peanuts, Starlight Kisses, Lozenges, plain, Champion Chocolate, Eclipse Chocolates, Bureka Chocolates, Champion Gum Drops, Anise Squares, Lemon Sours, Imperials, Ital, Cream Bon Bons, Golden Waffles, Red Rose Gum Drops, Auto Kisses, Coffy Toffy, Molasses Mint Kisses.

Fancy-In 5lb. Boxes. Old Fashioned Molasses Kisses, Orange Jellies, Lemon Sours, Old Fashioned Horehound drops, Peppermint Drops, Champion Choc Drops, H. M. Choc. Lt. and Dark, No. 12, Biter Sweets, Brilliant Gums, Cryst, A. A. Licorice Drops, Lozenges, printed, Lozenges, plain, Imperials, Mottoes, G. M. Peanut Bar, Hand Made Crms, Cream Wafers, String Rusk, Wintergreen Berries.

Pop Corn. Cracker Jacks, Giggles, 5c pkg., Oh My 100s.

Cough Drops. Putnam Mental, Smith Bros.

NUTS-Whole. Almonds, Tarragona, Almonds, Drake, Almonds, California, soft shell, Brazils, Filberts, Cal. No. 1, Walnuts sft shell, Walnuts, Marbot, Table nuts, fancy, Pecans, medium, Pecans, ex. large, Hickory Nuts, per bu., Ohio, Cocoanuts, Chestnuts, New York, State, per bu., Salted Peanuts.

Shelled. Spanish Peanuts, Pecan Halves, Walnut Halves, Filbert Meats, Alicante Almonds, Jordan Almonds, Peanuts, Fancy H P Suns, Roasted, Choice, raw, H. P. Jumbo.

CRACKED WHEAT. Bulk, 24 2lb. pkgs.

CRACKERS. National Biscuit Company Brands. Butter. N. B. C. Sq. bbl. 7 bx. 6 1/2, Seymour, Rb. bbl. 7 bx. 6 1/2, Soda, N. B. C. boxes, Premium, Select, Saratoga Flakes, Zephyrette, Oyster, N. B. C. Picnic boxes, Gem, boxes, Shell.

Sweet Goods. Animals, Armada Cakes, Atlantics, Atlantics Assorted, Avena Fruit Cakes, Bonnie Doon Cookies, Bonnie Lassies, Brittle Fingers, Bumble Bee, Cameo Biscuit, cans, Cameo Biscuit Asstd, cans, Cameo Biscuit Choco-late, cans, Cartwheels Assorted, Cecelia Biscuit, Chocolate Bar, cans, Chocolate Drops, Chocolate Drip Centers, Choc. Honey Fingers, Chocolate Rosettes, cn, Circle Honey Cookies, Cracknels, Crackmeal, Crystal Rosettes, Coconut Taffy Bar, Coconut Drops, Coconut Macaroons, Coconut Hon. Fingers, Coconut Hon. Jumb's, Coffee Cakes, Plain, Coffee Cakes, Iced, Crumpets, Diana Marshmallow Cakes, Dinner Biscuit, Dixie Sugar Cookies, Extra Wine Biscuit, Family Cookies, Fancy Ginger Wafers, Fig Cake Assorted, Fig Newtons, Fluted Coconut Bar, Frosted Creams, Frosted Ginger Cookie, Fruit Lunch, Iced, Gala Sugar Cakes, Ginger Gems, Iced, Ginger Gems, Iced, Graham Crackers, Ginger Snaps Family, Ginger Snaps N. B. C., Round, Ginger Snaps N. B. C., Square, H. H. Cookies, Sugar, Plain, H. H. Cookies, Sugar, Iced, H. H. Cookies, Molasses, Iced, Household Cookies, Household Cookies, Iced, Household Cookies, Molasses, Plain, Hippodrome Bar, Honey Fingers As. Ice, Honey Jumbles Iced, Assorted, Honey Jumbles, Plain, Honey Flakes, Imperial, Jack Frost Gems, Jubilee, Jubilee Mixed, Kream Klips, Lady Fingers Sponge, Leap Year Jumbles, Lemon Biscuit Square, Lemon Thins, Lemon Wafers, Lemona, Mace Cakes, Mandalay, Mary Ann, Marshmallow Coffee, Cake, Marshmallow Walnuts, Medora, Molasses Cakes, Molasses Fruit Cookies, Iced, Molasses Sandwich, Mottled Squares, N. B. C. Honey Cakes, Iced, Oatmeal Crackers, Orange Gems, Orange Sponge Layer, Cakes, Penny Assorted, Peanut Gems, Picnic Mixed, Pilot Bread, Pineapple Cakes, Pretzels, Hand Made, Pretzels, Medley, Pretzelletes, Hand, Md, Pretzelletes, Mac. Md, Raisin Cookies, Raisin Gems, Raspberry Cakes, Reverses Assorted, Rittenhouse Fruit Biscuit, Royal Lunch, Royal Toast, Rube, Saltines, (Former name Zephyrettes), Sea Foam Biscuit, Spiced Currant Cakes, Spiced Ginger Cakes, Spiced Ginger Cks Iced, Sugar Fingers, Sugar Scrimp, Sugar Squares, large, or small, Sultana Fruit Biscuit, Sunnyside Jumbles.

