

MICHIGAN TRADESMAN

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Twenty-Ninth Year

GRAND RAPIDS, WEDNESDAY, JANUARY 3, 1912

Number 1476

The Goods Your Trade Demands

Push five, ten and twenty-five cent goods NOW.

Sell the lines your trade demands.

Answer the ever-increasing call for popular-priced goods.

Your customers want them, and will buy them whether you have them or not.

You throw money at the birds every time your *OWN PATRONS* go elsewhere for goods which you should handle.

Take the profits that are rightfully yours.

Install a department of 5, 10 and 25 cent lines. The cost is ridiculously low; the profits extremely high.

Come to our sample-rooms; inspect the 15,000 separate items we carry to sell at these prices.

Study their low cost; compare, compare, *COMPARE*.

Convince yourself that our prices, quantities and qualities place us ahead of all competition.

Come to 5, 10 AND 25 CENT HEADQUARTERS for goods your trade demands.

Come to our sample rooms NOW; there is one near you. See list below.

BUTLER BROTHERS

Exclusive Wholesalers of General Merchandise

NEW YORK CHICAGO ST. LOUIS MINNEAPOLIS DALLAS

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



Did it ever occur to you that there is a reason back of forty years popularity of the

Green Seal Cigar

It is uniform excellence and the best of workmanship.

The new sizes—Standard 3 for 25c. Regalia straight 10c—will convince you.

Detroit Cigar Manufacturing Co.
Detroit, Mich.

Don't Pay a Fancy Price for Vinegar

SEND US AN ORDER TO-DAY FOR

Robertson's
COMPOUND

GRAIN, SUGAR AND GRAPE VINEGAR

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

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

STOCK ALWAYS ON HAND AT THESE POINTS

An Ideal Pickling and Table Vinegar
Satisfaction Absolutely Guaranteed

Lawton Vineyards Co.

::

Kalamazoo, Mich.



When He Sums Up

ALL THE GOOD POINTS
"WHITE HOUSE" COFFEE

offers—"Quality"—"Uniformity"—the convenience of handling it—the universal popularity it enjoys—its absolute honesty. a grocer can easily see now it can fill a very prominent merchandizing place.

Distributed at Wholesale by
Symons Bros. & Co., Saginaw, Mich.

The Biggest Seller

A NUMBER of causes have combined to make **Shredded Wheat** the biggest seller among cereal foods. Our magazine, newspaper and street car advertising, our demonstrations and sampling campaigns have made **Shredded Wheat** well known and therefore easy to sell. Thousands of visitors to Niagara Falls have gone through our factory and have seen **Shredded Wheat** being made under sanitary conditions and have advertised it to their friends. But, by none of these means could we have built up such an enormous sale if **Shredded Wheat** had not been so nourishing and satisfying. People who eat it once always eat it, which means once you start your customers they will always buy it. Start as many as possible, because there's good profit for you in every sale of

Shredded Wheat



SNOWBOY
Won't hurt
your hands

SNOWBOY
Weighs more

SNOWBOY
Good profits

SNOWBOY
Washing powder

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

How much **SNOW BOY** have you in stock?

Gaultz Bros. Co.

Quick Profits

Buffalo, N. Y.

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Grand Legislative Committee Appeals To Michigan U. C. T.'s.

Coldwater, Jan. 2—Now that Grand Rapids Council has gone upon record on the subject of anti-tipping, it is an opportune time for every subordinate council throughout the State to do likewise. The world-wide agitation of this very important question makes it the duty of every traveling man to render such assistance as will naturally follow the action taken by Grand Rapids Council, and your Legislative Committee would suggest that every council take immediate action on this matter and notify the Committee of the result of such action.

To use the language of a noted Chicago jurist in an opinion on the matter of legislation on this all-important question, he declared that the practice is due to cowardice on the part of the American people and largely so on the part of the traveling public who can not stand the humiliation of being considered cheap skates by the rank and file of negroes and foreigners whose duty it is to serve them in public places and for which the public is called upon to pay two or three times the actual value in regularly established rates.

Don't have it said of the order of United Commercial Travelers that it is composed of cowards or American citizens too narrow to stand for honest American principles.

The late George Pullman, of Pullman car fame, once declared: "There is no use in the Pullman Company paying salaries to their employes so long as the American people are fools enough to do it."

Now, Brother U. C. T., get wise to your own interests. There is no better time than now to declare yourself on this all-important question and by doing so and by strict adherence to that principle it will be but a short time before Mr. Hotelkeeper will wake up and realize that he must pay his employe and not make them

dependent upon the charity and good fellowship of the traveling man

The January number of the Sample Case has an address by P. E. Dowe, President of the Commercial Travelers' National League, which should receive the attention of every traveling man. The action of Mr. Dowe is commendable and is worthy of the endorsement of the traveling public. Make no tipping, your resolution for the New Year and then practice it in your every day life and you will soon bring hotels and every other extortionist to his own.

Our members could also render this Committee a valuable service in the practice of placing the letters U. C. T. on the register of every hotel opposite their name, at all hotels where they are guests. No matter how large or small the town or hotel, make this your hobby and watch the result.

Councils taking action on the anti-tipping question should notify the Grand Legislative Committee of their action as soon as possible after such action is taken.

John A. Hach, Jr.,
L. P. Tompkins,
F. J. Moutier,
Grand Legislative Committee.

Upper Peninsular Traveler on Tipping Evil.

Marquette, Jan. 2—Traveling salesmen in the Upper Peninsula are actively interested in the country-wide agitation against the tipping system. While the amount necessary to pay out in tips in order to get good service in Northern Michigan hotels is not so large as in some sections of the country, the travelers assert that it amounts to a good deal in the course of a year.

"Too many tips and not enough towels are the principal grievances the traveling salesmen have against hotels in the smaller Michigan towns," declares a drummer. "It is probable that the traveling men's organizations also will ask the next Legislature to pass a law providing for a hotel inspector to look after the safety and hygiene of hotels. Michigan is far behind other states in this respect, many states having had such inspectors for years.

"Tips, a burden on the man who travels seldom, are a big drag to the financial welfare of the man who spends the larger part of his time in hotels. Hotel proprietors should be condemned for expecting their guests to pay the wages of the men and women who do their work. Many a country waiter makes a city waiter look like a 'rube' when it comes to extracting tips. The salesmen's organizations will probably pass resolutions in the near future against

the tipping evil and condemning the hotelkeepers for not paying better wages.

"Roller towels are still to be found too frequently to suit traveling men. Individual towels, like liberty, are only to be won and kept by continual vigilance. We have done away with public drinking cups because they are unsanitary, but the roller towel is even a more potent agency in the spread of disease. It must go and every guest in every hotel in the State must be kept supplied with individual towels.

"On the whole, Michigan hotels in the smaller towns compare very favorably with those of towns of the same size in other states, but there is lots of room for improvement. Other states have high class men acting as hotel inspectors, looking to safety in case of fire, and seeing that the hotels are kept in proper sanitary condition. Such an official ought to be provided in Michigan by the next Legislature and put under the control of the State Health Officer."

Veteran Traveling Men Meet and Swap Yarns.

Detroit, Jan. 1—Reminiscences of the old days of "straw ticks, cold beds, Rio coffee, pork and pancakes," as one member expressed it, flew thick and fast at the meeting of the Veteran Traveling Men's Association of Michigan, which held its annual session in the Cadillac Hotel last Thursday afternoon, followed by a banquet in the evening.

Old-timers whose experience commenced before the war, shook hands with their confreres of those days and with youngsters who had not spent more than a quarter of a century lugging grips. The low limit for membership is fifteen years' experience.

L. B. Smith was the oldest of the group. He will be 84 at his next birthday, came to Michigan when it was a territory and has seen Detroit grow from a village. He sold shoes until a few years ago. Then there was Alexander Hendry, who has handled fur coats since about the time the first polar bear came out of the ark; John Pontius, who was traveling Michigan stage routes in 1865; A. W. Kelly, who carried a line of shoes in 1867; Fred H. Clarke, who has been on the road with hats for thirty years and was on the plains with Buffalo Bill before that, and a score of others. They sat around the Turkish room and swapped yarns, calling each other by their first names like a lot of school boys.

S. H. Hart, President, was obliged to be in Pittsburg, and J. W. Alles, Secretary, was assisted by Harry Marks.

Permanent organization was effected and these officers elected:

President—Fred H. Clarke, Detroit.

Vice-Presidents—F. H. Mosher, Pt. Huron; E. Bradock, Bay City; J. D. Martin, Grand Rapids; John A. Hoffman, Kalamazoo; W. Smith, Mt. Clemens.

Secretary-Treasurer—Sam Rinds-koff, Detroit.

Executive Committee—J. W. Ailes, S. H. Hart, W. H. Baer, John Pontius and J. A. Murray, all of Detroit.

Entertained Members of Petoskey Council.

Petoskey, Jan. 2—Seventeen traveling men assembled Friday evening at the home of F. J. Schmitt, President of the Petoskey Block and Manufacturing Co., who entertained the members of Petoskey Council, United Commercial Travelers of America, at his home, on Clarion avenue.

The principal amusement indulged in was progressive pedro, at which Mayor W. L. McManus was the victor and was awarded first prize, which consisted of a meat board, as did the second prize and the slam prize, awarded to A. J. Nyman and H. C. Agans, respectively.

After the games a genuine good old smoker was enjoyed, following which a sumptuous three-course supper was served, with Blue Point oysters the principal feature, and smoking was again participated in at the close of the feast.

Being called upon for a few remarks, Mayor McManus, in behalf of the Council, thanked Mr. Schmitt for his courtesy and generosity in providing such a delightful social function, and likewise dwelt at some length on municipal affairs, speaking of the various industries and hinting that, in all probability, the deal would be closed in a few days that would provide Petoskey with a new manufacturing plant.

Such a session of traveling men had not been held in many days, and that the members of the Council enjoyed it would be putting it mild.

Among those present at the supper were George B. Craw, of Petoskey, who is Grand Senior Counselor of Michigan, and Tom Travis, of Rapid City, formerly of Petoskey, who is Grand Senior Chaplain.

Fred H. Locke, President Michigan Division T. P. A., has called a meeting of the local members of the organization, to be held at the Livingston Hotel at 5 o'clock Saturday afternoon. Dinner will be served later.

The capital stock of the Herold-Bertsch Shoe Co. has been increased from \$150,000 to \$300,000.

STRONG COMPETITION.**How It Helped a Merchant Into a Higher Class.**

Written for the Tradesman.

Once upon a time in a certain city there flourished a 5 and 10 cent store. It flourished because of its excellent location—a corner on Main street in the center of the shopping district, which was well supplied with stores of various classes, banks, shops, etc. It flourished because the proprietor was a generous, judicious and persistent advertiser. It flourished because of the quality, variety and extent of goods kept in stock, and not limited to the 5 and 10 cent class. It flourished because it retained the same efficient clerks as long as possible—the men year after year and the girls until they were to be married. For it is a well known fact that the very best lady clerks and telephone operators, with rare exceptions, are the ones most wanted to preside over new homes.

In course of time an old established dry goods store evolved into a department store with rest and tea rooms, all modern accessories and a basement bargain department with full lines of 5 and 10 cent goods. Other bazaars and 5 and 10 cent stores sprang up, blossomed and died, but the original one kept on its even way, growing in capacity and favor.

There came, however, a time when a formidable rival appeared. A syndicate, operating stores in various parts of the country, opened a 10

cent store diagonally across the street. It seemed to do a rushing business from the start. One drawback only was noticeable: It had at first to take up with such clerks as it could find—girls who did not know the difference between a sauce pan and a funnel; didn't know which should be the large needle or the small, a No. 1 or a No. 7; didn't know what a quilting frame clamp looked like—and there seemed twice as many clerks as the room would accommodate.

Now what did the proprietor of the original 10 cent store do? Did he worry and fret over the success of this new rival? Did he get scared or desperate? Did he lose sleep and become irritable and unreasonable with his clerks? Did he cut prices below his already rock bottom ones? Did he try to make more noise about his business to draw attention from the other store? Evidently he did none of these. He was just as cheerful, just as kind and obliging, just as smiling and apparently well nourished and vigorous, yet calm, as ever. What did he do? He had to do something; he could not ignore the situation and go on as before. He evidently did some thinking and planning, for after the chain store had been running a year or more there was a general overhauling of the original 10 cent store. A conveniently located store room was secured on the side street, the hardware, woodenware, tinware and other odds and ends were transferred

from the basement to the new branch store; the stairway near the front was eliminated; the double store connected by an arched doorway was thrown into one spacious, well-lighted room. And when alterations were all completed a new sign on the store front read: "Men's Furnishings, Dry Goods and Notions."

The store had graduated into a higher class. It did not fight; it did not crowd; it did not run away from its rival, except in an upward direction. It stepped up where there was more room, more business and larger deals.

Now what is the lesson? It seems to us that it is somewhat like this: When some one wants our job, our situation, our class of trade, our chance, and nothing else will do, before we begin to fight over the matter it would be well for us to canvass the situation calmly and thoroughly and see if there is not something better in sight for us. If competitors crowd us so that business can not be profitable and pleasant, let us take account of ourselves and see if there is not something else that we can do better or that will be better for us.

For illustration: Some thirty years ago the foreman in the office of a leading metropolitan daily paper lost his situation by the underhanded methods of one who coveted his place. He felt pretty sore over the matter, but he was too proud to try to regain his place and too honorable to try to get some other fel-

low's job; so he concluded to go into business for himself. He started a news depot and succeeded well. After he had been in business long enough to realize that he had escaped from an everlasting treadmill, that he was no longer a servant whose job and good wages were always envied by fellow workmen, that he was free from the exacting grind of many years' duration, he told a friend that his being cheated out of a situation was one of the best things that ever happened to him.

Again, when a merchant, who has faithfully and conscientiously catered to a certain class for years, discovers that a large majority of his customers can be so easily diverted to newcomers, is it not about time to consider if he can not deal in a class of goods which will insure him a more stable patronage?

E. E. Whitney.

Get a Transfer.

If you are on the gloomy line,
Get a transfer.
If you're inclined to fret and pine,
Get a transfer.
Get off the track of doubt and gloom;
Get on the Sunshine train, there's room—
Get a transfer.
If you're on the worry train,
Get a transfer.
You must not stay there and complain—
Get a transfer.
The cheerful cars are passing through,
And there's lots of room for you—
Get a transfer.
If you are on the grouchy track,
Get a transfer.
Just take a happy special back—
Get a transfer.
Jump on the train and pull the rope
That lands you at the station Hope—
Get a transfer.

"The Flour the Best Cooks Use"

Has enough of the gluten or strength element to make light biscuit, but not enough to make them tough.

Gluten is what makes bread and pastry tough—rubbery—elastic.

Most of the so-called spring wheat flours have too much of it for domestic use. Michigan winter wheat, the kind we grind, has it in nearly the correct proportion.

LILY WHITE, the flour the best cooks use," is made purely of winter wheat and for domestic use only. That's why it is better for the housewife to buy because she can make everything out of it.

We sew every sack so the flour will reach you in a perfectly clean and sanitary condition.

Valley City Milling Company
Grand Rapids, Mich.

This is a reproduction of one of the advertisements appearing in the daily papers, all of which help the retailer to sell Lily White Flour.

Death of Well-Known Cadillac Shoe Dealer.

Cadillac, Jan. 2—Charles A. Olson, the well-known shoe dealer, died Dec. 23, of cancer of the bowels after an illness of several years, although it was only a short time ago that he was obliged to cease giving his personal attention to business matters. It was but a few weeks ago that he underwent an exploratory operation at Mercy hospital, when the surgeons found a large tumor just below the stomach. A very difficult operation was performed which in itself was entirely successful and from which he made a rapid recovery. But the tumor or cancer kept up its activities and the family physician recently warned the family that the end was near. Mr. Olson, when informed of the actual condition, took the news in a very philosophical manner and "set his house in order." To a friend he stated this week, "I am ready; I have no misgivings for the future." So he passes from among us and leaves a life well spent and an unsullied record as a citizen, business man, husband, father and gentleman.

Mr. Olson was born at Kumla, Oregon, Sweden, March 2, 1858. He came to America in 1880 and immediately settled in this city which has been his home ever since. He had learned the trade of a shoemaker in his native land and this was the line of work he took up, working for J. A. Smith and A. F. Anderson. Later he opened a shoe store which later he combined with that of A. F. Anderson, they

taking in J. A. Coffey, as partner and doing business under the firm name of Anderson, Olson & Coffey. In a short time the junior members of the firm purchased Mr. Anderson's interest and continued under the name of Olson & Coffey until a few years ago when Mr. Olson became sole proprietor. He has been successful in building up a large business which is now left solely in Mrs. Olson's charge and which for the present will be operated as in the past. Mr. Olson was married February 13, 1887, to Miss Matilda Anderson. Mr. Olson was a member of the B. P. O. E., Modern Woodmen and Gotha Aid Society. At the time of his death he was a member of the Board of Education and always took an active interest in the educational welfare of the children of Cadillac. In politics Mr. Olson was a Democrat. He was well posted on National and State issues and was in the habit of thinking out matters for himself. He gave freely for the advancement of any cause calculated for the good of the community and his close study of conditions made him a value to the business interests of the city.

Preliminary Arrangements For the Hardware Convention.

Marion City, Jan. 2—Within the next two weeks I hope to be able to send you a draft of the program for our annual convention to be held in the Furniture Exchange Building, Grand Rapids, February 20, 21 and 22. It occurred to me that you might care

to have an item at the present time for publication in your next issue, reporting progress by the various committees who have been working out the details of our meetings.

The Exhibit Committee, which is composed of Karl S. Judson, chairman, Adrian DeWindt, Earl E. Behler, Richard Sluyter and Peter Hendricks, with Frank L. Danforth as Exhibit Secretary, has succeeded in disposing of a large number of the booth spaces, but there are still some booths available and in view of the large number of delegates that it is expected will be present, manufacturers who participate will be well repaid for the time spent by their representatives at this convention.

We have gotten out neat oxidized silver watch fobs, one of which will be given to every member who purchases goods at the convention from three or more exhibitors. I am enclosing you one of these fobs for a personal souvenir and hope that the idea will appeal to you as one well calculated to stimulate interest in the exhibits. The three members who purchase from the largest number of exhibitors will be given heavily plated gold fobs of the same pattern as the enclosed.

The Entertainment Committee is composed of Adrian DeWindt, chairman, J. J. VanderMeer, Bert Heth, R. E. Stonehouse and Otto Kutsche and Chairman DeWindt, reports that the jobbers, manufacturers and business people of Grand Rapids generally, have shown a very earnest desire

to co-operate with the committee in arranging an interesting series of entertainments for the delegates while in that city.

While I am not at liberty to give you the names of the speakers who have so far consented to be with us, I can assure you that several able men will be on the program, included in which will be some of the National officers. I will notify you as stated above as soon as I can give you the outline of the program and in the meantime, beg to remain,

A. J. Scott, Sec'y.

Art and a Sausage King.

Robert Henri, the eminent New York painter, was talking about those millionaires who buy merely to show off doubtful "old masters" at fabulous prices.

"Their knowledge of art," Mr. Henri said, "is about equal to that of the Chicago sausage manufacturer who said to Whistler:

"What would you charge to do me in oil?"

"Ten thousand," said Whistler promptly.

"But suppose I furnish the oil?" said the millionaire."

Kicks and Mules.

"Kicking is bad policy. Behold the mule. Kicking never gets him anywhere."

"That is exactly why the mule kicks."

"Eh?"

"He doesn't want to get anywhere."

ROYAL



BAKING POWDER

Absolutely Pure
The only baking powder
made from Royal Grape
Cream of Tartar
No Alum, No Lime Phosphate

ALL grocers should carry a Full Stock of Royal Baking Powder.

It always gives the greatest satisfaction to customers, and in the end yields the larger profit to the grocer.



Movements of Merchants.

Saginaw—Wesley Ross has opened a grocery at 622 Clinton street.

Lakeview—Meach & White, hardware dealers, have closed out their undertaking business.