6

Superba 8 1/2
Triumph Cakes 16
Vanilla Wafers 17
Wafer Jumbles cans: 18
Waverly 10

In-er Seal Goods

Albert Biscuit 1.00
Animals 1.00
Arrowroot Biscuit 1.00
Baronet Biscuit 1.00
Bremner's Butter 1.00
Wafers 1.00
Cameo Biscuit 1.50
Cheese Sandwich 1.50
Chocolate Wafers 1.00
Cocanut Dainties 1.00
Dinner Biscuits 1.50
Faust Oyster Crackers 1.00
Fig Newton 1.00
Five O'clock Tea 1.00
Frotana 3.00
Fruit Cake 2.00
Ginger Snaps, N. B. C. 1.00
Graham Crackers, Red Label, 10c size 1.00
Graham Crackers, Red Label, 5c size 50
Lemon Snaps 1.00
Oatmeal Crackers 1.00
Old Time Sugar Cook 1.00
Oval Salt Biscuit 1.00
Oysterettes 50
Premium Sodas 1.00
Pretzelletes, Hd. Md. 1.00
Royal Toast 1.00
Rykon Biscuit 1.00
Saltine Biscuit 1.50
Saratoga Wafers 1.50
Social Tea Biscuit 1.00
Sultana Fruit Biscuit 1.50
Soda Crackers N B C 1.00
Soda Crackers Select 1.50
S. S. Butter Crackers 1.50
Uneeda Biscuit 1.00
Uneeda Jincer Wafers 1.50
Uneeda Lunch Biscuit 1.00
Vanilla Wafers 1.00
Water Thin Biscuit 1.00
Zu Zu Ginger Snaps 50
Zwieback 1.00

Other Package Goods

Barnum's Animals 50
Chocolate Tokens 2.50
American Beauty 2.50
Ginger Snaps 2.50
Butter Crackers, NBC family package 2.50
Soda Crackers, NBC family package 2.50
In Special Tin Packages. Per doz. 2.50
Festino 1.00
Minaret Wafers 2.50
Nabisco, 2c 1.00
Nabisco, 10c 1.00
Champagne Wafer 2.50
Per tin in bulk
Sorbetto 1.00
Nabisco 1.75
Festino 1.50
Bent's Water Crackers 1.40

CREAM (ARTAR

Barrels or drums 33
Boxes 34
Square Cans 36
Fancy caddies 41

DRIED FRUITS

Evapor'd, Choice bulk 7
Evapor'd, Fancy pkg. 8 1/2
California Apricots 12@14
Corsican Citron 15
Imp'd 1 lb. pkg. 9 1/2
Imported, bulk 9 1/4

Peaches

Muir's-Choice, 25 lb. b 9
Muir's-Fancy, 25 lb. b 10
Fancy, Peeled, 25 lb. 18

Peel

Lemon, American 12 1/2
Orange, American 12 1/2

Raisins

Cluster, 20 cartons 2.25
Loose Muscatels 3 Cr 5 1/2
Loose Muscatels 4 Cr 6
L. M. Seeded, 1 lb. 7@7 1/2

California Prunes

90-100 25lb. boxes. @ 6
80-90 25lb. boxes. @ 6 1/2
70-80 25lb. boxes. @ 7
60-70 25lb. boxes. @ 7 1/2
50-60 25lb. boxes. @ 8
40-50 25lb. boxes. @ 9

FARINACEOUS GOODS

Beans

Dried Lima 7
Med. Hand Picked 2.45
Brown Holland 2.75

Farina

25 1 lb. packages 1.50
Bulk, per 100 lbs. 4.00
Original Holland Rusk Packed 12 rolls to container 3 containers (36) rolls 2.85
5 containers (60) rolls 4.75

Hominy

Pearl, 100 lb. sack 2.00
Maccaroni and Vermicelli Domestic, 10 lb. box 60
Imported, 25 lb. box 2.50

Pearl Barley

Chester 3.00
Empire 3.75

7

Green, Wisconsin, bu. 2 30
Green, Scotch, bu. 2.25
Split, lb. 5

Sago

East India 5
German, sacks 5
German, broken pkg.

Taploca

Flake, 100 lb. sacks .5
Pearl, 130 lb. sacks .5
Minute, 36 pkgs. 2.25
Minute, 36 pkgs. 2.75

FISHING TACKLE

1/4 to 1 in. 6
1/4 to 2 in. 7
1/4 to 2 in. 9
1/2 to 2 in. 11
2 in. 15
3 in. 20

Cotton Lines

No. 1, 10 feet 5
No. 2, 15 feet 7
No. 3, 15 feet 9
No. 4, 15 feet 10
No. 5, 15 feet 11
No. 6, 15 feet 12
No. 7, 15 feet 15
No. 8, 15 feet 18
No. 9, 15 feet 20

Linen Lines

Small 20
Medium 26
Large 34

Poles

Bamboo, 14 ft., per doz. 55
Bamboo, 16 ft., per doz. 60
Bamboo, 18 ft., per doz. 60

FLAVORING EXTRACTS

Jennings D C Brand Terpeness Extract Lemon No. 1 F box, per doz. 75
No. 2 F box, per doz. 90
No. 4 F box, per doz. 1.75
No. 3 Taper, per doz. 1.75
2 oz. Flat, F M per dz. 1.50

Jennings D C Brand Extract Mexican Vanilla

No. 1 F Box, per doz. 90
No. 2 F Box, per doz. 1.40
No. 4 F Box, per doz. 2.25
No. 3 Taper, per doz. 2.00
2 oz. Flat F M per dz. 2.00