Owosso—The Gerow Implement Co. has changed its name to the Crowe Implement Co.

Detroit—The capital stock of the Royal Shoe Co. has been increased from \$5,000 to \$10,000.

Bear Lake—Maker & Daines, general dealers, have closed their store, owing to financial difficulties.

Vassar—L. J. Heinlein & Son are voluntary petitioners in bankruptcy, with assets of \$7,200 and liabilities of \$5,500.

Dowagiac—Fred Shaver, who conducted a jewelry store at Lawton, has removed his stock here and will continue the business.

Allegan—John Oliver has sold his interest in the Kolloff, McLaughlin & Co. grocery stock to W. E. Miller, recently of Gobleville.

Dimondale—Herbert I. Miller has sold his stock of shoes and clothing to A. J. Maukman, recently of Wayland, who has taken possession.

Saginaw—George Nentwig has opened a grocery store on Weiss street and North Michigan avenue, occupying a well-located corner.

Adrian—John Benner and Sherman Carnahan have formed a copartnership and engaged in the hardware business on Maumee street.

Carsonville—John Stevenson and Frank Wright have formed a copartnership under the style of Stevenson & Wright and opened a meat market here.

Lakeview—P. F. Pell has sold his bakery to his son, Henry Pell, and John Axdorf, who will continue the business under the style of the Lakeview Bakery.

Leslie—Paul Darling, of Grout & Darling, is dead, the victim of falling beneath the moving wheels of an electric car he attempted to board at Eden station.

Detroit—The E. L. Stahl Cigar Co. has been incorporated with an authorized capital stock of \$5,000, of which \$2,760 has been subscribed and paid in in cash.

Elwell—Ely, Slocum & Hudson are partners in a new bank recently established at this place. John R. Hudson is President and Ray L. Simons is Cashier.

Owosso—Harry B. Martin has purchased the interest of the late Charles B. Symes in the grocery stock of Symes & Martin, and will continue the business under his own name.

Freeland—O. A. Beach has sold his

interest in the grain elevator of Barbarin & Beach to Law & Thomson, who will continue the business under the style of the Peoples Grain Co.

Jackson—A. E. Webster, who conducts a grocery store at 525-527 East Main street, has sold a half interest in his stock to R. W. Scott and the business will be continued under the style of Webster & Scott.

Hillsdale—L. A. Goodrich has sold a two-thirds interest in his drug stock to Charles Chandler and John Hallock and the business will be continued at the same location under the style of Goodrich, Chandler & Hallock.

Saginaw—This city is to have the Western branch of the Bickford & Frances Belting Co., of Buffalo, N. Y., which opened for business Jan. 3. H. W. Sullivan, formerly with the United Supply Co., will be manager.

Union City—Park Hayner and C. H. Stroh have formed a copartnership under the style of Hayner & Stroh and purchased the Herbert E. Hayner meat stock. The business will be continued at the same location.

Morrice—Loren Cates has closed his meat market and consolidated the stock with that recently purchased of H. J. Fuller and has admitted to partnership, Elmer Blosson. The new firm will continue the business at the H. J. Fuller location.

Manton—A. E. Kromer has sold his interest in the hardware stock of A. E. Kromer & Co. to William McGregor and the business will be continued under the style of Waters & McGregor, Archie Waters having been the company in the old firm.

Kalamazoo—Robert L. Campbell has been appointed receiver for the Kalamazoo Sample Furniture Co., which recently filed a petition in bankruptcy. Henry Brusse, former Mayor of Holland, who is now held on bonds charged with libeling the Holland Gas Co., was the organizer and head of the defunct company. The assets are placed at \$6,300 and the liabilities at \$10,000. The company was organized less than a year ago.

Newaygo—W. Ralph Wagers has uttered a trust mortgage on his general stock, naming Guy W. Rouse as trustee. The consideration is \$5,000 and secures all creditors, share and share alike. The assets inventory about \$6,000. Ralph Wagers, Jr., has been put in charge of the business temporarily, while the father has gone to Menominee to start over again. The best wishes of many friends go with him.

Petoskey—M. B. Reynolds is out \$180 unless a commission house purchaser known as Records appears.

Reynolds sold a car of potatoes to Records, and shipped it to a Chicago commission house, receiving a check in payment. Reynolds secured the money at a local bank, and a few days later it was learned that the firm had no money in the Chicago bank on which the check was drawn. Records was located in Southern Michigan, and promised to appear, but has not been seen.

Detroit—The Board of Commerce Trade Promotion Committee has outlined spring and summer trips of somewhat like character to the October Thumb trip. The plan is to do the two southern tiers of Michigan counties in April and Northwestern Ohio in June or July. It is estimated that the Southern Michigan tour could be made in three days on a steam railroad train at a cost of \$30 each for 100 passengers. The Ohio tour would be by trolley lines at \$40 a head for 100 passengers and \$50 a head for fifty passengers and would take up five days. A. L. Smith is chairman of a committee to study out the Michigan tour and Ralph Stoepel heads a committee on the Ohio trolley trip. Chairman Zenner suggests "Made in Detroit" for a label for city products and the finer cultivating of home trade under the banner of "If Detroit made goods are good enough for the rest of the world, why not good enough for Detroit?"

Manufacturing Matters.

Pontiac—The Price Varnish Co. has changed its name to the Pontiac Varnish Co.

Saginaw—The Duryea Auto Co. has changed its name to the Brooks Motor Wagon Co.

Muskegon—The capital stock of the Hume-Bennett Lumber Co. has been increased from \$500,000 to \$800,000.

Iron Mountain—J. J. Putter has sold to the Von Platen Lumber Co. 500,000 feet of pine and tamarack logs, located in the vicinity of Merri-man.

Charlotte—The Island City Pickle Co., of Eaton Rapids, will erect a cement building, 40x132 feet, as a branch plant to be used for making sauerkraut.

Bay City—The National Chicory Co. is to rebuild on the site of the building recently destroyed by fire. The new building will be much larger than the old one.

Iron River—The Range Motor Co. has engaged in business with an authorized capital stock of \$4,600, of which \$2,890 has been subscribed and \$1,000 paid in in cash.

Cheboygan—The Stafford Manufacturing Co., operating a saw and shingle mill at Sand Bay, Bois Blanc Island, has shut down its plants and is putting in a full stock for next season.

Ishpeming—John Hosking and Henry Wills have formed a copartnership under the style of Hosking & Wills and will engage in the manufacturing of cigars.

Jackson—The Engel Cider & Refining Co. has merged its business into a stock company under the style

of the Engel Cider Refining Co., with an authorized capital stock of \$30,000, of which \$17,000 has been subscribed and paid in in property.

Detroit—The Columbus River Co. has engaged in business to acquire timber, timber lands and real estate, to erect mills and operate same for manufacturing timber, lumber and other forest products, etc., with an authorized capital stock of \$250,000, all of which has been subscribed and paid in in cash.

Saginaw—The Raquet brewery, one of the oldest established in this part of Michigan, has changed hands, being sold by Jacob Raquet, its proprietor, to a syndicate of local liquor men and hotelkeepers, with W. C. McKinney, of the Everett House, as President. The concern will be known in future as the Star Brewing Co. John Raquet will be Secretary and Treasurer of the new concern, which paid \$65,000 for the property.

Rogers—The Loud-Hoeft Lumber Co., operating a saw mill here, is putting in 8,000,000 feet of logs in Presque Isle county to stock the mill. Large quantities of logs and cedar are also being cut this winter and contracted for by dealers and manufacturers. Log buyers and cedar operators are in every town in the county buying stock. The Michigan Lumber & Manufacturing Co., of Holly, is one of the largest buyers in this district.

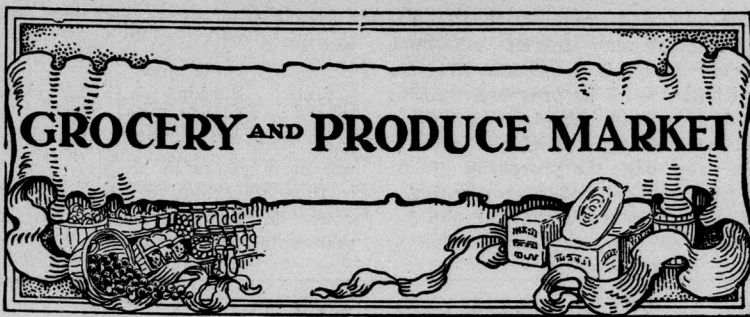
Pigeon—Another sugar manufacturing plant, to cost \$800,000 to \$1,000,000, to be ready for next year's factory operations, and to be located here, has been decided on by the Michigan Sugar Co. The building of a plant here has become a necessity through the expansion of the agricultural end of the beet sugar industry. Farmers furnishing the Michigan factories raw material have so increased acreage and crop per acre that they are more than supplying the present plants to capacity. The present plants are running at full capacity with day and night shifts.

Frederick—The Ward estate has disposed of a large quantity of its timber lands during the past year. A year ago Anderson & Co., of Cadillac, bought a large tract in Antrim County, and have just bought another tract of 1,800 acres. The Salling-Hanson Co., of Grayling, has bought a large body of this timber, and sales have been made to others. When David Ward died the timber on this property was estimated to cut approximately 800,000,000 feet, but a large quantity has been sold. The big mill here has been cutting timber steadily several years, the manufactured stock being shipped to East Jordan and to Bay City.

If, as alleged, the main business of life is making money, it is amazing the number of people who fail at it.

There are two salesmen who know enough about their line—one is retired and the other is dead.

The salesman who knows but little, and knows it, knows a whole lot.



The Produce Market.

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

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

Beets—50c per bu.

Butter—Receipts have been very light during the week and the consumptive demand is very good considering the high prices. The bulk of the arrivals shows seasonable defects, and has to be sold at concessions. Stocks in storage are considerably less than a year ago, and the whole situation is firm. There is nothing to relieve the situation but an increase in supply or decrease in demand. Local dealers hold factory creamery at 37c for tubs and 38@38½c for prints. They pay 22@26c for No. 1 dairy and 19c for packing stock.

Cabbage—65c per bu.

Carrots—60c per bu.

Celery—18c per bunch.

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

Cranberries—Late Howes, \$9.50 per bbl.

Cucumbers—\$1 per doz. for hot house.

Eggs—Receipts of fresh show an increase for the week, and the market is steady at a decline of 2c per dozen. The consumptive demand is absorbing the receipts on arrival and the future price depends on the production of fresh eggs. There is likely to be further increase from now on, accompanied by slightly lower prices, unless extreme winter weather continues. This would curtail the lay and greatly unsettle the market. Local dealers pay 26c per dozen for strictly fresh.

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

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

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

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

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

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

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

Oranges — Floridas, \$2.75@3 for 126s to 216s; Navels, \$3.25.

Potatoes—The general situation is accurately described by Mr. Kohnhorst in his weekly review of the

market. Local dealers hold supplies at 95c per bu.

Poultry—Local dealers pay 10c for springs and fowls; 6c for old roosters; 12c for ducks; 9c for geese; 16c for turkeys. These prices are for live weight.

Radishes—35c per doz. for hot house.

Squash—1c per lb. for Hubbard.

Sweet Potatoes—\$6.25 for Jerseys.

Turnips—50c per bu.

Veal—5@10½c, according to the quality.

The Grocery Market.

Sugar—The market on refined is weak and as the difference between raw and refined is now about 1c per pound, lower prices on refined are looked for before the end of the month. The raw market has declined a few points and is almost a half cent below the European market, but it is not expected that it will go much lower; if it does buyers from that country will compete with our buyers for Cuba sugar.

Tea—The market shows no life and the usual holiday dullness prevails. All grades and growths remain firm, but an advance is expected in certain lines of Japans within the next two months.

Coffee—All grades of Rio and Santos are unchanged from a week ago, although some holders are defying the dullness by holding their stocks at ½c above last week. The talk about a coffee trust has been left out of the daily papers to some extent during the past month, but we do not know the reason for it unless it has been found out that the crop was short last year. The prospects for this year's crop is reported as not very good, but it is still too early to obtain reliable information in regard to the growing crop. Mild grades are unchanged and quiet. Java and Mocha are in small demand at unchanged prices.

Canned Fruits—Gallon apples are still cheap, but this is said to be partly caused by the large amount of poor quality apples packed this year. The demand from now on is expected to show an increase as the supply of green fruits is not as large as a short time ago. California canned goods are unchanged and quiet, and small staple lines show moderate demand and unchanged prices.

Canned Vegetables — Prices on standard tomatoes should be from \$1.20@1.25 per dozen according to the prices asked by packers, but wholesalers are still selling what they have on hand at from 10@15c per dozen less than the above prices and

we really think tomatoes are a good buy at the present time. The supply of corn is large and prices remain at a very low figure. Peas are not only scarce, but some of the packers state that they have sold their pack for 1912.

Dried Fruits—Peaches and apricots are unchanged and dull. Currants are fairly active at ruling quotations. Prune prices are still on the climb and stocks are said to be very small both on the coast and with most wholesalers. The market is a little easier on raisins and as the heaviest demand is over for some time a lower range of prices are looked for. Dates and figs are moving freely at prices the same as a week ago.

Syrups and Molasses—No change in glucose or compound syrup. Reports from the South are to the effect that receipts of molasses have been small, due to the damage to the cane crop by the recent unfavorable weather conditions. Prices on corn and maple syrup are unchanged during the week.

Cheese—The situation is still very firm. Prices are higher than for a considerable time, and altogether the market seems likely to remain about as it is for some little time.

Provisions — Smoked meats are steady and unchanged, with very light demand. Stocks are also reported light. Both pure and compound lard are barely steady, with moderate consumptive demand and unchanged prices. Barrel pork, canned meats and dried beef are slow.

Fish—Cod, hake and haddock are in fair demand at ruling prices. Domestic and imported sardines are both dull and show no change for the week. Salmon is unchanged, moderately active, high and firm. Mackerel have been very dull during the last week, but should take a new lease on life after the first of the year. Prices are firmly held.

Fifty Years in the Drug Trade.

Kalamazoo, Jan. 3—After having been continuously in the drug business in this city since 1868, David McDonald has sold his business to Frank B. Drolet, of Detroit, who has taken possession of the store at 113 South Burdick street. Mr. McDonald has announced his intention of retiring to private life after nearly half a century spent in active business in Kalamazoo.

Mr. McDonald first became interested in the drug business with the late James P. Chapham at 117 East Main street, the firm being known as Chapham & McDonald. He succeeded to the sole proprietorship on the death of his partner several years ago. The location was later changed to a store directly across the street, and six years ago was moved to its present location.

During Mr. McDonald's long business career he has seen many changes in Kalamazoo's commercial life, and he stood as the dean among the city's merchants.

Mr. Drolet, who succeeds Mr. McDonald, is a graduate of the depart-

ment of pharmacy of the University of Michigan, and has been engaged in the drug trade both in Detroit and Toledo.

Associated with Mr. Drolet will be Warren Birge, formerly of Brown & Birge.

Potato Market Strong and Steady.

Conditions in the potato market are very strong.

Supplies in warehouses have been materially reduced and growers are not offering stock very freely. As a consequence, loading is light and the demand outside is more than sufficient to take care of what is being loaded.

Prices are strong, but can not be forced very much higher, as receivers will refuse to purchase. The principal danger confronting the buyers is the fact that prices at loading stations are being forced too high. There should, however, be no appreciable change in prices for the next two or three weeks.

A. G. Kohnhorst.

Very Firm Feeling in Beans.

The bean market continues to be rather quiet, although there is a very firm feeling in Michigan. New York State is underselling us in Eastern markets and California is taking most of the business in the Southwest since the Michigan price advanced. Unless there is some increase in the demand, I doubt if the advance will be maintained, and there will be but little buying until the new year is well opened, inventory figured, and the traveling salesmen again sending in their orders to the wholesale grocers.

Red kidney beans are quiet and lower, with practically no demand at all. There is little or nothing doing in white kidney, yellow eyes or other varieties.

E. L. Wellman.

Reducing the Number of Deliveries.

Pontiac, Jan. 2—At a meeting of the Merchants Delivery Association, it was unanimously decided to curtail the number of regular deliveries each day from five to four. There will be no more Saturday evening deliveries. The Association takes the position that better service will be maintained by lessening the number of deliveries. With the roads in their present condition horses work far beyond their strength. In eliminating the Saturday night deliveries the Association believes it will be able to secure a better grade of drivers than is possible now because of the long hours imposed and thereby improve the service for everyone concerned.

The Tradesman is under obligations to ex-Secretary Ackerman, of the Michigan Knights of the Grip, for the very excellent report it is able to present in this week's issue of the annual convention held at Detroit last week. Mr. Ackerman very generously volunteered to assist the Tradesman in the compilation of this report and the thanks of the Tradesman and every K. of G. reader of the Tradesman is due him for his courtesy and kindness.



Bank Clearings for 1911 Ahead of 1910 Totals.

Taking the bank clearings as an indication the business year in Grand Rapids closed with a burst of speed that must have given joy to the grandstand. Without going too deeply into statistics, the clearings for the last week in the old year showed a gain of 63 per cent. over the last week of 1910. The December gain was 18 per cent. over December a year ago and for the last three months the total is 12 per cent. better than for the corresponding period in 1910. By quarterly periods the clearings for the first nine months of the year showed a shrinkage in the volume of business. On October 1 the clearings were approximately 2 per cent. off for the nine months. The fine burst of speed the last three months not only wipes out the deficit, but puts the year as a whole better than 1 per cent. ahead of the year before. This is not a very big gain, but, nevertheless, when all the circumstances are considered, it is very satisfactory. Among the things to be remembered is the furniture strike which tied up the city's chief industry for four months. There is no reason why the boom of the last three months should not be carried into the new year. There is peace in the industries, confidence in trade, money in the banks and in many directions will be seen evidences of awakening enterprise. It is true this is a campaign year and traditionally too much politics makes business dull, but it is a question if the disturbing influences of the campaign have not already been pretty well discounted. Experience has taught that the Government will continue, no matter which side wins, and it is possible the politicians will not be such an important factor in business as in former campaign seasons.

The bank clearings are usually accepted as a fair guide of business conditions and volume, and how Grand Rapids has grown in the last six years, as shown by its banking statistics, may be of interest. Here are the clearings by years:

1911	\$139,176,400.74
1910	137,738,064.15
1909	123,782,804.07
1908	104,998,081.30
1907	121,943,343.11
1906	117,311,240.69

The big slump in 1908 came following the panic of 1907 and represented a falling off in volume of about 14 per cent. The shrinkage was recovered and a gain made in

1909, and until early this year the gain was steady thereafter. The year just closed shows a gain of 20 per cent. over 1906, or an average of nearly 4 per cent. per year. The new year promises to make an entirely new record, not only in totals but in percentage of gain.

In the matter of business embarrassments the old year made a fine record. There were only nineteen failures in the city, compared with twenty-three in 1910, and in the Western Michigan district, comprising twenty-four counties covered by the R. G. Dun & Co. local agency, only sixty-four failures were recorded, compared with eighty-nine the year before. The largest of the local failures was that of the Hendershot Credit Clothing Co., with liabilities of \$16,000, and the total liabilities in this city were \$63,800. The largest of the district troubles were the Elk Cement and Lime Co., of Elk Rapids, with \$360,000 liabilities, the National Electric Fuse Co., of Muskegon, with liabilities of \$750,000 and the Handy Things Manufacturing Co., of Ludington, with liabilities of \$64,000. With these three failures deducted the total liabilities were \$343,157. Considering the size of the territory covered this can certainly be regarded as a fine showing.

At the close of the year it is always to be expected there will be some statistics in the nature of stock-taking. Not to make this too wearisome, a few round numbers can be given to show the city's accomplishments during the year. In the first place the savings and certificate deposits in the city banks have increased a million and a quarter and the resources of the building and loan associations have increased about half a million. The building records show permits issued to the amount of two and a half million, a gain, approximately, of 10 per cent. Ten new industrial enterprises were established, of which four represent entirely new industries for Grand Rapids, and about thirty of the old concerns have had expansions. The city spent about \$600,000 for public improvements, not including the \$200,000 spent in the purchase of park lands and playgrounds, and the utility corporations and railroads expended nearly \$2,000,000 in extensions and improvements. But enough of statistics. The figures show that Grand Rapids has had a good year, that it has had growth and progress, and the future is bright. What is

true of Grand Rapids is equally true of that splendid district of which Grand Rapids is the center, Western Michigan. With its progressive towns and wide-awake people, Grand Rapids and Western Michigan are in the same bag; the prosperity of one means that the other also prospers. If the figures prove that the city has done well they may be accepted as

evidence that the country has fared well.

State Banking Commissioner Doyle is advocating the adoption of some plan for the protection of innocent investors in Michigan, and it is time something of this sort was done. Michigan is easy picking for the exploitation of almost any kind

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

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

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Fourth National Bank

<p>Savings Deposits</p> <p>3</p> <p>Per Cent Interest Paid on Savings Deposits</p> <p>Compounded Semi-Annually</p> <p>Capital Stock \$300,000</p>	<p>United States Depository</p>	<p>Commercial Deposits</p> <p>3 1/2</p> <p>Per Cent Interest Paid on Certificates of Deposit Left One Year</p> <p>Surplus and Undivided Profits \$250,000</p>
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Old National Bank

Grand Rapids, Michigan

SOLICITS The accounts of merchants.

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

ISSUES Savings Certificates of Deposit bearing interest at 3 1/2% if left one year. 3% if left six months.

EXTENDS Courteous treatment to all.

Capital and Surplus	Resources
\$1,300,000	\$8,000,000

LET US SERVE YOU

of wild cat scheme which promises great profits on small investments. Oil wells, mining projects, banana plantations, wireless telegraph—countless schemes have been put over in Michigan and almost invariably it is the small investor, the school teacher, the washwoman, the workingman, the men and women of small means who are the losers. This will continue as long as the State authorities permit the swindlers to go on unmolested in their search for suckers. In Iowa and in some other states they have rules and regulations which those who would sell so-called investment securities must observe. The rules include requirements to show merit, and, if the merit can not be shown, then permission to sell such securities in the State is refused. If the promoter still seeks to dispose of his wares he is advertised as a fraud. Michigan should have similar regulations and it would mean the saving of thousands of dollars to the people every year. Commissioner Doyle suggests that a credit department be established as an attachment to his office or to the State Treasurer's office to pass upon the merits of securities offered in this State and as to the reliability of persons and firms offering them for sale. How to bring about the reform is a matter of detail, but that something should be done is certain. Proper regulation and supervision would certainly not injure any legitimate enterprise.

The law for the taxation of mortgage and land contracts goes into effect with the new year. The law imposes a tax of 50 cents on each \$100 of all mortgages, land contracts and deeds given as security for loans, and such instruments can not be recorded, enforced or introduced in evidence until the tax is paid. This tax is in lieu of all other taxes and is to be paid but once. The building and loan associations are exempt from the payment of taxes on their mortgages and contracts and church and school property is also free. The law in some respects is crude, but it is an improvement over the old system of taxing mortgages as personal property. The tax under this law is only one-half of 1 per cent., an amount so moderate that the temptation to evade it will not be great, whereas under the old law mortgages were taxed at the same rate that other property is taxed, 2 to 2½ per cent. in this city, and this tax was collected every year, when the owner did not find some way to sidestep, which he usually did.

Grand Rapids is not a city of swollen fortunes. We have many in comfortable circumstances, but those who are rolling in wealth are not many. The records of the Probate Court for the past year show only fifty-five estates in excess of \$10,000, and there were only five in excess of \$100,000. The largest estate of the year was that of Peter P. Steketee, \$180,541, and next in order were John Otte and F. August

Tusch, \$120,469 and \$129,565, respectively. These are large estates in Grand Rapids, but as fortunes go in these modern days, they represent little more than loose change. If Grand Rapids has not many big estates it has what is infinitely better—it has a good high average for the common everyday citizen. In other words, in this city the wealth is distributed, everybody having a share.

Quotations on Local Stocks and Bonds.

	Bid	Asked
Am. Box Board Co., Com.	30	
Am. Box Board Co., Pfd.	92	
Am. Gas & Elec. Co., Com.	65	67
Am. Gas & Elec. Co., Pfd.	44	45
Am. Light & Trac. Co., Com.	295	296
Am. Light & Trac. Co., Pfd.	107	108
Cities Service Co., Com.	81	81½
Cities Service Co., Pfd.	81¼	82¼
Citizens Telephone Company	95	98
Commercial Savings Bank	175	180
Com'th Pr. Ry. & Lt. Co., Com.	59	59½
Com'th Pr. Ry. & Lt. Co., Pfd.	89¼	90
Dennis Bros. Salt & Lbr. Co.	95	100
Denver Gas & Elec. Co., bonds	94	96
Flint Gas Co., 5% bonds	96¼	97¼
Fourth National Bank	185	193
Furniture City Brewing Co.	83	85
Globe Knitting Works, Com.	125	130
Globe Knitting Works, Pfd.	100	101
Grand Rapids Brewing Co.	200	225
Grand Rapids Gas Lt. Co. b'ds	100¼	100½
Grand Rapids Ry. Co., bonds	100	101
Grand Rapids Nat'l City B'nk	175	181
Holland-St. Louis Sugar, Com.	12¼	12½
Kent State Bank	250	251
Grand Rapids Savings Bank	175	
Lincoln Gas & Elec. Co.	30	31
Macey Company	95	98
Michigan Pacific Lumber	10¼	
Mich. State Tele. Co., Pfd.	98½	100
Michigan Sugar Co., Com.	98	101
National Grocer Co., Pfd.	81	83½
Old National Bank	200	201
Pacific Gas & Elec. Co., Com.	54	54½
Pacific Gas & Elec. Co., Pfd.	89½	90½
Peoples Savings Bank	235	
Saginaw City Gas, bonds		98½
United Light & Ry. Co., Com.	57	60
United Lt. & Ry. Co., 1st Pfd.	78	81
United Lt. & Ry. Co., 2nd Pfd.	68	71

January 2, 1912.

That it pays to have the confidence of the public, especially in the management of public utility corporations, is evidenced in what William McAdoo, of tunnel fame, has just accomplished very successfully. His accountants discovered that the Hudson subways could not pay dividends on the actual capitalization with the income they receive. Accordingly Mr. McAdoo asked the Commuters' Association of New Jersey, representing those who use the tunnel most, to appoint a committee and look into the matter for themselves, saying that in order to make the tunnel a paying investment it would be necessary to increase the fare from five to seven cents. The public thus taken into the confidence of the management, was satisfied and the fare raised without any public meetings, threatened litigation or appeal to any court. There are not very many cases where just such a thing could happen and in just such a way, but there might be plenty of them if the controlling powers were as much respected and as highly thought of as Mr. McAdoo. The public can as a rule be depended upon to be reasonable. It does not ask any railroad company to do business at a loss and it does appreciate prompt and efficient service. The advance in fare so successfully accomplished in this instance is a very good sample and example.

It is almost as hard for a man to live up to his ideals as for a woman to live up to her photographs.

Even the man with an extensive vocabulary may never learn to say no.

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



Only bank on North side of Monroe street.

Kent State Bank

Main Office Fountain St.
Facing Monroe

Grand Rapids, Mich.

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

Deposits
6 Million Dollars

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

3½ %

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Cities Service Company

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If all your time is not taken

You Can Add to Your Income

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

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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.

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E. A. STOWE, Editor.

January 3, 1912

IN THE PATH OF PROGRESS.

The new city charter will be submitted to the popular vote in February for acceptance or rejection. The charter was formulated by a commission of fifteen members and is the result of several months' deliberation, study and wrangling. The charter in printed form fills about fifty pages in small type and it is safe to say that, outside of official circles, not one in a thousand of the people of the city have read it or knows what it contains. The members of the Commission say it is a great and good plan of city government and are earnestly campaigning for its adoption. That the charter contains some good features will hardly be denied, but whether it will prove to be "progressive, up-to-date and will insure the people's rule" remains to be seen. The Common Council is reduced in membership from twenty-four to twelve aldermen, which is good, but the aldermen are still to be elected by wards instead of from the city at large, and this is distinctly bad. The Mayor is clothed with greater authority and responsibility, which will be good if the Mayor is the right kind of a man, but will be hades if he isn't. The charter provides for the recall in the event of a city official proving recreant to his duty or unresponsive to popular clamor, but makes the application of the recall so difficult as to virtually nullify the provision. The initiative and referendum is conferred upon the people; in fact, there is scarcely a new fangled idea in municipal government that is not embodied in some form in this instrument. The whole theory of the plan seems based on the power of legislation to make those in official life high-minded and patriotic. The charter, however, contains some good features, but in one respect it is thoroughly vicious, and this is in the title relating to the utility corporations. The viciousness of this title is not in its too great liberality to the corporations, but in the impossible restrictions placed upon them. The charter framers seem to have assumed that the utility corporations are a lot of monsters and that, unless they are hedged about with all sorts of precautionary measures, they are sure to gobble up the city and all its people. It seems to be assumed that capitalists who invest their money in giving Grand Rapids public service of any kind are meditating high crimes and must be guarded against; that if they make more than legal interest on what

they put in they are robbing the people. A long and tedious process is prescribed in applying for a franchise, requiring three months' time and considerable expense before action can be secured under the most favorable circumstances. The franchise, after it is granted, must be ratified by the people by a three-fifths majority or be subject to alteration and amendment by the Council at any time thereafter. The Council can order extensions at any time and in any direction and, if the corporation objects, the matter is to be arbitrated. The city can, upon the basis of their cost of reproduction fifteen years after the franchise is granted or at any five year period thereafter, buy and take over "all the tangible property of such utility within the city and such portions of the property beyond the city limits as is actually and necessarily used in, belonging to and a part of the local service," at a price to be arbitrated if the city and the company can not agree. This provision is absolutely grotesque in its display of ignorance as to the scope of the Grand Rapids utilities. Take the Citizens Telephone Company, for instance. The company owns the exchange in this city, but it also owns the exchange at Traverse City, Lansing and at several other points and Grand Rapids is merely a part of a system that covers all of Western Michigan. Under this charter provision the city can buy the entire Citizens' system or wreck it by taking over the city exchange. This must be a pleasing prospect for the stockholders in the Citizens Company. The Grand Rapids-Muskegon Power Company has its power plant in this city, but its greatest source of power is the Croton dam on the Muskegon River. Under the charter, would the city also take over the Croton dam when it purchased the company's property, and in this event what would be the city's policy toward Big Rapids, Muskegon and other municipalities which look to this same dam for power? The Street Railway has lines and the Gas Company mains to East Grand Rapids, both under local village franchises. Would the city take over these franchises at the same time it acquired the physical properties? Suppose East Grand Rapids objected to this trafficking in the franchises it has granted? It is not likely the purchase privilege will ever be exercised, but with the bare possibility hanging over them is it probable that capitalists will put their good money into the development of the utilities in Grand Rapids?

The charter provides that no franchise shall be "transferred, assigned, sold or sublet in whole or in part" without the express consent of the Council. This section could, no doubt, easily be evaded by making the transaction in stocks instead of in franchises, but the evident intention is to make a merger of the competing telephone companies impossible or the merger of the Holland and the Muskegon interurbans, or the placing of the electric and the street railway companies under a single

control without first "seeing" the aldermen.

These are only a few of the charter provisions as relating to the utility corporations. The Tradesman is not the especial friend of the corporations. It believes they should be under proper supervision and public control, but what this proposed charter provides goes far beyond safety and sanity, and to adopt such a plan of restriction would be absolute folly and infinitely harmful to the city. Grand Rapids is not so big or so powerful that it does not need the assistance of capital in the development of service. The city needs more street car lines, better power service and more of it, telephone and gas extensions and more interurbans. By the adoption of this charter Grand Rapids will advertise to the world that the capitalist who puts a dollar into the local utilities stands to make no more than legal interest and may lose it all.

The new charter may contain some good features, but it is a question if all the good it contains outweighs the viciousness and the folly of the utility franchise title. Scarcely a section of the city but wants extensions of the street car service, and under this charter it will be impossible to secure the money to build them. The Grand Rapids-Muskegon Power Company last year spent more than three-fourths of a million dollars in the improvement of its equipment to do business and contemplates further heavy expenditures the coming year, but under this charter it would be warranted in closing its pocket book tight. The city wants more interurbans, but what interurban will come here when the city gives notice that capitalists who invest their money are likely to be "held up" as soon as they enter the city?

THE FURNITURE OUTLOOK.

The spring furniture season opened Tuesday and the indications for a satisfactory sale are considered good. It is possible the initial orders will be light as this is a campaign year and dealers will be inclined to conservatism until the spring trade declares itself, but the consensus of opinion is that stocks are low, that industrial conditions are favorable, that there is prosperity in the rural districts and that, in spite of politics, business will be good, mail and repeat orders supplementing those left at this time. The season will be of more than ordinary interest in Grand Rapids; in fact, it may in some degree be regarded as epochal. At the close of the July sale the outside exhibitors in this market formed an association to advertise Grand Rapids as the great National market in the hope that thereby the attendance of buyers would be increased. The association raised a fund and during the past month every dealer in the country has been reached by letter, circular and otherwise, and given the most cordial and alluring invitations to come to Grand Rapids this month to see the new goods, get acquainted with the trade and enjoy the educational and practical benefits of attending the exposition. The Grand Rap-

ids manufacturers have co-operated with this effort, and Grand Rapids, through its Advertisers' Club, has supplemented what the manufacturers have done by arranging a banquet to the trade, buyers and sellers, the Grand Rapids manufacturers and those from the outside alike being invited to attend. This is the first time in the history of Grand Rapids as a market that special effort has been made to increase the attendance at the semi-annual sales and this season will demonstrate whether such effort is worth while. The big buyers always have come here, and because they have done so and thereby kept in touch with what is going on may in some instances explain why they are big. The present campaign has been directed largely to the small dealers, and it will be this class that will swell the attendance, if there be any swelling. The small dealers will not buy very much of the Grand Rapids high grade product, but Grand Rapids will, nevertheless, give the little fellows cordial welcome and will be glad to show them such attentions as may be possible. A visit to the market will make them better furniture men; they will go home with ideas and inspiration and handling better goods will be the logical next step.

Locally, the conditions are as favorable as could be desired for a successful season. In July organized labor was striving to the utmost not merely to hurt individual manufacturers who would not yield to the demands of professional agitators, but to permanently injure Grand Rapids as a furniture market. Since then these "leaders" have been satisfactorily proven to have been liars and grafters, with what was in it for themselves as the motive for their activities, and peace has been restored in the industrial camp. It is true a few weeks ago these discredited "leaders" issued an unsigned statement to the effect that labor in Grand Rapids was being ground into the dust, but this was laughed at, instead of being taken seriously. With the opening of the new season employer and employe, capital and labor, are working together in harmony and together they are hoping that the orders received will be record breaking in number and size. In this connection it may be said that an interesting incident of the season will be the first meeting of the committee of the National Furniture Manufacturers' Association appointed at the recent Indianapolis convention to consider the adoption of the nine hour work day in the furniture industry as a whole. The Grand Rapids manufacturers lead in the movement which resulted in the appointment of this committee and two members of the committee, Robert W. Irwin and John Hoult, are Grand Rapids men and will do all they can to make the nine hour movement a success. The general adoption of the nine hour day can hardly be expected to be brought about in a day, but it will certainly come in time and what is accomplished will be very largely due to what the Grand Rapids manufacturers have done.

KNIGHTS OF THE GRIP.

Proceedings of Annual Convention at Detroit.

Meeting called to order by J. C. Wittliff, President.

Prayer by Chaplain A. G. Mac-Eachron.

The President appointed Brothers Hammell, Jones and Klockseim a committee to escort Mayor Thompson to the hall.

Address of welcome by Mayor Thompson. He made some very pleasant remarks concerning our organization and appointed our worthy President as Assistant Mayor, saying that he had the keys to the city and recommended that all kicks be made to him if any were necessary.

Meeting now proceeded to regular order of business.

Roll call. All officers present. One Vice-President, B. E. Gass, of Lapeer, present. Eight former Presidents of the Michigan Knights of the Grip were present as follows:

- N. B. Jones, Detroit.....1893
- J. F. Hammell, Lansing.....1897
- J. A. Hoffman, Kalamazoo.....1898
- M. G. Howarn, Detroit.....1904
- H. C. Klockseim, Lansing.....1906
- F. N. Mosher, Port Huron.....1907
- J. W. Schram, Detroit.....1908
- J. J. Frost, Lansing.....1909
- C. H. Phillips, Lapeer.....1910

Reading of minutes of preceding meeting. Moved by Brother Devereaux that reading of same be dispensed with. It was so ordered.

Reading and reference of communications. Secretary read as follows: Letter from Brother Geo. F. Owen, of Grand Rapids, who was unable to be present on account of illness. Letter from the Iroquois Company, of Flint, regarding 100 Oporto cigars which were sent the convention.

The President appointed the following special committees:

Procedure—F. L. Day, Jackson; J. W. Adams, Battle Creek.

Credentials—F. N. Mosher, Port Huron; M. C. Empey, Bay City; H. P. Coppelt, Saginaw.

President's Address—J. F. Hammell, Lansing; C. H. Phillips, Lapeer; J. W. Schram, Detroit.

Vice-Presidents — J. D. Martin, Grand Rapids; H. E. Vassold, Saginaw; John A. Hoch, Jr., Coldwater; Fred Bricault, Saginaw; William Newton, Detroit.

Mortuary—M. G. Howarn, Detroit; I. E. Hurd, Davison; William Griffith, Howell.

Amendments—L. J. Burch, Detroit; M. S. Brown, Saginaw; J. D. Robinson, Flint.

A motion was made and supported to take a recess for fifteen minutes to allow the committees to meet and report.

Convention returned to the order of reading and reference of communications. A communication in reference to the 1912 convention was made a special order for 10 o'clock next day. Article and resolution of Brother Mosher was received and placed on file. Moved and supported that communications in reference to changes in the constitution be dispensed with at this time. Motion carried.

Committee on Procedure reported as follows:

Your Committee on Procedure, in their report, recommend the regular order of business as laid down in our constitution and by-laws.

Same procedure as to election of officers by election of President first, Treasurer second, Secretary third and three members of Board of Directors.

- F. L. Day,
- F. P. Burch,
- J. Q. Adams.

Moved and supported that this report be adopted. Motion carried.

Committee on Credentials reported as follows:

Your Committee on Credentials respectfully report that only members who have paid assessment No. 4 for 1911 be entitled to vote on questions coming before this, the twenty-third, annual convention, and, further, that all visitors during the election of officers be requested to occupy the chairs to the extreme left of the hall.

- F. N. Mosher,
- H. P. Coppelt,
- M. C. Empey.

Moved and supported that this report be adopted. Motion carried.

Reading of President's address, as follows:

I extend to you all fraternal greetings on this occasion—the twenty-third annual gathering of our beloved organization in the beautiful city of Detroit. May it be our lot to meet on many more similar occasions in the future is my sincerest wish.

When I was elected your President at Lapeer, a year ago, it was absolutely against my personal wishes. I felt that there were many other members more capable and better qualified to fill this important office. Nevertheless, after accepting the same, I did the best I could for the welfare and best interest of the order. I have no excuses to offer or apologies to make. If I have in any way hurt the feelings of any member or did anything contrary to their views or wishes, I maintain, I did so with the best interest of our order in view. I have tried to fill the office to which I was elected to the best of my ability. If I have in any way failed, I assure you, that it was without intent, but simply followed the dictates of my conscience and did the best I could.

Since I was elected to the office of President seventy new members have been accepted into our order and we have had twenty-one deaths. To-day we have 1193 active members in good standing and seventy-nine honorary members.