FLOUR AND FEED

Grand Rapids Grain & Milling Co. Winter Wheat. Purity Patent 5 70
Seal of Minnesota 5 00
Sunburst 4 80
Wizard Flour 5 40
Wizard Graham 5 60
Wizard Gran. Meal 4 60
Wizard Buckwheat 6 00
Rye 4 40
Valley City Milling Co. Lily White 5 70
Light Loaf 5 10
Golden Sheaf Flour 4 30
Granena Health 2 40
Gran. Meal 1 60
Bolted Med. 1 50
Voigt Milling Co. Graham 4 60
Voigt's Crescent 5 50
Voigt's Flourroit 5 50
Voigt's Hygienic 4 60
Voigt's Royal 5 90
Watson-Higgins Milling Co. Perfection Flour 5 50
Tip Top Flour 5 10
Golden Sheaf Flour 4 30
Marshall's Best Flour 4 85
Worden Grocer Co. Quaker Paper 5 20
Quaker Buckwheat bbl 5 40
Quaker, Buckwheat, 5 50
Kansas Hard Wheat Worden Grocer Co. American Eagle, 1/8 s 5 10
American Eagle, 1/4 s 5 00
American Eagle, 1/2 s 4 90
Spring Wheat. Roy Baker Golden Horn, family 5 00
Golden Horn, bakers 4 90
Wisconsin Rye 4 00
Judson Grocer Co. Ceresota, 1/8 s 5 50
Ceresota, 1/4 s 5 70
Ceresota, 1/2 s 5 60
Worden Grocer Co. Wingold, 1/8 s cloth 5 40
Wingold, 1/4 s cloth 5 30
Wingold, 1/2 s cloth 5 20
Wingold, 1/4 s paper 5 25
Wingold's 1/4 s paper 5 20
Bakers' Patent 5 05
Wykes & Co. Sleepy Eye, 1/8 s cloth 5 50
Sleepy Eye, 1/4 s cloth 5 40
Sleepy Eye, 1/2 s cloth 5 30
Sleepy Eye, 1/4 s paper 5 30
Sleepy Eye, 1/2 s paper 5 30
Bolted Med. 4 20
Golden Granulated 4 40
Wheat Red 1 06
White 1 05
Oats Michigan carlots 36
Less than carlots 38
Corn Carlots 52
Less than carlots 56
Hay Carlots 15 00

8

Less than carlots ... 17 00
Bean, Feed. Street Car Feed. 33
No. 1 Corn & Oat Feed 33
Cracked corn 32
Coarse corn meal 32

FRUIT JARS

Mason, pts., per gro. 5 10
Mason, qts., per gro. 5 50
Mason, 1/2 gal. per gro. 7 60
Mason, can tops, gro. 1 40

GELATINE

Cox's, 1 doz. large 1.75
Cox's, 1 doz. small 1.00
Knox's Sparkling, doz. 2.50
Knox's Sparkling, gr. 14 00
Knox's Acidu'd. doz. 1.25
Nelson's 1.50
Oxford 75
Plymouth Rock, Phos. 1 25
Plymouth Rock, Plain 90

GRAIN BAGS

Broad Gauge 18
Amoskeag 19

HERBS

Sage 15
Hops 15
Laurel Leaves 15
Senna Leaves 25

HIDES AND PELTS

Hides Green, No. 1 11
Green, No. 2 10
Cured, No. 1 12 1/2
Cured, No. 2 11 1/2
Calfskin, green, No. 1 15
Calfskin, green, No. 2 13 1/2
Calfskin, cured, No. 1 16
Calfskin, cured, No. 2 14 1/2

Pelts

Old Wool @ 30
Lambs 50@1 00
Shearlings 50@1 00

Tallow

No. 1 @ 5
No. 2 @ 4

Wool

Unwashed, med. @ 20
Unwashed, fine @ 15

HORSE RADISH

Per doz. 90

JELLY

5lb. pails, per doz. 2 20
15lb. pails, per pail 48
30lb. pails, per pail 90

JELLY GLASSES

1/2 pt. in bbls, per doz. 15
1/2 pt. in bbls, per doz. 16
3/4 oz. capped in bbls, per doz. 18

MAPLEINE

2 oz. bottles, per doz. 3 00

MINCE MEAT

Per case 2 85

MOLASSES

New Orleans Fancy Open Kettle 42
Choice 35
Good 22
Fair 20
Half barrels 2c extra

MUSTARD

1/4 lb. 6 lb. box 16

OLIVES

Bulk, 1 gal. kegs 1 05@1 15
Bulk, 2 gal. kegs 95@1 10
Bulk, 5 gal. kegs 90@1 05
Stuffed, 5 oz. 90
Stuffed, 8 oz. 1.35
Stuffed, 14 oz. 2.25
Pitted (not stuffed) 2.25
14 oz. 2.25
Manzanilla, 3 oz. 90
Lunch, 10 oz. 1.35
Lunch, 16 oz. 2.25
Queen, Mammoth, 19 oz. 4.25
Queen, Mammoth, 28 oz. 5.75
Olive Chow, 2 doz. cs, per doz. 2.25

PICKLES

Medium Barrels, 1,200 count .7 75
Half bbls., 600 count 4 38
5 gallon kegs 2 00
Small Barrels 9 50
Half barrels 5 25
5 gallon kegs 3 00
Gherkins Barrels 14 50
Half barrels 7 75
5 gallon kegs 3 00
Sweet Small Barrels 14 50
Half barrels 8 00
5 gallon kegs 3 25

PIPES

Clay, No. 216, per box 1 75
Clay, T. D., full count 60
Cob 90

PLAYING CARDS

No. 90, Steamboat 75
No. 15, Rival, assorted 1 25
No. 20, Rover, enam'd 1 50
No. 572, Special 1.75
No. 98 Golf, satin fin. 2 00
No. 808, Bicycle 2.00
No. 632, Tour'n't whist 2 25

POTASH

Babbitt's 4 00

PROVISIONS

Barreled Pork Clear Back .. 22 00@23 00

9

Short Cut Clear 21 00@21 50
Bean 19 50@20 00
Brisket, Clear 22 00@23 00
Pig 23 00
Clear Family 26 00

Dry Salt Meats

S P Bellies 13

Lard

Pure in tierces .12 1/2@12 1/2
Compound Lard 8 1/2@9
80 lb. tubs advance 1/2
60 lb. tubs advance 1/2
50 lb. tins advance 1/2
Mess, 10 lbs. advance 3/4
Mess, 8 lbs. advance 3/4
10 lb. pails advance 1/2
5 lb. pails advance 1
8 lb. pails advance 1

Smoked Meats

Hams, 12 lb. av. 15 @16 1/2
Hams, 14 lb. av. 15 1/2@15 3/4
Hams, 16 lb. av. 15 1/2@16
Hams, 18 lb. av. 14 1/2@15
Skinned Hams .15 @15 1/2
Ham, dried beef sets 20 @20 1/2
California Hams 13 @13 1/2
Pickle Boiled Hams .15
Boiled Ham 23 1/2@24
Minced Ham 12 1/2@13
Bacon 17 @17 1/2