There is one point that I want to impress upon your minds right here. If you want the organization to thrive and live, if you wish to keep it from the danger shoals of destruction, you must help to build it up by getting in new members. It is a lamentable fact that only a very few of us ever think about trying to get in a new member. During the past year one member, Brother Jno. A. Hoffman, of Kalamazoo, got in twenty new members. If we only had a few more such as he—if only a reasonable number of members should

take a little interest in the matter of increasing our membership, just see what could be done. Now, this is important and I say it to you in all candor, you must increase your membership in order to exist, otherwise, there is grave danger to our beloved organization. Herewith, I give you a few statistics for the past ten years:

Got in new members each year.

1902	50
1903	51
1904	52
1905	71
1906	108
1907	204
1908	58
1909	18
1910	57
1911	68

Membership for the different years.

1902	1232
1903	1238
1904	1191
1905	1225
1906	1277
1907	1291
1908	1212
1909	1185
1910	1185
1911	1193

Number of Deaths.

1902	5
1903	none
1904	18
1905	25
1906	25
1907	21
1908	16
1909	22
1910	18
1911	21

Number of Assessments.

1902	4
1903	3
1904	4
1905	3
1906	5
1907	5
1908	5
1909	4
1910	4
1911	5

By this you will see that we have really not made much headway during all this time. So brothers, it is up to you—we must have more new members. I trust that you will realize that this is important and that you will give it due consideration and do what you can to get in a few new members.

During that past year, we started to publish an official publication called the Griplet and got out three numbers of the same, in hopes that it might help to arouse a little more interest among the members of our order. All the expense attached to getting out this publication was the price of mailing the same, which was taken out of the promotion fund, the balance of expense being taken care of through the advertisements placed therein. I would recommend that the publishing of the Griplet be continued and that contracts for advertisements be made for a full year and thus save a lot of trouble in getting them. I would also say that every member should get in as many honorary members as they can, so as to insure enough money in the Promotion Fund to take care of the mailing.

I also wish to bring to your mind the fact that it is a very important matter to pay your assessments as soon as you get your notice. How easy it is to mislay the notice as it so often happens, and forget all about it until the time for paying same has passed by. What might not happen to you during the time that you are in arrears. You know very well, if your assessment is not paid and you are not in good standing, you are not entitled to any benefits. And what about your poor widow and children, who should have this \$500, death benefit and who likely, through your carelessness or neglect, will be deprived from getting this money? So, always try to pay your assessments promptly and thereby avoid the danger to perhaps let your dear ones suffer.

I would also recommend at this time that some steps be taken in regard to having a hotel inspection law passed by the next Legislature. Quite a number of states have such a law now, and it is working fine and to great advantage to the traveling men. Michigan should not be behind in such matters, so let us start things and take the credit of having another good and commendable law passed beneficial to the traveling men.

There are three proposed amendments to the constitution coming up at this convention, all of which are worthy of consideration. The one known as the "sick benefit feature" I think is a good one and should prove to be a very attractive addition to our order. I heartily recommend the adoption of this amendment. The other allowing a person to join our order if he has been employed as a traveling man for a period of six months instead of a year should also be adopted. I know of no good reason why it should not, as most of the other traveling men's organization have the six months' qualification period now.

The third change, which aims to combine the office of Secretary and Treasurer, I will pass without any special recommendation. I don't know whether you are ready at this time to take this rather drastic step. The proposition certainly would mean a saving to the organization and the combined office could undoubtedly be handled by one person. Still, there may be a lot of well founded objections to it.

As I stated previously, twenty-one of our good brothers have been called by the grim reaper of death from our ranks since the last convention. They have laid down their grips for all time and sadness and sorrow was brought to many homes through the loving father being called from home and family. We shall miss them from our councils; no more shall we meet them and be greeted with a hearty handshake of friend and brother.

The following are the names of our departed brothers:

- Hector McDonald, died Feb. 7, 1911.
- Frank W. Leslie, died Feb. 17, 1911.
- J. F. Shaw, died March 1, 1911.
- H. W. Beckrow, died March 8, 1911.
- F. E. Higgins, died April 2, 1911.
- Louis H. Johnson, died April 12, 1911.

M. V. Linabury, died April 28, 1911.
 Homer H. Cornell, died May 1, 1911.
 Frank C. Bury, died May 10, 1911.
 J. H. Hill, Jr., died May 27, 1911.
 W. W. Ainsworth, died June 24, 1911.
 F. M. Hamilton, died July 7, 1911.
 B. C. Bastedo, died in 1911.
 G. S. Stuart, died Aug. 8, 1911.
 W. D. Barnard, L. A. Baker, Abe Wolfe, W. F. Ayers, Wm. H. Hamilton, John Siebel, Allen G. Clement.

The amount of \$10,500 was paid to those loved ones that were left behind.

Now, brothers, we have a lot of important business before us. Let us use our best judgment in all our deliberations and I sincerely trust that all business transacted will be for the best interest of our order. Let us also use discretion in the election of our officers and try and elect only good, clean, capable men to office who will have only the best interest of our organization at heart.

In conclusion, I wish to extend thanks to all members of the Michigan Knights of the Grip for their cooperation and the loyal support accorded me and for the honor of having served as your President. I also desire to extend hearty thanks to my official family and associates on the board of directors for the kind feeling shown and for the capable way all business has been transacted by them and for their prompt attendance at all board meetings. I wish especially to thank Secretary F. M. Ackerman for the many favors and courtesies extended to me.

Wishing for my successor and the Michigan Knights of the Grip, the greatest measure of success, I pledge my personal efforts for the success of the order for the future.

Moved and supported that the President's report and address be referred to the proper committee. Motion carried.

Report of Secretary read, as follows:

Secretary Ackerman then read his annual report, as follows:

When I made my annual report for last year I began with the number of members who paid No. 4 assessment, called Dec. 1, 1909. The total number of members paying that assessment was 1,185. I will, therefore, begin this year's report at the ending of No. 4 assessment last year. The total number of members who paid No. 4 assessment of 1910 was 1,185, which, of course, would be our total number of active members at that time. We have gained by new members this year, 70, reinstated 5, which would make a membership of 1,260. We have lost by death, 21; by lapses, 30; resigned, 14, making a total loss of 65, which would leave the total membership, 1,195, which is a gain of 10 from the beginning of the year, which shows that during my administration as Secretary we have held our own in membership, which has been done by persistent effort in urging the slow and delinquent members, not only by a first and second notice, but by two or three personal letters.

We have this year 79 honorary

members, as against 66 last year, making a total membership of active and honorary members of 1,264.

Of the members who died, all but five of them were past 55 years of age, their ages running all the way from 36 to 78. The combined ages of the twenty-one are 1,157, making an average age of 55 years, which is still under the normal death rate of the American experience mortality table.

During the year 1911 five Board meetings were held, as follows: On Jan. 15, March 11, June 3, Sept. 2 and Dec. 26, all held at Lansing, excepting the last one, Dec. 26, which was held here at Detroit.

Our receipts during the year from Dec. 24, 1910, to Dec. 23, 1911, have been as follows:

Death benefit fund	\$11,678
General fund	1,213
Promotion fund	75
Total	\$12,966

All of this money has been turned over to the Treasurer.

It seems to me, Mr. President and brother members, that this is an opportune time for me to give you a few facts in regard to the membership. I do not wish to weary you with a lengthy report, but I believe that this synopsis of the past seventeen years of this organization will be interesting to you.

I have heard it said by some of our members that we do not get enough new members to keep down the increasing age of the present membership, which is all true enough, and I think at every convention the members all agree to get at least one member during the year. If that were true, or even one-half of the members could average one member, we certainly would be a growing organization.

Thirty members have sent in applications for the year 1911. Just stop and think of it! Only thirty members who have really kept this grand organization in mind enough to work for a new member. I am going to read you the list and perhaps this will inspire some of the rest of you:

J. D. Robinson	1
W. J. Devereaux	1
Geo. J. Heinzelman	1
W. S. Dillingham	1
E. W. Campbell	1
Fred C. Richter	1
Joseph Marks	1
E. M. Smith	1
H. P. Coppelt	1
J. Q. Adams	1
V. L. Garand	3
J. H. Graham	1
Wm. G. Tapert	1
G. D. Watson	1
H. D. Doench	1
Fred B. Kay	1
M. G. Howarn	1
B. E. Gass	1
W. F. Blake	1
F. W. Saunders	1
F. G. Hutchinson	1
F. L. Day	2
Lou J. Burch	2
F. E. Miller	2
M. C. Empey	2

J. W. Schram	2
John D. Martin	3
F. M. Ackerman	4
J. C. Wittliff	7
John A. Hoffman	20

What an organization we would be if we were all like our beloved brother, Hoffman. He certainly is entitled to a medal.

I have gone back over the registers in my possession to the year 1894, and I am going to give you a list of the membership each year from that time, which is as near as I could get it from the registers, beginning with the last assessment of each year:

1894	1,276
1895	1,360
1896	1,490
1897	1,324
1898	1,278
1899	1,301
1900	1,199
1901	1,246
1902	1,232
1903	1,238
1904	1,191
1905	1,225
1906	1,277
1907	1,291
1908	1,212
1909	1,185
1910	1,185
1911	1,185

Thus you will see that we are not very far behind where we were seventeen years ago.

During the seventeen years, our new members averaged from 60 to 433 per year.

The number of assessments from the years 1894 to 1900 were from three to four, in 1901 we had five assessments and from that year until 1906 there were three and four per year. The year 1906-1907 and 1908 we had five assessments each year; 1909-1910, four assessments; 1911, five assessments.

The largest number of deaths during these seventeen years were in the years 1905 and 1906, when there were twenty-five deaths each year.

Some of the new members who have come into the organization during the past two years only paid one or two assessments, when they drop out, and I have wondered why they have come in at all if they did not wish to stay with us, but I have been informed that some other organizations are trying to build themselves up by pulling members away from us, and while this may be true, possibly in one or two cases I hardly believe that any organization really wishes to build itself up in that way. I am satisfied that we could get many more new members if we would think more about the Michigan Knights of the Grip. Two of the members that I got told me that they were repeatedly urged to join another organization, but nothing was said to them about joining the M. K. of G., which leads me to believe that with all due respect to any other organization, that the new traveling men on the road are urged to join other organizations before joining ours, which is the best organization existing and which has done so

much for the betterment of traveling men on the road. These new men are enjoying these benefits and they ought to be impressed with them and urged to join the M. K. of G. the first of all organizations.

As retiring Secretary, I wish to thank the members and especially the Board of Directors for the kind and courteous treatment which they have extended to me during my term of office, and I want to say right here that I still want to be a live, active member and do all I can to promote the welfare of the Michigan Knights of the Grip.

Moved and supported that the report be referred to the Board of Directors. Motion carried.

Report of Treasurer read, as follows:

The Treasurer reported receipts and disbursements as follows:

Death Fund.	
Receipts	\$4,922.50
Disbursements	1,350.00

Balance on hand	\$3,572.50
General Fund.	
Receipts	\$1,227.35
Disbursements	371.67

Balance on hand	\$1,227.35
Employment and Relief Fund.	
Receipts	\$ 721.57
Disbursements	60.00

Balance on hand	\$ 661.57
Promotion Fund.	
Receipts	\$ 47.00
Disbursements	34.43

Balance on hand	\$ 12.57
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Moved and supported that the report be referred to the Board of Directors. Motion carried.

Reports of Vice-Presidents:

First District—J. L. McCauley read report. It was moved and supported that the report be accepted and placed on file.

Second District—W. B. Burrows, absent.

Third District—S. C. Steele, absent.

Fourth District—F. M. Witbeck, absent.

Sixth District—Alva Davis, absent.

Seventh District—B. E. Gass, Lapeer, reports that he has two posts, one at Lapeer and one at Port Huron, which are active and thriving.

Eighth District—M. B. Foley, Saginaw, reported by letter, which was read by the President.

Ninth District—Ernest C. Below, absent.

Tenth District—R. S. Richards, absent.

Eleventh District—Fred C. Richter, absent.

Twelfth District—William G. Tapert, absent.

Moved and supported that meeting adjourn until 9 o'clock Thursday morning. Motion carried.

Thursday's Proceedings.
 Meeting called to order by the President.
 Finance Committee reported that the books of the Secretary and Treasurer are correct in every respect and show a good balance on

hand. Report given by F. L. Day was accepted and placed on file.

Committee on Printing—Report made by J. D. Martin. Accepted and placed on file.

Legislative Committee—J. J. Frost, chairman, reported by letter, being unable to attend. This report was read by the Secretary, accepted and placed on file.

Committee on Railroads—F. J. Briault, chairman, said no report could be given as no work had been done. Report received.

Committee on Hotels—J. D. Robinson, Flint, read report, as follows:

There has been nothing startling or any bad feeling between your Committee and the hotels, but we have had some cases which looked at times a little on the order of a break. Hotel men formed a combine of several hotels and arbitrarily raised their prices fifty cents to one dollar per day, this without warning to the commercial men. I immediately called on and wrote these parties. Some were independent and could run their own business, but they found that more easily said than done. All but two of those houses had a poor one dollar a day house and did not propose to improve a very poor service in the dining room, nor would they clean up toilets or do a thing, but they were soon convinced this was only one side, and I am pleased to say they have improved their accommodations all around and gone back to the old rate. The two hotels I speak of are really above par and keep a first-class house, and charge two and two and a half per day, which, with the increased cost of provisions, is a reasonable price.

If we are to pay the high price we insist on the service, and, as a class, do not complain unless imposed on.

In one case I ordered covers on several beds removed and new ones in their places. This was a hard nut to crack, but it has been complied with. In two others I found filthy toilets, and bums and Indians wiping on roller towels. I ordered same removed and individual towels in their places. In several hotels rooms were untidy and not swept. My complaint in these cases I find has been complied with, and I am pleased to say our department is left clean for 1911, with good feeling all around.

There is a matter I wish to call your attention to, which appeals to your Committee. It is the growing evil of landlords not paying their help wages they can live on, but they are expected to prey on the traveling public, and almost demand tips for everything done, and the end is never in sight. They are never, never satisfied, but must hold up everybody in sight. The traveling man is the special mark. As soon as he alights from the train he is pinched from the hack porter to the dining room waiter. If good natured, he is cleaned up. It is with pleasure I see our National body of commercial men, working with large business men, has taken this matter

in hand and are determined to wipe

it out of the land, and I hope the Knights of the Grip will take action at once to give this matter their hearty support.

In conclusion, I wish to say I am one of the old traveling men, and I hope I can be associated with you for many years, but life is a very uncertain thing and we are all called to the Great Beyond without warning. Let us all live to help the other fellow, be loyal and true to our order, which is for the one purpose—to be loyal and true and honorable to all—and our one great motto must always be charity. We must stand shoulder to shoulder if we wish to exist and grow and every man do his best.

I thank you and wish you all a Happy New Year, and may you each and all prosper in 1912.

Moved and supported that the report of the Hotel Committee be received and placed on file. Motion carried.

Committee on Bus and Baggage—Report received and placed on file.

Employment and Relief Committee—No special report from that Committee.

Special order for 10 o'clock taken up. The Secretary read invitations for the 1912 convention, as follows: Letter from Commercial Club and one from Mayor Farrell, of Kalamazoo. Letter from Board of Trade at Saginaw. Brother J. D. Robinson, of Flint, extended verbal invitation to that city.

Moved by Brother Martin that the convention go to Kalamazoo. Supported. Support afterwards withdrawn. Moved by Brother Brown that the Board of Directors be instructed to decide on Kalamazoo. Supported. Considerable discussion as to the authority of the convention to instruct Board of Directors. It was ruled they did not have the authority to instruct and therefore Brother Hammell moved as a substitute for all motions pending that this convention request the Board of Directors to call the convention for Kalamazoo. Supported. Motion carried on ballot, twenty-nine voting for and twenty-seven against same. This completed the special order of business.

Reports of Special Committees. Committee on President's Address—Report of Committee read by J. F. Hammell, chairman, as follows:

We heartily recommend the action of the President in publishing the Griplet and most heartily endorse his recommendation in the continuance of same and also his recommendation in reference to the increasing of the honorary membership and the prompt payment of assessments.

We heartily endorse the recommendation relative to hotel inspection and would recommend that the Legislative Committee do all in their power to bring about the passage of such a law.

We heartily approve of the recommendation as to the amendment to the constitution allowing persons to become members after having traveled six months.

We do not recommend the amendment which would combine the office of Secretary and Treasurer.

Moved and supported that the report be adopted and placed on file. Motion carried.

Mortuary Committee—Report read by Brother M. J. Howarn, chairman, as follows:

Whereas—An All-wise Power has taken from our ranks, all good men and true during the year just past, the following brothers:

W. D. Barnard, Manistee,
L. A. Baker, Lansing,
Abe I. Wolf, Detroit,
W. F. Ayers, Adrian,
Wm. H. Hamilton, Chicago,
Frank W. Leslie, Van Wert, Ohio,
John F. Shaw, Grand Rapids,
H. W. Beckrow, Saginaw,
Hector McDonald, Detroit,
F. E. Higgins, Detroit,
L. H. Johnson, Crawfordville, Ind.,
H. F. Cornell, Lansing,
M. V. Linabury, Jackson,
Frank C. Bury, Detroit,
J. H. Hill, Jr., Detroit,
W. W. Ainsworth, Toledo,
Frank N. Hamilton, Port Huron,
G. S. Stewart, Saginaw,
John Siebel, Lansing,
B. C. Bastedo, Detroit.

Allen G. Clement, Kalamazoo. Therefore—The Michigan Knights of the Grip at this, its twenty-third, annual convention extends to the families of our departed brothers our heartfelt sympathy in their bereavement; and be it further

Resolved—That a copy of these resolutions be mailed to the immediate families of our deceased brothers, and a copy also be spread upon the minutes of this meeting.

We further recommend the adoption of these resolutions by the convention standing in silent meditation for thirty seconds.

All of which is respectfully submitted.

Moved and supported that the resolutions be adopted. Motion carried.

Convention returned to order of reports of Vice-Presidents. A letter was read by the Secretary from Brother Tapert. Report received and placed on file.

Moved and supported that a recess be taken to allow Ex-Senator Arthur L. Holmes to speak on parcels post. Motion carried.

Committee on Amendments—Report read by L. J. Burch, chairman. Moved and supported that report of the Committee on Amendments be received and placed on file. Motion carried.

Introduction of Resolutions—Bro. Schreiber introduced a set of resolutions regarding parcels post as follows:

Whereas—A determined effort is being made by mail-order and catalogue houses, to have enacted into a federal law, a so-called parcels post bill;

Whereas—The demand for such a parcels post being mostly an artificial and fictitious one, being created and manufactured by concerns selfishly and directly interested, by reason of the benefits to themselves in the

cheap distribution of merchandise direct to the consumer;

Whereas—Parcels post would revolutionize the present commercial system of the country, to the detriment of the jobber, traveling man and retailer;

Whereas—Parcels post would steadily and surely tend towards concentration of business and population in the large cities;

Whereas—Parcels post would eventually deplete the country towns and villages and destroy these thriving markets where the nearby farmer can now dispose of his products to the very best advantage;

Whereas—Parcels post, by destroying business in the small towns, would make banking in these places unprofitable and would eventually deprive the farmer and others of the advantage of a local depository. This would still further facilitate the concentration of money in the hands of the capitalist of the large cities;

Whereas—Parcels post would create a stupendous deficit in the post office department, and the people as a whole would be obliged to shoulder this expense, the benefits of which would be confined to a comparative few;

Whereas—Parcels post would reduce and eventually wipe out the retail merchants of villages and small cities, by carrying at a low cost the merchandise of the direct-to-the-consumer concerns;

Whereas—Parcels post eventually means the elimination of the traveling man, whose services would no longer be required in the distribution of merchandise from the manufacturer and jobber, to the retailer. There would be no retailers to distribute to;

Whereas—There are many more cogent and valid reasons against the establishment of a parcels post; be it therefore

Resolved—That the Michigan Knights of the Grip, in convention assembled, deeply deplore the agitation in favor of the establishment of a parcels post.

Resolved—That all members of the Michigan Knights of the Grip be, and are hereby requested, to explain to every merchant on their territory, the danger to the retailer if such a parcels post bill is enacted.