Sausages

Bologna 9 1/2@10
Liver 7 1/2@8
Frankfort 11 @11 1/2
Pork 13 @14
Veal 9
Tongue 11
Headcheese 9

Beef

Boneless 17 00
Rump, new 19 00

Pig's Feet

1/2 bbls. 1 00
3/4 bbls., 40 lbs. 2 00
1/2 bbls. 4 00
1 bbl. 8 00

Tripe

Kits, 15 lbs. 90
1/2 bbls., 40 lbs. 1 60
3/4 bbls., 80 lbs. 3 00

Casings

Hogs, per lb. 35
Beef, rounds, set . . . 17@18
Beef, middles, set . . . 90@95
Sheep, per bundle 80

Uncolored Butterine

Solid Dairy 12 @16
Country Rolls .12 1/2@18

Canned Meats

Corned beef, 2 lb. 3 80
Corned beef, 1 lb. 1 95
Roast beef, 2 lb. 3 80
Roast beef, 1 lb. 1 95
Cotted Ham, 1/4 s 50
Potted Ham, 1/4 s 90
Deviled Ham, 1/4 s 50
Deviled Ham, 1/2 s 90
Potted Tongue, 1/4 s 50
Potted Tongue, 1/2 s 90

RICE

Fancy 6 @6 1/2
Japan Style 5 @5 1/2
Broken 3 1/2@4 1/4

ROLLED OATS

Rolled Avena, bbls. 4 35
Steel Cut, 100 lb. sks. 2 25
Monarch, bbls. 4 10
Monarch, 90 lb. sacks 1 90
Quaker, 18 Regular .1 45
Quaker, 20 Family 4 00

SALAD DRESSING

Columbia, 1/2 pt. 2 25
Columbia, 1 pint 4 00
Durkee's, large, 1 doz. 4 50
Durkee's, small, 2 doz. 5 25
Snider's, large, 1 doz. 2 35
Snider's, small, 2 doz. 1 35

SALERATUS

Packed 60 lbs. in box Arm and Hammer 3 00
Wyandotte, 100 3/4s. .3 00

SAL SODA

Granulated, bbls. 80
Granulated, 100 lbs. cs. 90
Granulated, 36 pkgs. .1 25

SALT

Common Grades 100 3 lb. sacks 2 40
60 5 lb. sacks 2 25
28 10 1/2 lb. sacks 2 10
56 lb. sacks 2 10
28 lb. sacks 2 00

Warsaw

56 lb. dairy in drill bags 40
28 lb. dairy in drill bags 20

Solar Rock

56 lb. sacks 24

Common

Granulated, Fine 1 05
Medium, Fine 1 10

SALT FISH

Cod Large, whole, @7 1/2
Small, whole @7
Strips or bricks 7 1/2@10 1/2
Pollock @4 1/2

Hallbut

Strips 15
Chunks 16

Holland Herring

Y. M. wh. hoop bbls. 12 00
Y. M. wh. hoop 1/2 bbl. 6 50
Y. M. wh. hoop kegs 72

10

Y. M. wh. hoop Milchers 75
Kegs 11 00
Queen, bbls. 6 15
Queen, 1/2 bbls. 6 15
Queen, kegs 68

Trout

No. 1, 100 lbs. 7 50
No. 1, 40 lbs. 3 25
No. 1, 10 lbs. 90
No. 1, 8 lbs. 75

Mackerel

Mess, 100 lbs. 16 50
Mess, 40 lbs. 7 00
Mess, 10 lbs. 1 85
Mess, 8 lbs. 1 50
No. 1, 100 lbs. 10 00
No. 1, 40 lbs. 6 60
No. 1, 10 lbs. 1 25

Whitefish

100 lbs. 9 75
50 lbs. 5 25
10 lbs. 1 12
4 lbs. 32
100 lbs. 9 25
40 lbs. 4 05
10 lbs. 1 75
8 lbs. 65

SEEDS

Anise 14
Canary, Smyrna 5
Caraway 10
Cardomom, Malabar 1 20
Celery 40
Hemp, Russian 5
Mixed Bird 5
Mustard, white 8
Poppy 16
Rape 6 1/2

SHOE BLACKING

Handy Box, large 3 dz 3 50
Handy Box, small 1 25
Bixby's Royal Polish 85
Miller's Crown Polish 85

SNUFF

Scotch, in bladders 37
Maccaboy, in jars 35
French Rapple in jars .43

SODA

Boxes 5 1/2
Kegs, English 4 1/2

SPICES

Whole Spices Allspice, Jamaica 9
Allspice, large Garden 11
Cloves, Zanzibar 27
Cassia, Canton 14
Cassia, 5c pkg. doz. 25
Ginger, African 13 1/2
Ginger, Cochin, 70
Mace, Penang 70
Mixed, No. 1 16 1/2
Mixed, No. 2 10
Mixed, 5c pkgs. doz. 45
Nutmegs, 70-80 30
Nutmegs, 105-110 22
Pepper, Black 15
Pepper, White 25
Pepper, Cayenne 22
Paprika, Hungarian 45

Pure Ground in Bulk

Allspice, Jamaica 12
Cloves, Zanzibar 25
Cassia, Canton 12
Climax, African 18
Mace, Penang 75
Nutmegs, 75-80 35
Pepper, Black 16
Pepper, White 24
Paprika, Hungarian 45

STARCH

Kingsford, 40 lbs. 7 1/4
Muzzy, 20 lb. pkgs. 5 1/4
Muzzy, 40 lb. pkgs. 5

Gloss

Kingsford Silver Gloss, 40 lbs. 7 1/4
Silver Gloss, 16 3lbs. 6 3/4
Silver Gloss, 12 6lbs. 8 1/4