Resolved—That members solicit every merchant they call upon, to write their Congressman in protest of the enacting of this bill into law;

Resolved—That every member of the Michigan Knights of the Grip, individually, write his Congressman a letter of protest against the establishment of a parcels post.

Resolved—That every member of the Michigan Knights of the Grip, make it his personal business to do all in his power in every direction against the establishment of a parcels post, which is inimical to his best interests, and those of his employer, and would jeopardize his own support and that of his loved ones, and be it further

Resolved—That these resolutions

(Continued on page thirty-eight)



Don't Fool Yourself With Your Inventory?

Written for the Tradesman.

The business of 1911 is over and done with. The good weeks when you made money, the bad weeks when you didn't pay expenses, the middling weeks when maybe you made a little, but nothing to brag of—all alike are past and gone. Now you want to know just how you have come out. The only way by which you can tell anything about it is to take a full and accurate inventory.

"The net will show itself at the end of the year, if you don't try to fool yourself in the inventory." Wise words and fitly spoken. Don't go to all the work and expense of taking an inventory and then deceive yourself as to results.

We will say you are Jones. You may deem it smart to lead your neighbors, whom we will call Smith and Robinson, to believe that you are making a great deal more money than you are making. You may be able to play at this little game successfully—for a time. It is a hazardous policy, but still you may think it wise to carry the impression to your wife that your income is about twice what it actually is. But whoever is fooled by you—don't try to fool Jones.

Make your inventory right and then have the courage to face squarely what it tells you.

If it shows up a disappointingly small income—if your capital and time and labor are not yielding you what they should yield—better know the unpleasant truth now while there is opportunity to apply the remedies. For the truth is bound to come out sometime.

"Are not the goods worth all they have cost me?" do you ask? This is a most pertinent question. On its answer hang all the law and a good share of the profits of storekeeping.

Any given article—say a piece of dress goods or a bolt of lace—is worth what it will sell for less what it will cost to sell it; no less and certainly no more. When you get right down to the facts in the case, what it has cost cuts absolutely no figure.

Goods that are new, clean, that have been carefully selected and bought at the right price, that are in a store that is well located and in which business is conducted on correct principles—such goods under normal conditions are worth all they have cost, and the cost price forms the convenient and correct basis for inventory.

Stock on which you have overloaded, dead stock, and stickers and hang-

ers of every description, never were worth what you paid for them and never will be. The longer you keep such stuff around the less you can get out of it.

Firmness in moderate development is a good bump to have on your head. Every one needs a certain amount of it, and it may be better to have a little too much than not enough. But the stubborn obstinacy that maintains that no article shall be sold for less than the cost plus the regular percentage of profit—this can not be called a reasonable and proper firmness; it is sheer pig-headedness.

Have no dead stock at all. Set for yourself this high standard and do not rest satisfied until you have reached it. Dead stock in your store indicates that you are doing business according to the methods of a past age.

The large up-to-date stores which are the leaders in the dry goods business were the first to learn that every kind of goods must be moved at the proper time. The very bulk of their stock and the amount of capital invested in each line make it imperative to clean up on all old stock. In a smaller establishment it is far more likely to be allowed to accumulate.

Remember that dead stock in dry goods, owing to change of fashions, fading, soiling and becoming shelf-worn, goes down faster in value than any other kind of dead stock unless it be millinery or the extreme styles in shoes. The hardware merchant scarcely can have dead stock—with the grocer there is no need of having it. The dry goods merchant who knows the irresistible appeal of an away-below-cost bargain may be as free from it as either.

Inventory all items that are hanging fire at what they actually are worth and no more—that is, if you wish not to fool yourself on your inventory.

It may be said here that there are some kinds of perfectly staple goods on which the sale always is necessarily slow. Feather ticking, for instance. It is wanted only occasionally, still there is what you may call a steady demand for it. It in no way deteriorates or goes out of style. A bolt of feather ticking should not be classed or treated as dead stock simply because it does not sell rapidly. The merchant of limited capital ought not to carry too large an assortment in goods of this order.

A certain amount of carrying over goods from one season to the next is unavoidable. You have to wait un-

til the right time comes to move held-over goods. Fans will not sell in January nor heavy wool underwear in July. The dry goods man who looks to the judicious disposal of his capital and aims to keep every dollar earning to its fullest capacity, will reduce goods that have to be carried over to the smallest possible amount toward the close of each season.

Don't fool yourself on the inventory of your accounts. They are not worth their full face. No bunch of store accounts ever was, so you may as well accept the fact that yours are not. You will have to wait a while for some that are perfectly good. So reduce for the use of your money. On some, collection will cost a little something. So reduce for the cost of collection. Others you will lose altogether; so you must make a further reduction for the lame ducks. Get your accounts down to their actual value. If you find the lot taken as a whole is worth not more than seventy-five cents on the dollar, the unwelcome knowledge may be somewhat of a shock to you. If it is, and if it leads you to get right down to this whole matter of giving credit, sift it to the bottom, so that you become convinced that in a retail store the putting out of any goods on account is a slow, cumbersome, expensive, old-fashioned way of doing business, and that a strictly cash system is simpler, easier, safer, cheaper—in short, is right in line with modern business methods and conditions—then the lessons of inventory will not have been learned in vain.

Fabrix.

Rough Finish Knit Goods.

If the domestic knit goods manufacturers are at all observant they must have noticed the extensive lines of rough finished knit goods displayed in all the leading stores. All of these goods thus far seen by the writer are of foreign make. Most of them are of French or English make, but some very attractive goods are coming from Austria, and the stores handling them claim that they can give better quality and value for the money in these makes than in any others.

Angora vests, with or without sleeves, in plain colors or with vertical stripes, are the articles mainly referred to, and they are having a most successful sale. Two large department stores known to the writer have done an enormous business in these goods, and are practically sold out of all the most common sizes in the most attractive designs. This is in addition to an excellent business done on French and English made fancy knitted ribbed vests of smoother finish. By a certain class of buyers they appear to be greatly favored over the sweater coat, because they are more dressy. They give all the style of a woven fancy vest with the warmth of a sweater coat.

The rough finished goods referred to are for the most part made of real Angora wool. While they retail around \$10 or \$12 and even higher, they will last almost a lifetime,

and if made of the real Angora wool, the longer they are worn the better they look.

It would seem that domestic manufacturers ought to be getting some of this business. Recently we had an enquiry asking for the names of domestic manufacturers of real Angora yarn. If there are any they are hiding their light under a bushel. A few mills are known to have done a little in this line, but none have yet been found which are giving any attention to it to-day. Possibly, one reason for this is that the term "Angora" has been even more abused than "worsted," and most of the so-called Angora goods made here have been nothing but cheap imitations.

These imitations may be all right in their way, but they can hardly be expected to compete with the real article. The matter is worth some thought on the part of the manufacturers of sweater coats and similar garments. There are a considerable number of women's knitted vests being made, but there is very little being done here in the way of pushing men's knitted vests, comparatively speaking. Anyway, it is very certain that there are almost none of the rough finished goods now selling so well.

Well-posted factors predict that sweater coats made up in this manner are bound to find a ready sale, and why not? However long it may last, there is no denying the fact that just now there is a decided craze for rough finished articles. Witness the "fuzzy" hats, for instance. In very appropriate slang these have already been christened "caterpillar" hats, but they are selling none the less, and in all sorts of weird colors as well as the conservative ones generally used for men's head gear. The store windows are full of big, roomy, shaggy overcoats, and the writer recently noticed a well appearing gentleman attired in one of these, Oxford gray in color, with an Oxford gray derby (not a soft felt), to match. The derby was just as furry as the coat. If it has come to this, why not "fuzzy" sweater coats?—American Wool and Cotton Reporter.

Winter in Dakota.

A St. Louis traveling man, making his first trip through North Dakota, woke up one May morning to find the ground white with snow.

"For heaven's sake," he asked the hotel clerk, disgustedly, "when do you have summer out in this country?"

"I don't know," replied the clerk, "I have only been here eleven months."

Always Kicking.

A traveling salesman stopping at a hotel in a country town on circus day refused to use the soiled and wet crash towel in the lobby.

In response to the drummer's protest the colored porter said, deprecatingly:

"Boss, seventy-five men has wiped dere han's on dat tow'l dis mornin', an' you is de furst to complain!"

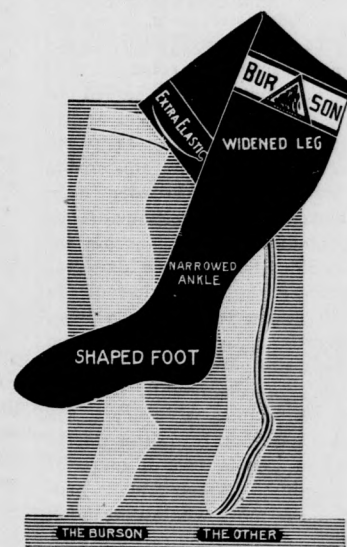
BURSON HOSE

Sold Through the Jobbing Trade Only

We have seen to it that hereafter no mail order houses will quote Burson Brand Hose at ANY PRICE.

The Merit of the Burson Brand of Hosiery has been the cause of some mail order houses offering these goods at a cut price.

Prices are frequently cut on goods of standard value, and such goods are sometimes sold at cost or under cost to attract trade, just as a grocer will often sell at cost, or less, sugar, or some other commodity of well known value, in order to convey the impression that his is a bargain store.



Burson Hose Are Sold Practically at Uniform Prices by All Jobbers

Retailers can get full, regular prices, as there is only one Burson Brand Fashioned Hose, Knit to Fit without a Seam, and they are sold through jobbers to retailers.

Burson Knitting Co.

Rockford, Illinois

GENUINE CONTENTMENT.

How It Is Described By David Grayson.*

Adventures in Contentment came to me late last winter at a critical period in my life. Mr. Garfield was one of the first friends to visit me when I was recovering from a long and critical illness in the hospital and he brought me the first book I had seen for nearly four months. It came at a time when my mind was in a clouded and unsettled condition. I had dreamed so many dreams during seventy-two days of delirium that I could hardly distinguish between the real and the unreal. An arrogant doctor and a subservient nurse had kept from me all knowledge of the outside world. I did not even know whether my business was still in existence. In my delirium I had seen my mother carried to the grave, my office burned to the ground, my publication discontinued, my employes scattered and the earnings of a lifetime dissipated. No effort was made to disabuse my mind of these erroneous ideas or to set me aright with the world until weeks after consciousness had returned. Adventures in Contentment served to bring me back into the world of living things and did more to assist me to recover my equilibrium and enable me to obtain a new and broader vision of life and its duties, responsibilities and opportunities than any other influence could possibly have done. I shall always regard the writer of the book with gratitude and the volume with veneration. I carried it with me to Bermuda and enjoyed the pleasure of seeing people scramble for the privilege of reading it. During the five weeks I was at Hamilton thirty-five different people read it more or less thoroughly. Lyman Abbott pronounced it the most wholesome book of the year. Rear-Admiral Sterling, U. S. N., Retired, insisted that it was the most enjoyable book he had found in years. Even my friend Wernicke, who accompanied me to Bermuda, cheerfully relinquished the championship of golf and chess and card playing for a day in order to be able to join in the prevailing topic of conversation at our hotel. Perhaps I ought to use the word "monopolize," instead of "join," because when Wernicke spoke the others listened in silence and with open eyed wonder. He was the lion of the day at Hamilton, because he was the acknowledged leader in all games and frolics and always relegated his opponents to the background. On my return I wanted my home friends to know how much good could be gotten between the covers of a single book and I have therefore, purchased and distributed between thirty and forty copies. Among the friends so favored, was Mr. W. L. Brownell, of Kalamazoo, who wrote me regarding the book as follows:

"You will, perhaps, recall the very neat compliment Mark Twain paid the new preacher at the close of his first Sunday's sermon.

*Review of Adventures in Contentment by David Grayson, read by E. A. Stowe before Federated Class in Practical Christianity of Park Congregational church, Dec. 31, 1911.

"I attend church services occasionally," said Twain, "but I shall never come to hear you again." "I go to church," he said, "so that I may quietly pursue my own thoughts, half awake and half asleep and with nothing to disturb me or distract my attention. This morning you forced me to keep awake and follow you closely and so I shall not come again."

"Adventures in Contentment robbed me of four hours sleep last night, but I must admit I was never robbed of anything before that gave me such pleasure. Long after I retired I could see Starkweather greasing the wagon and my eyes closed on Dr. North's funeral procession as it slowly wound its way over the hill. The man who can hold the reader's attention for hours as he relates the homely incidents of ploughing furrows and digging ditches, country funerals and raised biscuits is, indeed, a great writer.

"I thank you for remembering me with the book and I trust and believe as much pleasure came to you in the sending as to me in the receiving. The law of compensation is, indeed, a wonderful law and yet so simple when once understood."

A specialist is quite frequently a man who knows how little he knows and yet who, in spite of his knowledge of his lack of knowledge, possesses the knack of looking wise and charging for what he claims to know, but knows he does not know.

I do not claim, my friends, to be a specialist in the art—and it is an art—of contentment, but I do claim, after a half century devoted to a few partial successes and some total failures, to have discovered the difference between the kernel of real genuine contentment and the husk of feigned satisfaction. The Master said, "Do violence to no man, neither accuse any falsely and be content with your wages." You will observe the great Teacher did not command or advise the people whom he addressed that they be satisfied with their wages, simply that they be content. Solomon, you will also remember, said this: "All things are full of labor; man can not utter it, the eye is not satisfied with seeing or the ear filled with hearing." Solomon, like the Master, was a student of human nature. He knew that it was possible for a man to be philosophically content, but he also knew that no genuine man, no man whose veins were filled with good red blood, no man who did not simply exist, but who really lived, could, in this world, at least, be perfectly satisfied; and if, perchance, he be wholly satisfied in some other world, then the theory of evolution is certainly a failure and a myth.

A friend of mine once remarked: "When a man reaches a point where his debts cease to worry him, the fellow he owes might as well forget it and commence to worry about something else." He is right, but he might have gone still further and said, Whenever a man reaches a point where he is perfectly satisfied, another egotist has simply been added to the census, another man has stopped growing, and

other man has ceased to be productive of good to himself or his fellowmen and the sooner he is out of the way the better for him and also for those who stumble over him.

Lacking the time for argument, I state it as my firm conviction that no unusually selfish man—because the law of self preservation makes us all more or less selfish—can be either satisfied or contented, and with reference to selfishness my thought is this:

Selfishness in the heart of man and, as carried out in his conduct, is the cause of at least two-thirds of human misery and unhappiness. Eliminate selfishness and you have decapitated a large share of the world's troubles. Selfishness on the part of employer and employe—exhibited sometimes on one side, sometimes on the other side, but usually on both sides—is the cause, the main cause, of the unsatisfactory conditions which exist to-day between capital and labor. Courts may continue to sit in judgment, occasionally a man clad either in a dress suit or in overalls may be placed behind the bars, investigators may continue to compile statistics and wise men may continue to write treatises, but not until the individual man softens his heart, recognizes in his thought and carries out in his conduct

more of the spirit of the Master, not until he shall have supplanted much of his personal selfishness with a put-into-practice attitude of either interested or disinterested fairness, not until the individual man shall unselfishly recognize the rights of others, will existing conditions appreciably improve.

When we think of contentment and friendship—and no man can be contented who isn't friendly—our next

The Man Who Knows

Wears "Miller-Made" Clothes

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

Miller, Watt & Company

Fine Clothes for Men

Chicago

Those Michigan Merchants

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

Graduate Clothes (Sizes 31-40 - \$12-\$20)

Viking Clothes (Sizes 31-40 - \$7-\$11.50)

Wooly Boy Clothes (Sizes 6-17 - \$3.75-\$10)

and other moderate priced lines made by

BECKER, MAYER & COMPANY, CHICAGO
VIKING GRADUATED VIKING SYSTEM
EST. 1884 MADE CLASSY CLOTHING

Our new lines of
Spring Wash Goods
are now complete

PAUL STEKETEE & SONS

Wholesale Dry Goods

Grand Rapids, Mich.

NEVER BEFORE

were we in such good shape to take care of your wants in the line of

Printed and Woven Wash Goods

Plain and Fancy White Goods

Twenty-seven and Thirty-two inch Dress Gingham

Plain and Figured Silk and Cotton Dress Goods

New Percales and Prints

Silkolines and Curtain Swisses

Our traveling men are out with the complete line, and we thank you for the courtesy you may show them by looking over our lines.

GRAND RAPIDS DRY GOODS CO.

Exclusively Wholesale

Grand Rapids, Mich.

thought is of David Grayson and of his Adventures in Friendship and his Adventures in Contentment. Grayson must have lived much and lived well in order to have instilled so much of sweetness and poetry, so much that is kindly and beautiful into mere words—words that, as we read them, play only upon the best and truest keys in our makeup, words that stay by us and make us better men because of the impressions they have left upon our hearts.

When Grayson pictures to you the funeral of Dr. John North, you fail to see the mourning friends, the long funeral cortege or the white horses with the black plumes. You do not see the open grave or the deserted home. You only see John North's unselfish life—a life of service to his fellowmen. Speaking of him, Grayson says, "I saw the mystic sign in him deep lettered in the hearthstone of a home; I heard it speaking bravely from the weak lips of a friend; it is carved in the plastic heart of many a boy. I never fully realized until this morning what a supreme triumph it is, having grown old, to merit the respect of those who know us best. Mere greatness offers no reward to compare with it, for greatness compels that homage which we freely bestow upon goodness. So long as I live I shall never forget this morning. I stood in the door-yard outside of the open window of the old doctor's home. It was soft and warm and very still—a June Sunday morning. An apple tree not far off was still in blossom and across the road on a grassy hillside, sheep fed unconcernedly. Occasionally from the roadway where the horses of the countryside were waiting, I heard the clink of a bitting or the low voice of some newcomer seeking a place to hitch. Not half of those who came could find room in the house; they stood uncovered among the trees. From within, wafted through the window, came the faint odor of flowers and the occasional minor intonation of someone speaking—and, finally, our own Scotch preacher. I could not see him, but there lay in the cadences of his voice a peculiar note of peacefulness, of finality. The day before he died Dr. North had said: 'I want McAlway to conduct my funeral, not as a minister but as a man. He has been my friend for forty years; he will know what I mean.'"

Henry Ward Beecher once said, "We only see in a lifetime a dozen faces marked with the peace of a contented spirit." Mr. Beecher possessed not only a brilliant mind, but he was also an unusually keen observer. If he was right in his observation and if, also, as he implied, contentment is a jewel to be sought, why so rare, why so hard to get and so difficult to keep? Before Mr. Beecher spoke Charles Kingsley answered him in this wise: "We shall be truly wise if we be made content; content, too, not only with what we can understand, but content with what we do not understand—the habit of mind which theologians call, and rightly, faith in God." Faith in God impels us to a life of service—service to the sons of

God, to the children of men. If I were asked what would bring to you and to me the greatest contentment of mind, I should unhesitatingly reply, the rendering to our fellowmen the greatest and truest service of which we are capable. It is an unalterable law of the universe that we draw to ourselves just such conditions as our minds constantly picture and dwell upon. One writer has said, "Thoughts are things," and again, "They fly o'er the track to bring you back whatever went out from your mind." If, then, we would be contented, let us not confuse the term with satisfaction and contentedly cease to grow, but let us give to the world the best that is in us of kindness, love and intelligently directed service and then, like Grayson's Dr. North, the things we shall be remembered by will be the things we did as we passed along the way to make the world a little better for our having lived in it.

Activities in the Buckeye State. Written for the Tradesman.

The Municipal Association of Cleveland, the oldest civic organization in the State, has issued a call for a conference in January of delegates from the eighty-four cities of Ohio of over 5,000 population. The call is endorsed by the Mayor-elect of the largest ten cities of the State. The number of delegates appointed in ratio to population will be 364. The conference will be non-partisan and is called to consider the needs of the cities. More than 50 per cent. of the people of Ohio live in cities and they feel that they should have more to say with reference to civic and State affairs.

The restrictions in the housing code of Columbus are bringing about the building of more single and double houses and a decrease in the construction of tenements.