Muzzy

48 lb. packages 5
16 3lb. packages 4 1/2
12 6lb. packages 6
50lb. boxes 3 1/2

SYRUPS

Corn Barrels 28
Half barrels 31
Blue Karo, No. 2 1 70
Blue Karo, No. 2 1/2 2 06
Blue Karo, No. 5 2 00
Blue Karo, No. 10 1 91
Red Karo, No. 2 1 91
Red Karo, No. 2 1/2 2 31
Red Karo, No. 5 2 26
Red Karo, No. 10 2 17

Pure Cane

Fair 16
Good 20
Choice 25

TABLE SAUCES

Halford, large 3 75
Halford, small 2 25

TEA

Japan Sundried, medium .24@26
Sundried, choice 30@33
Sundried, fancy 36@40
Basket-fired medium 30
Basket

Special Price Current

12

13

14

Scrapple, 5c pkgs. 48
Sure Shot, 5c 1/4 gro. 58
Yankee Girl Scrp 2 oz 5 76

All Leaf, 2 1/2 & 7 oz. 30
BB, 3 1/2 oz. 6 00
BB, 7 oz. 12 00
BB, 14 oz. 24 00

Brotherhood, 10c 11 00
Brotherhood, 16 oz. 11 00
Carnival, 5c 5 70
Carnival, 3 1/2 oz. 3 90

Garrett, 5c 5 96
Banner, 8 oz. 1 60
Banner, 16 oz. 3 20
Belwood Mixture, 10c 94

Woodenware Baskets
Bushels 1 00
Bushels, wide band 1 15
Market 40

Pilot, 7 oz. doz. 1 05
Pilot, 14 oz. doz. 2 10
Prince Albert, 10c 96

Rob Roy, 10c gross 10 20
Rob Roy, 25c doz. 2 10
Rob Roy, 50c doz. 4 12
S. & M., 5c gross 5 76

Three Feathers, 10c 10 20
Three Feathers and Pipe combination 2 25
Tom & Jerry, 14 oz. 3 60

Vinegar
White Wine, 40 grain 3 1/2
White Wine, 80 grain 11 1/2
White Wine, 100 grain 13

Wire End
1 lb., 250 in crate 35
2 lb., 250 in crate 45
3 lb., 250 in crate 55

4 1/2 inch, 5 gross 55
Cartons, 20 2 1/2 doz bxs. 60
Egg Crates and Fillers 20

Faucets
Cork lined, 8 in. 70
Cork lined, 9 in. 80
Cork lined, 10 in. 90

Tubs
20-in. Standard, No. 1 7 50
18-in. Standard, No. 2 6 50
16-in. Standard, No. 3 5 50

Window Cleaners
12 in. 1 65
14 in. 1 85
16 in. 2 30

AXLE GREASE
MICA AXLE GREASE
1 lb. boxes, per gross 9 00
3 lb. boxes, per gross 24 00

15 CIGARS Johnson Cigar Co.'s Brand

Excelsior, Blend, 1lb.
Excelsior, Blend, 2lb.
Tip Top, Blend, 1lb.
Royal Blend

Old Master Coffee

Old Master..... 33
San Marto.....
Pilot.....

TEA THE BOUR CO. TOLEDO, O.

White House, 1lb.
White House, 2lb.

Wood Bowls
13 in. Butter1 50
15 in. Butter2 00

WRAPPING PAPER
Common Straw 2
Fibre Manila, white 3

YEAST CAKE
Magic, 3 doz.1 15
Sunlight, 3 doz.1 00

BAKING POWDER
Royal
10c size .. 90
1/2 lb. cans 1 35

16 CIGARS Johnson Cigar Co.'s Brand

Excelsior, Blend, 1lb.
Excelsior, Blend, 2lb.
Tip Top, Blend, 1lb.
Royal Blend

Old Master Coffee

Old Master..... 33
San Marto.....
Pilot.....

TEA THE BOUR CO. TOLEDO, O.

White House, 1lb.
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Common Straw 2
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YEAST CAKE
Magic, 3 doz.1 15
Sunlight, 3 doz.1 00

BAKING POWDER
Royal
10c size .. 90
1/2 lb. cans 1 35

17

times—twice as many safes as are carried by any other house in the State.

SOAP

Lautz Bros. & Co.
Acme, 30 bars, 75 lbs. 4 00
Acme, 25 bars, 75 lbs. 4 00

COCOANUT

Baker's Brazil Shredded
10 5c pkgs., per case 2 60
36 10c pkgs., per case 2 60

SAFES

Full line of fire and burglar proof safes kept in stock by the Tradesman Company.

Soap Powders

Snow Boy, 24s family size 3 75
Snow Boy, 60 5c 2 40

REYNOLDS FLEXIBLE ASPHALT SLATE SHINGLES
HAVE ENDORSEMENT OF LEADING ARCHITECTS
Reynolds Slate Shingles After Five Years Wear
Wood Shingles After Five Years Wear

BUSINESS-WANTS DEPARTMENT

Advertisements inserted under this head for two cents a word the first insertion and one cent a word for each subsequent continuous insertion. No charge less than 25 cents. Cash must accompany all orders.

BUSINESS CHANCES.

Clothing, dry goods, men's furnishings, and shoe stocks bought for cash; must be cheap. H. Kaufner, 376 Broadway, Milwaukee, Wis. 653

For Sale—Variety stock and fixtures, about \$1,500. Good location. Low rent, in town of 3,800 population. Address Variety, care Michigan Tradesman. 657

For Sale—Small stock general merchandise, located in live town Southern Michigan. Good paying business. Address Box 293, Sunfield, Mich. 656

For Sale—Store stock and fixtures. Only store on rich Upper Peninsula mining company location. Accounts positively secured by the company. Stock will inventory \$3,000. Store will clear \$150 to \$200 per month. No expenses. Northern Michigan store. Write No. 655, care Michigan Tradesman. 655

W. P. Jones wants to sell his grocery, building, stock and fixtures; a big bargain to a quick buyer; 52 years in business; wishes to retire. 7807 Broadway, Cleveland, Ohio. 654