The contract has been awarded for the construction of the new post-office at Dayton at a cost of half a million dollars. It will be built of granite.

With some 500 boys coming before the probate officer in Toledo each month for the various delinquencies born of idleness, improper home influences and environment the need of a boys' farm, conducted similarly to the one at Cleveland, is growing urgent.

At the recent meeting of eight educational associations held in Columbus the chief topic under discussion was agriculture and its proper introduction in the public schools and colleges of the State. This practical bread and butter course is just being given proper recognition.

The officials of nine railroads will meet in Cincinnati Jan. 9 to discuss plans for the proposed new union station.

One of the big department stores of Cincinnati, the McAlpin Co., gave its 500 employes a theater party Christmas night. The entire balcony was reserved and not a single employe was overlooked, from the high-salaried buyers to the smallest cash girl.

Members of the constitutional convention will convene in Columbus Jan. 8 for organization.

Cincinnati's merchants charge two of the Southern roads with discrimination in freight rates. One case in point is cotton sheeting, the tariff from Atlanta, Ga., to Cincinnati being 49 cents per 100 pounds, while only 35 cents is charged from Atlanta to Cleveland, Chicago and Indianapolis.

President Taft will visit Columbus Jan. 30, making three addresses there. The new Federal building is to be opened that day.

The City Council of Zanesville has passed an ordinance drafted by the Tax, Law and Order League which requires the closing of saloons at 12 o'clock midnight. The ordinance was declared an emergency matter and made effective at once.

Congress will be asked for an appropriation of \$100,000 for the Ohio-Columbus celebration to be held next fall.

The Ohio Retail Shoe Dealers' Association will hold its annual convention in Columbus March 5 and 6.

The Street Railway Company of Toledo refuses to grant a temporary rate of seven fares for a quarter, pending settlement of the franchise question, and the city will institute receivership proceedings, based on the city's claim for rental of the

streets upon which franchises have expired.

Almond Griffen.

The superintendent of a maternity hospital in Boston says girl babies are getting taller and appear in this world with more vitality than formerly, while the boys continue on the average both in weight and height. This is probably what Kipling had in mind when he wrote that "the female of the species is more deadly than the male."

Your success may depend upon others, but your happiness depends upon yourself.

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

We are manufacturers of

**Trimmed and
Untrimmed Hats**

For Ladies, Misses and Children

Corl, Knott & Co., Ltd.

20, 22, 24, 26 N. Division St.
Grand Rapids, Mich.

Bachelors' Friends

TRADE MARK

HOSIERY

These hose have sprung
by sheer worth into their high place in favor

They are perfected hose with new features that afford maximum wear and comfort. A fine, silky "feel," with durability.

Latest improvements
increase comfort and wear value

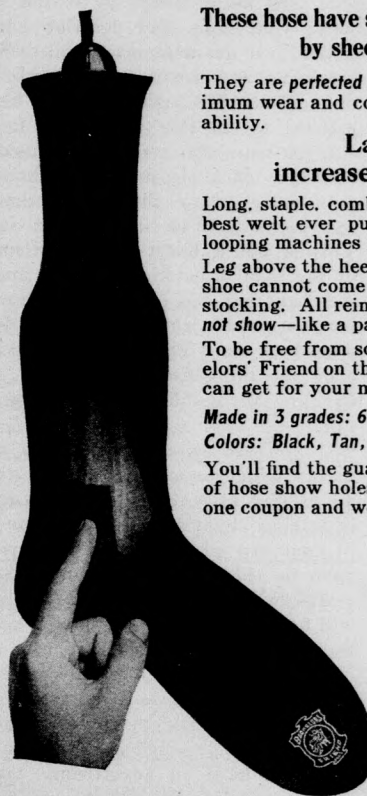
Long, staple, combed Sea Island Cotton—French welt, the best welt ever put on a seamless stocking. Two-thread looping machines give double strength to the toe.

Leg above the heel reinforced to the proper height. The shoe cannot come in contact with the thin part of the stocking. All reinforcing is by special yarn, so that it does not show—like a patch—as on other stockings.

To be free from sock annoyance—look for the name Bachelors' Friend on the box. It means the best value that you can get for your money.

Made in 3 grades: 6 pairs \$1.50; 6 pairs \$2.00; 6 pairs \$2.50.
Colors: Black, Tan, Navy, Slate, Bordeaux, Purple, etc.

You'll find the guarantee in every box. Should any pair of hose show holes inside of six months, send to us with one coupon and we'll make good.



No need
to do this
since he
wears
Bachelors'
Friend.



Made by Joseph Black & Sons Company, York, Pa.

Edson, Moore & Co., Detroit, Mich., Wholesale Distributors

CLEARING-OUT SALES.

Say Exactly What You Mean in Your Advertising.

Written for the Tradesman.

The days of quarter-off sales, and clearing-out sales, and stock-reduction sales, and semi-annual sales are at hand. By the way, why doesn't some one invent a few new names for these sales? Some of them must have come out of the Ark on crutches. "Money Sale," or "Wonder Sale," might answer on a pinch, although the suggested names mean little. Perhaps before many years some genius will blunder on a name for a sale which will be both novel and expressive.

Anyway, it is about time for merchants to begin getting goods out for the cleaning-up sale. Basements and store-rooms will be hunted over and all sorts of articles brought out. It may be that some of the goods which will be brought to the front and offered for sale have been in the store for a long time. If this is the case, say so. Let your customers know all the facts connected with any deal they may make with you. The only person who can with impunity make a false pretense sale is a loafer who makes a business of trading one old crowbar for another. The man who expects to remain in business in one city year after year can not afford to cheat his customers.

When you get your goods out, advertise them, and say in your advertising just what you mean. Don't hire expensive space in the newspapers to tell lies in. If you do, the people will find you out and keep away from your store, and then you will go about complaining that advertising does no good. When you write your copy, tell what you have, describe the shape it is in, and state the original price and the new one.

And for the love of Madge don't put a six-inch advertisement on an inside page of one paper and whine because it does not fill your store with buyers. When you spend money for advertising, be sure and spend enough to accomplish your purpose, which is to let every man, woman and child in the county know that you are going to split profits with patrons in order to get ready cash and at the same time clear the shelves for new stock. Expensive? It is simply an investment, and not an expense.

A clothier once snarled out to an advertising man that anybody could give away goods, but it took a level-headed business man to sell them at a profit. The advertising man had been advising a slight reduction in some articles on which there was a 50 per cent. profit, the cut to be followed by a swift advertising campaign. The clothier said that he could not afford to cut prices and advertise extensively at the same time.

He followed this line of policy until a jobber came and took over his stock and put it out for sale. The agent who was sent on to sell the stock at retail made business mighty

dull in the other clothing stores in that small city while he was at work. He filled the papers with page advertisements and filled the houses with posters delivered by hand. He sold some articles at exact cost, including freight and handling charges, but on the most of the stock he made a good profit. If the merchant who failed had gone at his business in the same way he would have been in business to-day. He lived the remainder of his life as a clerk.

And don't—don't—don't—DON'T wait until you see the advertising man in the doorway before you begin to write your "copy." The preparation of "copy" costs more than the space if a merchant's time is worth anything. Don't you ever forget that. Get your stock in shape, plainly marked, and then go over it personally. You can describe it better than a heedless clerk can. Get everything in the store in a page advertisement. Too crowded you will say? Not a bit of it. If people are interested in the things you have for sale they will read every line of it. If they are not interested you are not preparing the advertisement for them.

The advantage of having a multiplicity of articles named and priced in your advertisement is this: If you mention five articles, few of the readers of the paper will read what you say because the articles are not needed at that time. If you name and price five hundred articles in your advertisement, there will be something named there which will appeal to nearly all of the readers. A man always goes to the vaudeville show with the most acts, and people will go to the store where there are the most things to see.

If you are in doubt as to how to write your copy and describe your goods, just get a modern mail order catalogue and see how the work is done there. The mail order men hire experts to do this work. In fact, many a man who acts as advertising manager for a big mail order house gets more salary than a merchant can possibly make in a small city. This is not a boost for advertising of the mail order kind, for the local merchant has the privilege of showing his goods, while the mail order man does not. The copy-maker will soon see the difference required in handling the publicity features of a sale.

If you are wise, you will sit up nights with your copy. Study the goods and also terms of expression in talking about them. Get a punch in your pen when you tell what you have to sell. And don't run an advertisement the second time! That will hold you! You must have a new leader every day. The great mass of offerings may remain in the advertisement, but there must be a change in display, and something new, bright and convincing in the introduction.

If you have an advertising man who is equal to his job, he can put something in the introduction every day which will interest even the casual reader, and also cause him to

look at your space the next day just to see what new break you have made. If you haven't such a man, do the best you can. But the sentence suggested must be all business, convincing, honest, crispy.

Now, when you have your goods out, all marked and in order, and your advertising copy prepared, herd your salesmen into a corner and make every one of them read the copy. Keep at them until they understand just what you are advertising, until they catch the spirit of your offering to the public and are capable of passing it on to customers. Salesmen have spoiled many a sale which was started right and advertised right. When a man reads a spirited advertisement, offering bargains and telling why, inviting customers to call and look over the stock, he gets disgusted if he goes to the store and finds the salesmen half asleep and not at all in the spirit of the advertisement.

Live up to your advertisements to the smallest detail. You will make friends by doing so. Don't advertise any bargains you haven't got. And don't permit your clerks to act as if they were trying to run off a wind-broken horse on buyers. Keep all show of haggling and bargaining out of the store. Talk about the goods. Show the goods. If a man comes in for a silk undershirt, sell him a woolen overcoat if you can. But do not misrepresent. You'll know in a minute whether he is interested in woolen overcoats. If he isn't, drop it.

The writer was in the advertising game for a long time. Some of the men he did business with are out of trade, some broke, some rich. But the fact remains that the men who listened to every suggestion they could get, who were known as "easy men to get," are the ones who made the money. Even in the old, old days, when stores were small, one could always get an advertisement from Henry Spring, from George Morse, from Charles Trankla, from W. G. Herpolsheimer, from the Star Clothing House. If you look over the big houses here now, you will see these names still. But you will have to look a long time to find the names of the merchants who made an advertising man talk half a day to get a three dollar advertisement.

But there is more to be said about the support the salesman ought to give to the advertisements. It is all up to the clerks, when you come

down to brass tacks. You may bring people to a store by advertising, but if they are not used well there they are dead ones so far as future trade is concerned.

There was a man who started a clean, white meat market in a city in this State. He put up a pretty store and advertised to sell at cut rates. That drew at once. The prices were attractive. But a man who had been lured to the store said to a friend the next day that no advertisement the store could put out would ever be attractive to him again.

"They keep a fine display of meat in the windows," he said, "but when you go in to buy they take you to a mussy mess in a pan and the clerk begins to dig it over to get out and unload all the bum pieces. You have seen three-card men at county fairs? You know how they palm the little joker, and twist their fingers and hide the card behind a hairy backhand? You know the smooth motion over the board as the fakir throws the cards? All right. That is the way that meat clerk waited on me. He picked out all the bone and fat on individual steaks and tried to unload them on me. He held the pieces before me a second, and then they disappeared in his palm, and he kept a hand over them until he could cover them up with a piece equally bad."

That clerk ought to be set out on the highway attached to a ball and chain. He will drive away more customers than the boss can advertise into his store. He may be working under instructions, but if he is the boss will soon be out of a job. He may take pride in getting rid of all the odds and ends, but if this is the explanation, he would better give the scraps away than try to sell them by the system of the disappearing bone.

The correct attitude for a clerk is that which seems to favor the buyer. When you hear a group of women talking about shopping, they speak oftener of the way they were treated in a store than of the bargains they got there. Don't you think they do not take pride in being treated as if they were the whole thing! They are, so far as the clerk is concerned. Also, so far as the merchant is concerned in his coming quarter-off sale!

Alfred B. Tozer.

Good enemies are as essential to a man's success as good friends. They make him more careful.

Klingman's Sample Furniture Co.

The Largest Exclusive Retailers of
Furniture in America

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

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

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

BOOMING BATTLE CREEK.**Methods Grand Rapids Would Do Well To Imitate.**

Written for the Tradesman.

"Say," said a traveling salesman on a Battle Creek street car, not long ago, speaking to a seatmate, "this is Battle Creek, Michigan! This is the original 'There's a Reason' town. They have here a Postum Cereal shop, a Post Tavern, a Post theatre, a Post building, a Post newspaper, a Post addition, and a Postoffice. Some day they will have a Post mortem."

It is dollars to doughnuts that the salesman hadn't made good in Battle Creek. If he had sold a few more goods—there is no knowing what it was he was selling—he would probably have left out the Post mortem part of his talk. Strange how personal interests blind the vision.

Battle Creek has all the Post enterprises mentioned by the disgruntled one, and then some. And, besides what it already has, it will soon have a lot of others, for the Grapenuts man is going to lay a steel spur track to within a block of principal business and spend half a million on Jackson street during 1912.

If there is a city in Michigan which is immune from a Post mortem it is Battle Creek. Besides being famous in every land and on every sea for the big breakfast foods, like Postum Cereal, and Grapenuts, and Kellogg's Toasted Corn Flakes, and Malta Vita, Battle Creek is known the world over as the place where the best threshing machines and steam pumps are made. The big Sanitarium brings thousands of people to Battle Creek every year—brings the people who count, too. At certain seasons of the year millionaire New York publishers, governors of states, United States senators, and members of the House of Representatives are pretty thick in the grand lobby of the great building.

A good many years ago Mr. C. W. Post was attracted to Battle Creek by the advertising of the big Sanitarium, and that wasn't any set-back for the town. Since then he has gathered up nickels, and dimes, and dollars in every corner of the known and unknown world and dumped them in Battle Creek. And the Toasted Corn Flakes man has been doing the same thing. These nickels, dimes and dollars are putting up business buildings, and homes, and filling the tills of retail merchants. The more money you bring to a town the richer the town is, and the retailers who pinch their nickels and sulk because the money is not handed directly to them instead of passing through the ordinary channels of trade before it comes to their hands, may try their best to make that a dead town—and fail.

When you hear a man talk about a Post mortem in connection with Battle Creek, take him to the big factories that are working night and day because they can't build shops fast enough to meet growing demands for their products. The Post plants and the Kellogg plants are working every hour of the twenty-four, and still have to put up new

buildings every month or two. The big threshing machine plants are rushed with orders. The threshers—the Vibrator and the Advance—go to Europe, the Orient, and South America on the same ships with the American and the Union Steam pumps.

Why? You know the reason why! It may be stated in one word. ADVERTISING! Battle Creek is the best advertised city in the known world. There are other towns which may be more notorious, but none which is known as an industrial center and a maker of world-wide products as Battle Creek is known. Even Grand Rapids, with her splendid output of furniture, and the enterprise of the splendid men back of the great industry, is not as well known as Battle Creek.

Why, again? The same old answer. ADVERTISING! And the advertising of Battle Creek is not confined to the big products. In a short time, if you have the patience to finish this article, you will see how the retail men are backing up the big employers. The retail men of Battle Creek are not sitting down on their shoulder blades and letting the manufacturers who bring the money to the city do all the pushing.

There may be Grand Rapids people who will question the statement that Battle Creek is the best advertised town in the world. Well, can you pick up a newspaper, a literary paper, a religious paper, or a magazine, in any language you may happen to think of, in which you can not find a Post, or a Kellogg, or an American, or Union Steam Pump, or a Nichols & Shepard, or an Advance threshing machine advertisement?

Or a Sanitarium advertisement, either? Sometimes you will find the whole of them in one newspaper, with Battle Creek in big black letters at the bottom of each. Sure "there is a reason" for the world-wide fame of Battle Creek.

Battle Creek owes a lot of this prosperity to the big Sanitarium. As has been stated, Mr. Post went there to be cured. W. K. Kellogg, of Toasted Corn Flakes, is a brother of the world-famous Dr. J. H. Kellogg, who manages successfully the largest and most popular—as well as the most populous—Sanitarium in the world. He learned his lessons at the Sanitarium, the first general publicity advertiser in the city.

Now, this is all general. It is the retail men who need to be talked about now. Grand Rapids is the home of a good many retailers who are booming their city in every possible way, but in Battle Creek they are ALL booming the city—not the few big retail men, but the little ones as well. If every retailer in Grand Rapids would get into the game the way the retail men of Battle Creek are doing, we might have a bigger and better city—although we are doing pretty well as we are, thank you!

Do you know what the retail men of Battle Creek are doing to keep things moving, to keep in touch with each other, to arrive at sane understandings of trade situations? They

have made a noonday lunch room of their magnificent Industrial Association headquarters in the Post building, and there from fifty to a hundred of the retail men meet at noon every day of the week, meet and lunch and smoke, and talk over the situation. Now, are you going to down a city where the business men get together in that way? Not in a thousand years!

This business man's lunch, by the way, is unique. The rooms of the Industrial Association are on the top floor of the big Post building, and are magnificently furnished. They look like the lower rooms of a swell New York hotel. Yet they have been turned over to the Y. W. C. A. ladies—or a part of them have—and the smell of coffee and choice viands is there! The business men do not even claim rent for the use of the rooms. They pay their luncheon bills and the ladies make what they can. The point is that they get together once a day and joke, and talk, and consider what is best for their own businesses and the town, and get personally acquainted with each other. You can't beat it, and Mr. Kennedy, the new Secretary, may go out and make for himself just as long a glory mark as he wants to!

And here is another thing the retail merchants of Battle Creek are doing. They are pushing a movement for a City Service Board. That means a board under municipal pay to boom the city. Battle Creek is about to build a new city hall which will cost about a quarter of a million by the time it is finished and furnished. The site has already been purchased and paid for, and work will begin in the spring. It is proposed to set aside a portion of this building for the use of a City Service Board. It is also proposed to place there a showing of the finished products of the city, and to pay the man in charge a good salary out of the city treasury.

T. H. Butcher, an active retailer, said recently, in a letter to the Enquirer: "Let's have a live publicity department in that new city hall. It's not an expense. It's an investment, and it will not be long in showing returns."

Business men have heard that term before: "It is not an expense; it is an investment"! That is what newspaper men will tell you when they talk advertising. It sounds odd as coming from a retail man, eh? Well, here's the answer. Mr. T. H. Butcher inherited his firm belief in advertising. For years, and years, his father was in the advertising department

of a great New York City daily. There he saved a modest fortune and came to Battle Creek to live the remainder of his life. He was a gentleman of the old school, educated, talented, refined, with the speech and manners of a gentleman and the push and vim of a steam engine. It is no wonder that his son believes in advertising, that he advertises his own business extensively and wants to see Battle Creek advertised to the limit.

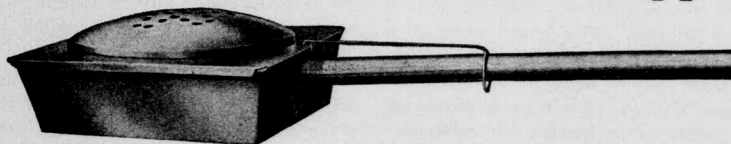
There are many retail men in Battle Creek who are doing the boost stunt, and the traveling salesman who spoke of a Post mortem has several more guesses coming. The lesson taught by the noon-day lunch system is a good one. If you want to get the retail men of any city to working in harmony for the betterment of their own affairs and those of the city, you must get them together, get them acquainted with each other. This is what this new Battle Creek idea is doing. Why can't the business men of Grand Rapids go to the same place for lunch and spend a half hour afterwards getting acquainted?

You've got to organize, gentlemen. Every living thing on the fact of God's green earth is organized against you. There are organizations through which every single thing you handle passes through before it gets to you. A group of merchants who do not stand together is like an army of a thousand soldiers having no officers and no training, but each fighting the enemy without plans and on his own individual judgment. It would not take long to wipe out such an army, would it?

There is one thing about Battle Creek which ought to be corrected. The city is now starting in on a new growth. Next year a city hall and a Masonic temple will be erected, also a police building and, possibly, a municipal hospital. There is as yet no agitation for a civic center. These buildings, with, perhaps the exception of the hospital, ought to force a civic center. It is a pity the Elks' temple was built before general plans were made. The Willard library should have been in the group of civil buildings. When these public structures are up, and scattered all over the city, the people of Battle Creek will be kicking themselves because they did not get together and provide for a civic center. Post mortem! Not in a million years!

Alfred B. Tozer.

Even the chronic kicker doesn't look forward to kicking the bucket.

Lansing Crown Top Corn Popper

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

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

PRACTICAL STOREKEEPING.

Matters of Vital Concern To Merchant.

Paper Eight—Advertising.

Written for the Tradesman.

Several weeks ago an old-fashioned business man of my city—a man who, although nearly 70 years of age, continued to be right up to his last serious illness the active manager of a large retail grocery and boat-supply store—died.

His business career began with a clerkship when the old gentleman was a lad of 15. At the age of 24 he was the proprietor of a small grocery establishment; and for a number of years his efforts to build up a profitable business were attended with the usual ups and downs incident to a limited business experience and a still more limited capital. But in process of time the little business begun in a tentative way more than forty-five years ago, grew into a solid and substantial business institution, and the dominant man back of it came to be honored as only the truest and best of men are honored.

Courtesy, fair dealing, good judgment, and indefatigable energy—these were the qualities, as I saw them, that accounted for the old gentleman's frankly admitted success.

And yet there was one curious thing about this veteran dealer—and it is because of this circumstance that I have introduced him in this paper—he did not believe in advertising, and when the very word was mentioned in the old gentleman's hearing he used to shake his head dubiously. He declined absolutely to warm up to the subject; and I have heard him say scores of times—"Oh, there's nothing in advertising. I've tried it, and I never could trace a dollar's worth of business to it. Some people seem to make it pay—or they make themselves think it's paying; but I never could. With me advertising is dead expense."

If the old gentleman had his career to live over again he would have to assume another attitude towards advertising, or he would utterly fail in his efforts to build up a profitable business in the new order of things. Advertising has come to be simply indispensable. With the prodigious momentum of a long merchandising career back of him the old gentleman was able to weather financial storms and retain his grip on a fairly profitable trade in spite of the changing order; but with the new regimen what it is, no dealer can now start in and make good with a hostile attitude towards advertising.

There are a good many forms of publicity, and their respective merits, cost, modes, etc., constitute a pretty hefty subject. The storekeeper who hopes to articulate with success one of these days ought to be broad-visioned enough to see possibilities in all forms of legitimate advertising.

The staple of all our advertising (insofar as the retail dealer is concerned) is the local newspaper. This is frankly conceded by everybody whose opinion is worth anything.

Practically everybody reads the papers—in the larger towns and cities the dailies, in the smaller towns the weeklies and semi-weeklies.

If your town has billboards, and your business will justify the investment, it might be well to look into the possibilities of the colored poster proposition. In the Tradesman of October 25, in an article entitled, Outdoor Publicity, the strength of the pictorial poster as a business-builder, also the cost of stock posters in quantities, expense of posting, etc., were set forth.

In smaller towns and cities (and for storekeepers in larger places, who are not in a position to take up the billboard proposition) various kinds and sizes of signs (in metal or paraffined cardboard) may serve as the equivalent of the pictorial poster. These signs are tacked (or nailed) up on posts, poles, fences, trees, dead walls, etc., along the country roads. Some time ago the writer had an article in these columns setting forth the vast possibilities of country advertising, and endeavored to show how that this means of publicity is open even to the smallest shopkeeper whose advertising appropriation is restricted by the most rigid economy. In nearly all county-seat towns, excepting only those that have grown into big cities; in county-seat towns say from fifty thousand inhabitants down, and in smaller towns and villages throughout the country, this sort of advertising will be found highly profitable.

In addition to these modes of publicity, there are quite a number of forms that are more immediately under the control of the storekeeper. I mean the various forms of literature that he hands out at the store, or mails out to a selected list of customers actual and prospective. As to "dodgers" or handbills that are frequently stuck into the unwilling hands of people on the street—well, that is not advertising at all; that is simply throwing away money.

But there are a number of perfectly legitimate and highly productive advertising forms that the dealer may use at the store.

To begin with the least expensive and the most unpretentious—there is the insert. The insert is a slip, a folder, or some printed matter, more or less elaborate, that the dealer puts in the parcel he is tying up, or slips in an envelope he is mailing. From time to time every merchant nearly has to mail out statements, acknowledge remittances, or communicate by mail with some of his customers on some business matter. The parcel or the letter, then, is a kind of medium, or carrier, of your little advertisement. And your advertisement that is mediated in this way is called an insert.

The manufacturers of various commodities prepare various kinds of literature descriptive of their goods, etc., and supply the same gratis to their customers. Every once in a while I receive inserts of this sort from big department stores of my own city—stores whose annual advertising ap-

propriations runs into thousands of dollars. Many of these inserts did not cost the house sending them out a single penny. The letter had to be, insert or no insert; so whatever business they gained by virtue of the insert was clearly net gain.

But you can make your inserts much more forceful and individual by getting them out for yourself. And then, instead of confining your talk to a single line of goods, you can mention several different lines. You can make your insert seasonable, intense and representative of your own store.

Some storekeepers find it profitable to mail out at stated intervals a price list. The list may occupy a single sheet the size of a page in a book—say 5x7½ inches—or it may spread itself over several pages of a larger size. But the thing that gives cogency and go to the price list is the fact that certain wares are attractively priced; i. e., the price list offers some unusual bargains in at least some of the items described and priced. Otherwise it would be a rather flat thing.

When the price list has grown in size and developed a kind of substantial dignity—and perhaps added a few illustrations of the articles described—it becomes a booklet. And you can make a booklet just as pretentious and costly as you are a mind to. Some booklets gotten out by the exclusive shops of to-day are sumptuous to a degree. The booklet is considered good advertising. It is also pretty costly—so much so as to be quite out of the small shopkeeper's reach.

And if he can not reach the booklet of the more pretentious sort, of course a catalogue will be altogether out of his reach.

But there is another kind of advertising that belongs in this part of my little talk that I want to say a word about; and that is the store paper or bulletin. This is a little medium published periodically by the dealer, and frankly devoted to exploiting the merchandise carried in stock by that dealer. It can be published quarterly, monthly, bi-monthly, semi-monthly or weekly. It can be a very simple, inexpensive little four-page folder or a great big affair. It must have just a little interesting reading matter in it apropos of matters other than merchandise, otherwise the people will not take very actively to it. Some store papers and bulletins are really clever.

The store paper ought to be illustrated, and the illustrations ought to be good. The illustrations, of course, will be of articles of merchandise, for the most part; and the descriptions will be brief (or should be) and to the point. The principle of timeliness should be rigidly adhered to in getting up the store paper. Feature the seasonable things.

The store paper can be handed out at the store or mailed out from the store; and you can point as many or as few as you like. The storekeeper controls the circulation absolutely. And he can devote the whole paper to his own proposition. From "kivver to kivver," there isn't anything in it but the store of the merchant who

puts it out. As an advertising proposition it has some strong points.

Chas. L. Garrison.

Relation of Salesmanship and Advertising.

What is advertising? It is salesmanship.

What is salesmanship? It is advertising.

The manufacturer can easily get the materials he needs to produce his goods, but it is not so easy to get the men to sell his products profitably. A manufacturer must deal with both men and materials. He knows that it is easier to make goods than to sell them; that his product has no value if it remains unsold. Hence, productive advertising is salesmanship on paper; it is the process of salesmanship.

Advertising creates interest in business. Salesmanship accomplishes the sale. The one needs the other for success. Glycerine in itself is perfectly harmless, but when combined with certain chemicals, it forms one of the most powerful explosives known. The same is true of advertising and salesmanship. It takes advertising to start things moving; therefore it is worth while.

In modern commercial economy, advertising is admittedly the foundation of all successful business.

Footprints on the sands of time are all right, but be careful not to make them on mother's clean kitchen floor.



A Good Investment!
PEANUT ROASTERS
and CORN POPPERS.
Great Variety, \$8.50 to \$350.00
EASY TERMS.
Catalog Free.

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

The Clover Leaf Sells



Office 424 Houseman Bldg.

If you wish to locate in Grand Rapids write us before you come.
We can sell you property of all kinds.
Write for an investment blank.

Mica Axle Grease

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

Hand Separator Oil

Is free from gum and is anti-rust and anti-corrosive. Put up in ½, 1 and 5 gallon cans.

STANDARD OIL CO.
Grand Rapids, Mich.

FIGHT FIRE WITH FIRE.

Make the Advertising Expenditure a Generous One.

For almost one year this department of the Tradesman has been hammering away at the one subject—that of advertising. To what effect? Has it made any impression upon you? Have you given the matter the consideration it deserves, or have you merely regarded it in an impersonal light, as something that might be good for somebody, but somebody not yourself?

There are plenty of people in this world who hear good advice and are never improved by it because they do not believe they are the ones it is intended to benefit. That is for one of two reasons—either they are too stupid to be able to recognize what they need when they see it, or they are too conceited to think they need improvement. In either case they are missing golden opportunities.

It is inconceivable that there is anybody who can not be improved, and it is hardly possible that the poorest essay on advertising would not contain some hint to the mind alert for suggestions.

Anyhow, we are about to start on a new year. It is full of uncertainties. It is just as full of possibilities. Some are going to be successful, and some are going to fail. To yourself belongs in some measure at least the making of your fate. Let us hope you are not of those who will snub your friends when they come to you clad in the garments of good suggestive advice.

If you have never been an advertiser, start when the year starts. If you have been one, determine to give it a greater share of your attention than ever before.

Some one has said, "Shout from the housetops for a solution of the retail mail order house problem, and back will come an answering chorus of 'advertise.'"

One thing is sure, and that is that if there was no such thing as the ink of the printer there would be no retail mail order house. It is the food upon which the catalogue man feeds. Without it he would shut up shop in short order. It has made him rich, and he offers to it more and more every year of the dollars it has poured into his coffers. In the office of every mail order house in the land there is going on now a season of plan making for the campaign of 1912, and it is the safest kind of a wager that advertising is

receiving the largest share of attention and the lion's share of the appropriation. What does this mean, that advertising pays or that it does not? Would they get up expensive catalogues, and contract for all that space in periodicals merely for the sake of seeing their names in print?

It is useless to come back and say that their business is different from yours, and requires different methods. That is true. But the only difference is in the application, not the basic fact. If you are keeping a shoe store you need a different stock from the grocer, but you must have merchandise. Every man who is in business must have publicity or he does not reach his possibilities.

If you are one of the timid ones, seek out the successful merchants anywhere and ask them if advertising had anything to do with their success, and how much. You will need to go no farther to establish the value of publicity.

Since you are to fight mail order houses and drive them from your community, begin by using the same weapons they use. Of course you must use them fairly. You can not afford to make false statements, for you live with your customers, and expect to have their trade, no once, but often. Nevertheless, there is much that can be learned from the mail order catalogue in the way of putting things. If you take good, honest goods and truthfully say about them what is said by others about trash you are in the way of getting excellent results. For they know this advertising game, having studied it as a gambler studies his cards.

One thing in particular you will notice, and that is that a profusion of pictures is a favorite way of playing the game, and it is a good one. Illustrations attract the eye, and say more to the average buyer than a hundred words. Somebody describes a scene to you, and you have a vague idea in your mind of what it might be like, but you do not know. But let a picture of it be flashed before your eyes and you at once become interested. Then you are ready to hear the details of the objects contained in the view. So with the cut in advertising—it rivets the attention of the eye, and the mind is at once open to receive a description of the good points of the article before you.

And cuts do not cost much. It is surprising for how little an outlay what you want may be secured. If you have never had experience along this line, and want information, the

Michigan Tradesman is here to serve you, and will show you how and where to get the required illustrations.

You will soon commence to inventory your stock. After that is done there is a chance for some genuine bargain sales, as you clean up odds and ends and think about disposing of unseasonable left-overs. Here is where the advertiser can get his work in to the best advantage. Publicity must have a fair chance. It must not be expected to sell goods when there is no attraction to offer. That is too much like making bricks without straw. The chief end of advertising is to draw people to the store by the promise of showing them something worth seeing, and it is then that the promise must be made good so that visitors become friends and constant callers.

Only the other day the writer heard a man discussing the respective advertising of two large department stores in one of our cities. Of the one he said he never purchased there because he could not believe anything they said, and he knew he would be swindled. Of the other he spoke most enthusiastically, remarking that their advertising was absolute truth, and that he did not hesitate to buy anything they offered as a bargain, knowing that he was getting more than his money's worth. People purchase what that last house advertises without question, and their confidence is never misplaced.

When such a reputation is built up the advertisements of the merchant are watched for each time the paper is published or a circular or catalogue is sent out. Every storekeeper can have such a reputation, and can secure it in no great length of time by persistence. Give what you say you give. Keep the advertising going regularly. If the buyers do not know whether or not they are going to find it in the paper they will not take the trouble to look for it, and then part of your money is wasted. That is why the regular advertiser gets more out of publicity than the occasional one.

Try it in 1912. Make your appropriation a generous one. It will come back to you manifold. A certain percentage of the gross income of the store should be devoted to this purpose, and a campaign planned for a continuous performance. Do not put your hand to the plough and then turn back. Then your money will be wasted, and you will have a grouch against advertising. If you open your store one day and close it the next

you will stand a poor chance of building up trade. It is just the same with advertising. It must be Johnny-on-the-spot all the time. Be fair with your advertising. It is the strongest weapon with which to fight all competition, and especially the mail order house, for it is meeting it on its own ground and fighting fire with fire.

Be a Quality Man.

We are all salesmen. Every man is trying to sell his products or his own good qualities to his fellow citizens. Perhaps the good salesman puts on a clean shirt and a clean collar and everything that goes with them, because he wants to appear at his best before every man he meets. "That is the beginning of salesmanship."

There are two kinds of salesmen: Salesmen who go in for quality and salesmen who go by price. Many men do not know the telling value of quality.

There is a great difference between the thing that is cheap and the thing that is low-priced.

There are no rigid rules for salesmanship. Experience has clearly shown that any one article can be sold in ways as varied as human nature is varied.

Some salesmen succeed by earnestness; some by good fellowship; some by convincing silence.

The best salesmen are the Quality Men—they command the best trade and get the largest salary.

Almost as Good.

A colored woman went to the pastor of her church the other day to complain of the conduct of her husband, who, she said, was a low down, worthless, trifling nigger. After listening to a long recital of the delinquencies of her neglectful spouse and her efforts to correct them, the minister said: "Have you ever tried heaping coals of fire upon his head?" "No," was the reply, "but I done tried hot water."

The man who keeps his appointments and discharges his business duties on time is the man who grasps the great opportunity for success. The other fellow must lose the opportunity that goes to the man who is on time. Do not forget this.

It takes two to make a quarrel; and the quarrelsome man seldom has any difficulty in finding the other one.

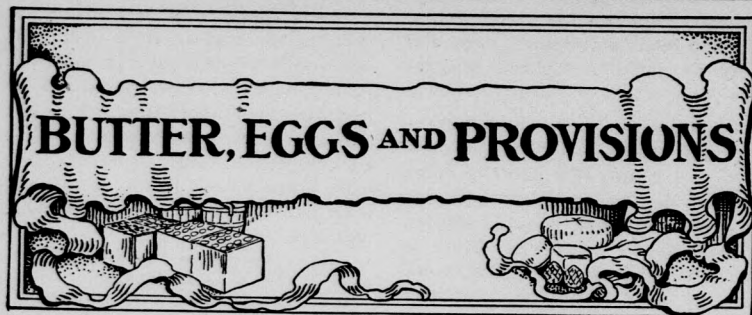
The self-made man is never finished until some woman gets busy and polishes off the rough edges.



ROBIN HOOD AMMUNITION

NOT MADE BY A TRUST

No other ammunition ever gained greater popularity. Our sales have increased in leaps and bounds. You should be getting your share of this trade. Write for catalog, prices and co-operative selling plan. Do this today. ROBIN HOOD AMMUNITION CO., Bee Street, Swanton, Vt.



Field and Laboratory Investigations on Eggs.

Field Investigations.

Washington, Jan. 2—The handling of eggs has received a goodly share of attention in the field work. The condition of eggs of varied histories brought to the packing house in diverse ways has been studied on their arrival. They have been subjected to varied experimental handling and finally a number of shipments have been made, especially of the much-debated "Southern" egg to determine its ability to travel, store and market. Experimentation along this line is especially desirable in view of the enormous numbers of Southern eggs lost by bad handling and their lowered market value due to poor condition.

A practical demonstration of the field work was given during the early summer to the members of the Southern Poultry and Egg Carlot Shippers' Association when the organization meeting of that body was held in Nashville, Tenn. The demonstration, which was given in the packing house, involved killing, picking, chilling and packing poultry, and the candling, chilling, grading and packing of eggs. A lantern-slide talk showed as plainly as possible poultry conditions in other territories, and the laboratory, with its varied apparatus, was thrown open and its work explained.

The actual condition of damaged eggs of various sorts — as cracked eggs, slightly incubated eggs (such as appear by the thousand in every market during hot weather) shrunken eggs, etc.—has been made the subject of a special investigation during the summer of 1911, as well as the study of frozen and dried eggs and egg products, the great bulk of which are prepared in the producing sections of the Central West. It has seemed desirable to conduct the experiments in that section, co-operating with the industry as heretofore, and accordingly the Omaha food and drug inspection laboratory, with its equipment and working force, was assigned to this investigation for the season, and the laboratories of the bureau in Washington, as well as the food research laboratory, were drawn upon for workers to prosecute the enquiries. Egg-breaking establishments within the radius of a night's ride from Omaha were visited and working relations established. Eggs from various sources were secured and examined bacteriologically and chemically, their quality varying from the highest grades to the eggs unfit for

food as judged by odor, taste and appearance. Samples of eggs broken and handled in the manner customary in the various breaking plants were sent to the laboratory and examined. Special methods of breaking and handling were tried, and the results carefully compared, that better methods for the saving of eggs fit for food might be found and that eggs unfit for consumption might surely be eliminated. It is very desirable that eggs which are of doubtful shipping quality, yet still wholesome, should be conserved at the source of production, but such conservation has not heretofore been always conducted in a manner calculated to give the best results for either the consumer or the producer. The investigation outlined aims to remedy these defects so far as possible.

Any report of this field work would be incomplete without a statement concerning the industries co-operating in the solving of the problems. The poultry and egg industry, as organizations and as individuals, have placed every facility at the disposal of those conducting the investigations. While it is with the shipper on the one hand and the receiver on the other that most of the practical work has been done, yet the carrier who is endeavoring to transport the goods to market in a sound condition also co-operates in the campaign to preserve perishable products, and the warehouseman who stores perishable products is another ally in the endeavor to conserve food in a wholesome, palatable condition. Standing as the warehouseman does, between the shipper on the one hand and the distributor of foods on the other, his opportunity for influence and education is broad and varied, and his assistance in the promulgation of the doctrines of good handling is essential.

Laboratory Investigations.

At the food research laboratory in Philadelphia the commercial problems are put on a firm, scientific foundation before field experimentation is seriously considered. Chemistry, bacteriology and histology are brought to bear on the questions, then on a foundation of fact field work is begun and not only the results but the reasons under lying them can be given to the industry. The study of the role played by temperature in the history of bacterial and chemical changes in eshf has been pushed. This work has continued now for about four years and a great mass of data has been collected from which, from time to time, practical information has been furnished to meetings

of industrial organizations, Congressional committees, etc. The compilation of the detailed scientific data obtained is under way. Quite aside from the study of temperature proper, a number of examinations have been made of chicken flesh subjected to routine marketing. When the shipments from the field laboratory reach the receiving center, samples are sent at once to the laboratory, where chemical and bacteriological examinations are made; and again several times during the marketing samples are sent for such examinations. These analyses will aggregate many hundreds, and, taken in connection with the environment to which the flesh has been subjected, will furnish valuable data on its decomposition.