For Sale—A general merchandise business in a good locality, doing a good business. Stock will invoice about \$2,000. Building will be sold on easy payments. No trades. Owner has western fever. W. H. Smith Wallin, Benzle Co., Mich. 652

For Sale—Stock of general merchandise in a thriving country town. I have made money and have good reason for selling. Address No. 651, care Tradesman. 651

For Sale—A clean drug stock of about \$250, in country town of 300. Only store. Prosperous community, doing good business. Good opportunity for a hustler or a doctor. No doctor in village. Cheap rent. Would sell good residence. Am Postmaster, office in store. Address Drug Man, Paris, Mich. 649

For Sale—A desirable stock of dry goods, groceries, shoes. Located in town of 1,400 population. Eastern Michigan. Investment \$6,000. Business good. Address No. 648, care Tradesman. 648

For Sale—Eight room house, electric lighted, good barn and hen houses. About five acres put out to small fruit, including 1 1/2 acres of strawberries. Inside corporation of Plainwell. Enquire Mrs. Chas. A. Brown, Plainwell, Mich. 647

Exchange—240 acres in corn belt of Indiana, for a clothing or general store in a live place. Address Owner, August Dreifus, Monticello, Ind. 628

To Exchange—My equity of \$1,700, in a good 60 acre farm near Middleville, for grocery or general stock. Address Percy Herman, Middleville, Mich. 627

For Sale—Chair and furniture factory. 25 H. P. water power, all kinds of timber, in town of 1,500. Price, \$10,000. Terms. Address Stayton Chair Co., Stayton, Oregon. 639

For Sale—Racket store, about \$6,000, only one in Michigan town of 1,000. Good town, good prospects. Good business. A fine opening for someone who wishes to continue the business. Address No. 638, care Tradesman. 638

For Sale—A clean \$1,500 drug stock in a mining town of 350 population. Good schools, two railroads. Fine farming section. Don't write unless you mean business. Address Maus Drug Store, Panama, Okla. 637

Store Fixtures and stock for rent or sale. Milinery. Mrs. Whitney, N. Crystal Lake, Ill. 636

Real Estate Wanted—Sell your property quickly for cash, no matter where located. Particulars free. Real Estate Salesman Co., Dept. 68, Lincoln, Neb. 635

For Sale—Drug store at two-thirds value. Sales \$35 daily and increasing. Low expenses. Ill health. Part cash. Address Bowe, Druggist, Toledo, Ohio. 634

For Sale—Improved account registers at reasonable prices. Any size. Fire protection provided. No springs, hinges or rivets to wear. Guaranteed five years. Address Maxwell Filing System Co., 47 Wade Bldg., Cleveland, Ohio. 633

Safes Opened—W. L. Slocum, safe expert and locksmith. 97 Monroe Ave., Grand Rapids, Mich. 104

Small Investors. Attention. As a means of advertising its product, a firm rated 1, and whose officers command the respect of the public, will sell a limited amount of its stock at a price to net the small investor a chance for unusual profit. This proposition can be quickly investigated and no obligation will be contracted by sending your name and address, with amount you might invest if satisfied, to Manufacturer, Box 790, Chicago, Ill. 609

I pay cash for stocks or part stocks of merchandise. Must be cheap. H. Kaufner, Milwaukee, Wis. 92

For Sale—Grocery stock and fixtures, inventories about \$1,500. Central location, reasonable rent, good lease. Located in Kalamazoo, Mich. If interested address No. 619, care Michigan Tradesman. 619

Own and operate a factory in your home town. Large Pacific coast concern operating seven factories and making a high-class food product used every day, wishes to establish factories in northern cities of over 100,000 population. This is a legitimate opportunity for good, capable men with from \$2,000 to \$5,000 and references. We will consider no applicant unless he is willing to come to Seattle, investigate and learn our methods for himself. Address Hoyt's, Seattle, Wash. 645

For Sale—Small stock of dry goods and notions, \$1,000, to be moved. Will take a cash register as part payment or will exchange for real estate. Address 118 Allegan, E., Lansing, Mich. 644

For Sale—A stock of general merchandise in Bendon, 17 miles south of Traverse City, good location. About \$1,400 stock. Will sell on easy terms. Good place for right party. Address E. H. Cook, Bendon, Mich. 603

I'll sell a Smith Premier typewriter, good condition, regular price \$97.50, only \$9 cash with order. Speak quick. Burton M. Osborne, Camden, New York. 568

For Sale—Good clean stock general merchandise, about \$2,000. Will invoice and discount or trade for small home in Michigan. Address Geo. Coffenberry, Conrad, Indiana. 560

AUCTIONEERS.

Col. W. B. Carpenter, President Missouri Auction School, 14th and Grand Ave., Kansas City, Mo. can convert your stock into cash. Send him \$2 for Fact. Fun & Fiction for Auctioneers, 238 pages, morocco bound. 537

Free—Investing for profit magazine. Send me your name and I will mail you this magazine absolutely free. Before you invest a dollar anywhere, get this magazine. It is worth \$10 a copy to any man who intends to invest \$5 or more per month. Tells you how \$1,000 can grow to \$22,000—how to judge different classes of investments, the real earning power of your money. This magazine six months free if you write to-day. H. L. Barber, Publisher, 433-28, W. Jackson Blvd., Chicago. 515

Merchandise sale conductors.. A. E. Greene Co., 135 Grand River Ave., Detroit. Advertising furnished free. Write for date, terms, etc. 549

Will pay cash for stock of shoes and rubbers. Address M. J. O., care Tradesman. 221

Business Wanted—I am looking for a good opening for cash; agents and speculators need not answer; give full particulars in first letter. Address M. Tradesman, Box 1261, Cherry Valley, Ill., noils. 473

Stores bought, sold and exchanged. If you want to get in or out of business write me. I handle all kinds of business places and real estate. Frank P. Cleveland, 1261 Adams Express Bldg., Chicago, Ill. 386

Auctioneers—We have been closing out merchandise stocks for years all over this country. If you wish to reduce or close out, write for a date to men who know how. Address Ferry & Calkin, 440 South Dearborn St., Chicago, Ill. 134

HELP WANTED.

Wanted—A first-class man who understands the conditions of the retail merchants, to act as organizer and field man for the Michigan Federation of Retail Merchants. Must be qualified to solicit memberships and address local meetings of all classes of merchants, of good address and personality and bear the closest inspection as to character, ability, etc. A good position to the right party. Address at once, E. S. Roe, President, Buchanan, Mich. or F. M. Witbeck, Sec'y, Lansing, Mich. 650

Wanted—Shirt salesmen. H. M. Joyce & Co., J. J. Kinsey, Mgr., 207 Monroe Ave., Grand Rapids, Mich. 642

Wanted—Clerk for general store. Must be sober and industrious and have some previous experience. References required. Address Store, care Tradesman. 242

SITUATIONS WANTED.

Salesman wants position after January 1, Northern Michigan territory preferred. Prefer specialty line, but can sell any other. Address Salesman, care Tradesman. 606

Want ads. continued on next page.

Here is a Pointer



Your advertisement, if placed on this page, would be seen and read by eight thousand of the most progressive merchants in Michigan, Ohio and Indiana. We have testimonial letters from thousands of people who have bought, sold or exchanged properties as the direct result of advertising in this paper.

Michigan Tradesman

Character Counts More Than Property.

During the examination of J. Pierpont Morgan before the Pujos committee at Washington, some interesting facts were brought out. Among them was the reliance Mr. Morgan places on character in the loaning of money. The following dialogue, between Mr. Morgan and Mr. Untermeyer is full of thought:

Mr. Morgan: I know lots of men, business men, too, who can borrow any amount, whose credit is unquestioned.

Mr. Untermeyer: Is that not because it is believed that they have the money back of them?

No, sir; it is because people believe in the man.

And it is regardless of whether he has any financial backing at all, is it?

It is very often.

And he might not be worth anything?

He might not have anything. I have known a man to come into my office and I have given him a check for a million dollars when I knew he had not a cent in the world.

There are not many of them?

Yes, a good many.

Commercial credits are based upon the possession of money or property?

Money or property or character.

Is not commercial credit based primarily upon money or property?

No, sir; the first thing is character.

Before money or property?

Before money or anything else. Money can not buy it.

So that a man with character, without anything at all behind it, can get all the credit he wants, and a man with the property can not get it?

That is very often the case.

But is that the rule of business?

That is the rule of business, sir.

If that is the rule of business, Mr. Morgan, why do the banks demand—the first thing they ask—a statement of what the man has before they extend him credit?

That is a question which—that is what they go into; but the first thing they say is, I want to see your record.

Yes; and if his record is a blank the next thing is how much he has got?

People do not care then.

For instance, if he has got government bonds, or railroad bonds, and goes in to get credit, he gets it, and on the security of those bonds, does he not?

Yes.

He does not get it on his face or his character, does he?

Yes, he gets it on his character.

I see; then he might as well take the bonds home, had he not?

A man I do not trust could not get money from me on all the bonds in Christendom.

That is the rule all over the world?

I think that is the fundamental basis of business.

That is good to read. It puts man ahead of money. It says that character counts for more than property and that that is the rule of business. Moreover, it says so with power,

with an undeniable candor and sense of conviction. They are good words to be read, coming from a man seventy-five years old of an experience of human affairs, and especially of business affairs, that is hardly rivaled and not exceeded in this world at this time.

The greatest thing in the world is a man.

It always is.

It always will be.

It Was a Raincoat.

A Kalamazooan was speaking of the story about the man who complained that the soles came off his new boots after he had worn them a week and who was told by the dealer:

"My friend, those are cavalry boots; you must have been walking in them."

The citizen said: "That sounds like a yarn, but here is something that actually happened to me. I bought a raincoat that was guaranteed and took it back because the color faded out in spots. And the storekeeper had the nerve to say: 'I sold you this for a raincoat. You have been wearing it in the sun.'"

Egg Plays Many Parts.

In a decision on eggs the Appellate Court of Chicago says: By the uniformed, eggs are ordinarily divided into two classes—that is, good eggs and bad eggs—but we are told by the evidence herein that among those engaged in the business many grades are recognized; that an egg, like a man, in its time, plays many parts, its acts being seven stages. At first they are called "extras;" then "No 1;" then "dirties;" then "checks," and then "spots." The sixth stage shifts into "leakers." The last stage of all that ends this strange eventful history is "rots."

Sounded Queer.

"I'm shopping early, an' I want to see some of these things that folks sleep in."

"Oh, you mean pajamas."

"No, I don't want them for pa, I want them for ma. I reckon you'd call them majamas."

BUSINESS CHANCES.

If you have the cash, here is the opportunity you have been waiting for. On account of necessity to change climate, the best and most up-to-date dry goods and clothing store in one of the most progressive towns in Upper Peninsula will be sold to first buyer. For information write N. O., care Michigan Tradesman. 629

For Sale—Drug store, Wisconsin, part cash; sales \$10,000 year. Address Sharon Pharmacy, Sharon, Wis. 663

For Sale—Well improved farm in Michigan. Will consider part trade for hardware, \$3,000 to \$5,000. Box 136, Saybrook, Ill. 662

Drug and book stock, location Central Michigan. Sacrifice sale by reason of health. Write Box 75, Ypsilanti. 661

For Rent—Store 26x70, just completed. Good location for any business, on Main street. For further information write F. A. Soucey, Alma, Mich. 660

We offer for sale, farms and business property in nearly all counties of Michigan and also in other states of the Union. We buy, sell and exchange farms for business property and invite your correspondence. J. E. Thom & Co., 7th Floor Kirby Bldg., Saginaw, Mich. 659

Special Notice—If you wish to sell your business write us to-day. We have several names of parties wishing to locate in Southern or Western Michigan. We are looking for the following lines: General stocks, hardware stocks, dry goods stocks, grocery stocks, etc. As we are exclusive in the business and well known we can get you a buyer if there is one to be had. Write the Grand Rapids Business Exchange, 540 Houseman Bldg. 658

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They have customers with as great a purchasing power per capita as any other state.

Are you getting all the business you want?

The Tradesman can "put you next" to more possible buyers than any other medium published.

The dealers of Michigan, Indiana and Ohio

HAVE the MONEY

and they are willing to spend it.

If you want it, put your advertisement in the Tradesman and tell your story.

If it is a good one and your goods have merit, our subscribers are ready to buy.

We cannot sell your goods, but we can introduce you to our people, then it is up to you.

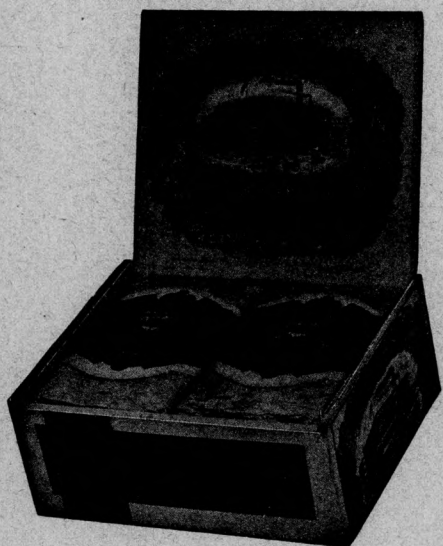
We can help you.

Use the Tradesman, and use it right, and you can't fall down on results.

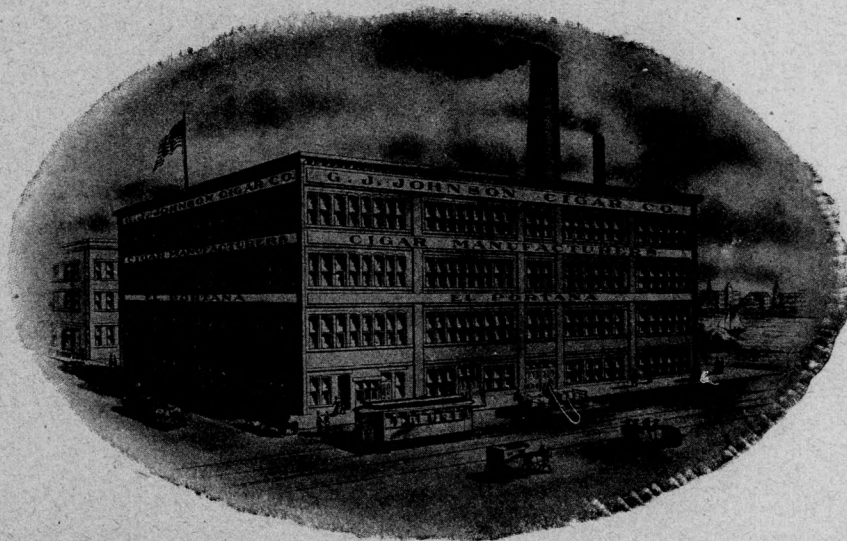
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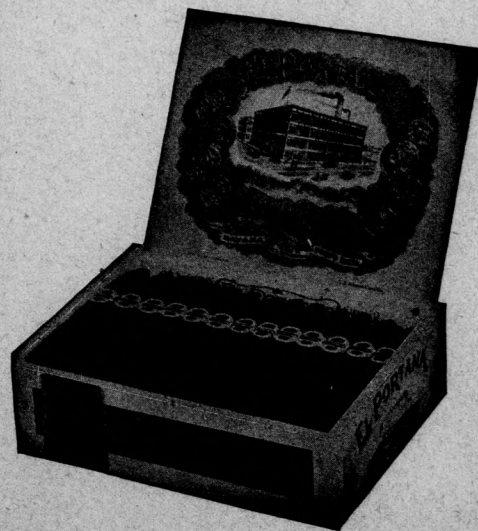
Made in

Five Sizes

**G. J. Johnson
Cigar Co.**

Makers

Grand Rapids, Mich.



We offer to the grocers of the United States \$50,000 of our Quaker Oats and Mother's Oats advertising money.

Every grocer who purchases Quaker Oats or Mother's Oats (regular or family size), and will make a display in his store, will be paid a refund for the advertising service.

By a display, we mean a pile of goods on the counter or bread box, or any prominent place in the store where customers will be reminded to buy.

We want a striking display in every store.

We want it for your sake as well as for our sake.

It means a multiplied sale, and just at the season when Quaker Oats and Mother's Oats sell their best anyway.

On a one-case lot no allowance is made. It is not a sufficient display.

On a two-case order, displayed, we refund 40 cents. It is a small display, but we want to pay something to all grocers.

On a three-case order, displayed, we refund 75 cents.

On a five-case order, displayed, we refund \$1.25.

On more than five cases we refund nothing at all, for a five-case lot gives all the display we need.

This Is the Offer

Good Only in the United States

Purchase now, from your jobber, a two-case, three-case or five-case lot of Quaker Oats or Mother's Oats, either or both combined, for delivery in one lot between January 1st and February 15th, and make a display in your store as outlined above.

For such displays of Quaker Oats and Mother's Oats we refund to the purchaser as follows:

Two cases, regular or family size	- - -	\$0.40
Three cases, regular or family size	- - -	.75
Five cases, regular or family size	- - -	1.25

(By one case we mean 36 packages regular size or 20 packages family size)

How to Collect the Advertising Refund

Mail to us your jobber's invoice showing the purchase of one of these quantities in a single delivery and between the dates specified. On the invoice please make a notation that you have displayed the goods as per agreement. On receipt of this invoice we will send the merchant our check for the amount we owe him and return his invoice in the same envelope. Applications for refund should be made not later than February 20th and addressed to

The Quaker Oats Company

Advertising Department, Chicago, Illinois