A laboratory study of eggs subjected to different methods of handling is also being conducted, as was indicated in the statement concerning the work in the field. Eggs have been analyzed after keeping for carrying periods, under varying conditions. This phase of the research work has also been under way for a considerable period, and the results are now being compiled. The study of eggs in transportation and during marketing—that is, the shipments made from the producing to the receiving centers—is carried through by means of samples sent to the laboratory, just as the poultry samples are sent.

At the Philadelphia laboratory chemical analyses of 371 samples of chickens, 75 samples of eggs and 3 miscellaneous samples were made, aggregating 3,844 determinations; 1,384 bacteriological examinations of chicken were made and 88 of eggs. In the field laboratories chemical examinations of 118 lots of chickens and 173

lots of eggs are reported, accompanied by 173 bacteriological examinations of eggs and 504 of chicken flesh. At Omaha, where the desiccated-egg investigation was opened on June 20, 1911, 103 bacteriological examinations of 46 samples of eggs and 5 samples of water were made, accompanied by 281 chemical determinations prior to the close of the fiscal year. This represents a total of 1,888 bacterial examinations of chicken flesh and 364 of eggs, with chemical examinations of 489 samples or lots of chickens and 294 of eggs.

H. W. Wiley.

Everything Lovely.

"Do you find fault with the size of your room?" asked the rural landlord, looking up and thoughtfully stroking his lace curtains.

The drummer placed his hand on the landlord's shoulder and smiled very kindly. "There is no room for complaint," he murmured.

POP CORN

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

Alfred J. Brown Seed Co. Grand Rapids

Dandelion Vegetable Butter Color

A perfectly Pure Vegetable Butter Color and one that complies with the pure food laws of every State and of the United States.

Manufactured by Wells & Richardson Co. Burlington, Vt.

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

F. E. Stroup, Grand Rapids, Mich.

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

A. G. Kohnhorst & Co.

GRAND RAPIDS, MICH.

Wholesale distributors of potatoes and other farm products in car loads only. We act as agents for the shipper. Write for information.

POTATO BAGS

New and Second Hand

Stock carried in Grand Rapids

Can ship same day order is received

ROY BAKER

Wm. Alden Smith Bldg.

Grand Rapids, Mich.

W. C. Rea

Rea & Witzig

PRODUCE COMMISSION

A. J. Witzig

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

"BUFFALO MEANS BUSINESS"

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

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

Established 1873

What Would Happen Without Cold Storage.

"Why, you could not buy a case of eggs for \$20 if it were not for the eggs in storage to-day," remarked a dealer. "Eggs would be invaluable. They could not be bought at any price, because the demand is far greater than the supply. The first few days of last week but one case of fresh eggs was shipped to our firm from out in the state. The hens are not laying and the few dozen of eggs that are brought to the country merchants are consumed by the villagers. To sum it up, you might say that there is no market price on fresh eggs, although they are quoted in New York at 40 cents a dozen.

"It is the storing of eggs that makes it possible for the people to get eggs at all during the winter months. The storage product is now selling from 22@23c a dozen wholesale. These eggs are stored during the months of April and May. This is a thing that many people do not know. They seem to think that eggs are stored during the hot summer months when eggs have reached the lowest mark. This is not true. Eggs are not good for storage after April and May as a rule. If the storage man comes to us to buy he demands the April end May pack—most likely the April pack—which is considered the best.

"The impression that exorbitant prices are made by the storage people is wrong. The April and May prices at which the eggs are purchased is not the lowest price that eggs can be purchased at during the summer. The April prices for this year averaged about 16 cents on the Chicago market. When these eggs are bought by the dealer they are candled and a good many are thrown out on account of their not coming up to the required standard. This cost must be added to the final price. Then there is the insurance and storage cost. In addition to this the eggs must be candled again when they are sent out from the storage. If eggs are bought at 19 cents when put in storage, and every item of expense until they are put on the market in the winter, is counted the cost would be run up to about 22 or 23 cents a dozen. One item that is seldom computed by the overage person is the interest on the money tied up in the storage investment, which should be taken into consideration in computing profits.

"The local supply of eggs is filled by the Lincoln wholesale egg dealers. There are several firms in the city that store a large number of eggs here. It is not these, of course, that fix the market price. Often a large percentage of the eggs stored in the smaller cities are owned by dealers in New York. They are held until needed on the Eastern market."

Pertinent to the subject of egg supply and prices is the following press notice sent out from the United States Department of Agriculture:

"While there are a few egg producers who take the best of care of their product, the average farmer considers the eggs produced on the farm a by-product and makes very

little provision for their care, aside from gathering them. A large loss is caused by dirty eggs, the number being enormous, and according to the estimate of Secretary Wilson of the Department of Agriculture, this money loss to the farmers in the United States amounting to about \$5,000,000 annually.

"This loss is very largely brought about by not gathering the eggs often enough. In wet weather more dirty eggs are found than at any other time. This is caused by the fact that the hen's feet are often covered with mud or other filth, and in going on the nest to lay she soils the eggs already in the nest.

"An insufficient number of nests is often the cause of many of the dirty eggs. Eggs are laid on the ground and around the hay and straw stacks, and, becoming stained, are classed as 'dirties.' Again, when too many eggs are allowed to remain in a nest some are broken and many of the others become smeared with broken yolks. This condition is often brought about by allowing the broody hens to use the same nests with the layers. On a farm where one nest to every four hens is provided and the nests are kept clean and well bedded, it is found that very few dirty eggs are produced.

"After gathering the eggs, care should be taken not to put them where they will become heated, or near oil, onions, or other vegetables, as they readily absorb odors.

"Although dirty eggs may be perfectly fresh, they invariably sell as 'seconds,' and when but a few dirty eggs are mixed with an otherwise fresh, clean lot, they materially decrease the price of the clean eggs."

Good Suggestion to Young Cheesemakers.

Glenbeulah, Wis., Dec. 15—The time for the cheesemakers' convention is drawing near, and it will be a good idea for the cheesemaker to prepare for the convention. It is a good idea to begin in time, as if the preparations are put off until the last day, some important points are apt to be overlooked.

I am sometimes asked by young cheesemakers how to get the most out of conventions. The advice that I usually give these young men is, that during the summer, when they are at work in the factory, if anything unusual occurs, make a note of it, and in the fall, before the convention, go over these notes, make out a list of questions to take along to the convention. Then at the convention, when the different subjects are up for discussion, ask those questions that bear on the subject being discussed. This is what conventions are for, to throw light on the dark places in the profession. In asking those questions, you are not only helping yourself, but many others, who need light on the same problems, but had not thought to ask the questions.

T. A. Ubbelohde.

The Joy That You Are Alive.

Grand Rapids, Jan. 2—As the writer walked up Lyon street hill several days ago, two boys, aged 16 to 18 years, were trudging along, pushing a two-wheeled cart heavily laden. One boy between long breaths said to the other, "The nicest time in life is when you wear short pants and go to school. Gee! Then you could eat, sleep and play." I shouted, "You are right, my boy."

But did they realize it then? Do we realize our blessings to-day? Whatever your age, at this season of the year get into the spirit of the boy with short pants. The effervescent, overflowing feeling of joy that you are alive, the joy that radiates into those with whom you come in contact, and then—hang onto that feeling. It is like grease to the wagon wheel—it takes the creak out of life and makes it run smoother.

G. Adolph Krause.

Leaves of Trees Purify Air.

It has been calculated that a single tree is able through its leaves to purify the air from the carbonic acid arising from the respiration of a considerable number of men, perhaps a dozen or even more. The volume of carbonic acid exhaled by a human being in the course of twenty-four hours is put at about 100 gallons, but by Boussingault's estimate a single square yard of leaf surface, counting both the upper and the under sides of the leaves, can, under favorable circumstances, decompose at least a gallon of carbonic acid in

a day. One hundred square yards of leaf surface then would suffice to keep the air pure for one man, but the leaves of a tree of moderate size present a surface of many hundred square yards. All other forms of vegetable life act similarly in abstracting the noxious carbonic acid from the atmosphere.

Improvements.

"Mr. Cleaver, how do you account for the fact that I found a piece of rubber tire in one of the sausages I bought here last week?"

"My dear madam, that only goes to show that the motor-car is replacing the horse everywhere."

Speaking of aids to agriculture, there is the cut-worm which volunteers to cut the farmer's corn long before he is ready to do it himself.

Hammond Dairy Feed

"The World's Most Famous Milk Producer"

LIVE DEALERS WRITE

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

Post Toasties

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

Postum Cereal Co., Ltd.
Battle Creek, Michigan

Established 1876

We Want

Strictly Fresh Eggs
White Beans
Red Kidney Beans
Clover Seed

Moseley Bros.

Both Phones 1217

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

The Vinkemulder Company

JOBBERS AND SHIPPERS OF EVERYTHING IN

FRUITS AND PRODUCE

Grand Rapids, Mich.

WORDEN GROCER COMPANY

The Prompt Shippers

Grand Rapids, Mich.

BANK CREDITS.

Some Features on Which the Banker Relies.*

I have been asked to speak on "Bank Credit and the Essentials in Granting Them."

It has been truly said that "there is a cardinal difference between banking and other kinds of commerce: You can afford to run much less risk in banking than in commerce and you must take greater precautions."

The reasons for this "cardinal difference" are obvious. Banks and bankers are not handling their own money, but are merely acting as trustees for their stockholders and depositors. You will all agree with me, I am sure, when I say that the very essence of trusteeship is a strict regard for the interests of those who are the beneficiaries of the trust. I have often been approached by people having trust funds for investment, who said: "Mr. Mackenzie, I have some trust funds that I would like very much to invest in some good security that would bring in a little better rate of interest than the bank pays, and I wish you could find something good for me. I would be satisfied with 5 or even 4½ per cent., so long as I knew the money was safe." Safety is the chief essential, and so it should be, in the handling of all trust funds.

It must be borne in mind that the percentage in banking profits are very much smaller than those in most commercial lines and, therefore, a bank can not afford to take the same chances that are taken in a mercantile business, for a bank's loss means the wiping out of profits on numerous transactions. Usually, the greater the risk the higher the rate of interest charged. This principle is so firmly established in commercial as well as banking credit that it is accepted as a matter of course. On its face it may seem unfair that the poorer man should have to pay the highest interest, but the reason for this is obvious, the rights and interests of the stockholders and depositors must be safeguarded at all hazards and, moreover, it is the man of means and not his poorer brother who is the constant active force in the commercial world, and the injustice spoken of finds its relief in the operations of the inviolable law of averages. Practically the same relations exist between the bank and its customers as between the merchant and his customer. In the latter case the consideration is a commodity called merchandise—in banking credit a commodity known as money, both representing degrees of value, one depending for its extrinsic value upon the ability of the merchant to dispose of his goods, and the other money, apparently combining elements of intrinsic as well as extrinsic value. Invariably commercial credit represents goods or merchandise. A bank in affording an accommodation to a customer gives him the use of funds, which is evi-

denced by a credit that is allowed him. Credit is also the determining factor in the transaction between the merchant and the debtor, for the debtor has a credit conferred upon him and the creditor, in turn, holds a credit or debit which he often uses to satisfy some of his own indebtedness. This analogy between banking and mercantile credit shows the perfect working of the credit system, which ramifies through all economic life.

You will all agree with me that without this credit on which over 90 per cent. of our business is conducted, the present high state of business would not have been possible nor could it endure.

A bank's investment account is composed of various forms of credit, government, municipal, railroad and industrial bonds, collateral loans, single name paper and trade bills or acceptances. These constitute the greater part of a commercial bank's investment account.

Government bonds are regarded as one of the highest and safest forms of investment. Many state and municipal bonds are rated among the best possible investments and the low rate of interest at which they can be marketed is proof of the excellent credit of the issuers. Bonds of the leading railroads constitute a large part of a bank's investment account for the reason that they are so easily marketed.

Industrial bonds represent productive enterprises, manufacturing and commercial, and they hold an important place in the investment market. A bank's bond account is looked upon as a kind of second reserve and should consist of bonds that command a ready market. The fundamental essential that a banker has to consider in making a collateral loan is whether or not there is a ready market for the security offered. Very frequently a bank is offered as security, stock in a first class corporation which according to the company's statement has a book value anywhere from one and a half to ten times the face value and on which there have been regular dividends paid for several years. The company, however, is what is known as a close corporation and the majority of the stock is in the hands of a few, there being little or no market for it. Such a security is not, as you can readily see, subject to a prompt and full liquidation and is, therefore, not looked upon by a conservative banker as good collateral. A bank holding much of that class of security when a panic comes on will doubtless find itself in a rather embarrassing position. The most acceptable class of securities that can be offered to a bank are railroad and industrial bonds and stocks listed on the leading exchanges. Usually a bank is willing to loan 80 to 90 per cent. of the market value on such securities. Bank stocks, terminal warehouse receipts covering grain and certified to by Government inspectors; bills of lading covering grain, flour, cotton and other commodities

are also highly regarded collaterals. All these different forms of securities I have mentioned can be readily liquidated.

You are all, doubtless, aware of the fact that the law does not permit of a National bank making a loan on real estate. While I do not advocate funds being tied up in this class of security, I do think the Government ought to permit of a certain percentage of the surplus funds being loaned on first-class improved city property, at least for National banks having a savings department.

Single name paper: I believe it is universally conceded among the banking fraternity, and, if not, it ought to be, by all credit men, that there are three very essential elements that must be considered in granting credit, character, capacity and capital. In other words, the reliability, the capability and the resources of the man seeking credit; and, as credit men, I think you will all agree with me that credit information, if it possesses that thoroughness which should characterize it, divides itself into these three elements, which comprise everything essential to the make-up of a credit risk. Usually one of the first things a banker asks of the applicant for a loan or line of credit is a copy of his last financial statement. This is thoroughly analyzed. The statement, as you all know, consists of two parts—assets and liabilities. The assets are divided into two parts, liquid or quick, and fixed, the former consisting of cash on hand and in bank, accounts and bills receivable. Merchandise, raw and finished, comprises real estate, machinery, fixtures, horses, etc. The ratio of quick assets to floating liabilities is a vital point to be considered in analyzing a statement. Some bankers are disposed to eliminate the fixed assets entirely, while others discount them at from 30 to 50 per cent., and then regard them as security only. Statements should be made out in a manner that will impress your banker that there is no desire to cover up anything and all questions on the regular bank form answered fully. Failure or inability to make out a statement form correctly indicates poor business capacity or careless methods of book-keeping. The statement which presents the best outward appearance may be nothing more than a whited sepulchre concealing dry rot and decay or be a cloak for the greatest irregularities.

The character of the man presenting the statement cuts a big figure with the banker. Once you are sure of both integrity and ability you will not need to give the same measure of time, verifying or dissecting the statement. Many a man is granted credit who has little or no means, but who has the reputation of possessing a sterling character and exceptional capability. You all know of the great fortunes that have been made in this country by certain men whose only assets at the beginning of their business career consisted of good character and ability.

The word "character" signifies more than honesty. It embodies general habits, reputation among a man's associates, creditors and customers for prompt fulfillment of obligations, character of goods sold and his antecedents. Capacity or personality as an element of credit occupies a place second only to character. In considering an application for credit, a banker, after he is satisfied as to the character of the applicant, puts to himself such questions as the following: Has the applicant shown his ability to manage his business well? Is he making money? Are his credits well distributed? Has he a practical knowledge of his business? Capital represents the money or means employed in the business. As I have already intimated, this is not always an essential element if the applicant is possessed of the other two, but it goes without saying that adequate capital, unimpeachable integrity and strict business methods constitute the ideal risk.

In granting lines of credit it must be borne in mind that it is not a bank's function to furnish permanent capital to its customers. That is entirely contrary to sound banking and it will not require much argument to show the inutility of a bank keeping its customers furnished with permanent capital. Good banking credit is based on loans made with due regard to correct judgements, on collaterals that are subject to prompt and full liquidation, or loans consisting of paper made and endorsed by persons of sufficient flexible means to enable them to honor their obligations without delay. The bank must be in a position to cancel its obligations on demand. Needless for me to tell you what failure to do so means. They can not ask their creditors for an extension, nor have they a banker to rely on, as a merchant has when he has a large amount of indebtedness falling due on a certain day. It is, therefore, the duty of every banker to see to it that in granting credits he does so to indi-

Hart Brand Canned Goods

Packed by

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

Michigan People Want Michigan Products



Tanglefoot

The Original Fly Paper

For more than 25 years the Standard in Quality

All Others Are Imitations

*Paper read by George F. Mackenzie, Cashier Old National Bank, at meeting of Grand Rapids Credit Men's Association, December 14

viduals, firms or corporations who can readily liquidate their obligations when called on to do so without any embarrassment to their business. A properly conducted business should clean up its indebtedness with the bank at least once a year. There are borrowers in plenty who do not trouble themselves to reflect how or when an advance from a bank is to be repaid, and there are people who have had the use of the bank's money—it may be for years—who will resent your calling it up whenever you do so as an injury and affront. The proper business for a bank, in their estimation, is to lend money to any amount, no matter what length of time nor for what purpose. They can not imagine why it should concern a bank how the money is laid out nor how long it may remain unpaid so long as the loan yields interest. Such people are not entitled to accommodation. Some banks have always made it a rule to ask for a statement, but others have only recently adopted this most essential policy in the conduct of sound banking, the latter formerly depended on their personal knowledge of the applicant and such information as they could obtain in the form of written references and mercantile agency reports, their idea being to impress the customer that their bank was a liberal one and did not have any desire to bother their customers with technicalities. I call this very loose banking. Notwithstanding the general adoption of the statement policy, one still finds unreasonable applicants for credit, who, when asked for a statement, regard the request as an unwarrantable infringement of their private rights, but numerous causes have contributed to dissipate this tendency. Not only do banks require yearly statements from their customers, but many of them have now adopted the policy of sending their auditor to the customer's place of business to verify, so far as he can, the statement and also to get a general idea of his business—the class of customers he sells to, whether or not his accounts receivable are of short standing, his method of accounting, etc. Very often these auditors are able to give the customer very helpful suggestions. This system of checking a customer's statement is one that appeals to me very strongly and no honest bank customer should have any objections to it.

How often do we read of some trusted employe being short in his accounts through peculations covering a period of several years. If his books had been examined and accounts audited at certain stated periods, his peculations would have been discovered and his employer saved from considerable loss.

It is the duty of a banker when analyzing a statement to see to it that the assets are not overestimated. Many applicants for credit are inclined to do this, which from a banker's viewpoint is a sign of weakness. Merchandise should never be valued at more than cost price. Slow or doubtful accounts should be separated from good accounts. If the

amount charged to real estate simply represents an equity it should be shown as such, or, better still, the purchase price should be put down and the indebtedness shown against it.

The matter of insurance is an important feature for a banker to consider, especially for concerns whose chief assets consist of merchandise, buildings, machinery and fixtures. Not only is it a banker's duty to see that a borrower carries sufficient insurance, but that he is insured in good, responsible companies.

One of the requirements that an up-to-date banker makes in granting a line of credit is that the customer keeps on deposit in current account a good working balance. Ten per cent. of the advance is usually the minimum asked. Many banks in our larger cities require a balance of 20 per cent. Some people look upon this as an unfair and unreasonable demand. They can only look at it from their viewpoint. They do not take into consideration the fact that after the bank grants a line of credit it must be prepared to advance the full line at any time. So that in figuring their reserves they must make allowances for the unused portions of lines granted. In estimating the value of a bank account the average net balance is one of the principal features to be considered and is usually a determining factor in extending credit. Another thing the customer wants to remember is that the bank can only loan 75 per cent. of all deposits, the law requiring the balance, or at least a great part of it to be kept in reserve.

A healthy balance gives the borrower the stamp of being a good customer.

Commercial paper or trade bills have always been looked upon as one of the most desirable class of investments for a bank to handle.

When there is no demand for money at home and its surplus is growing, it is usual for a bank to buy paper on the open market. There are a certain class of men called note brokers who make the handling of this class of investment their sole business. In order to give the bank a chance to investigate the standing of the company whose paper they purchase, the note broker gives them a ten day option, so that if the reports are not favorable, they can return the paper within ten days. The broker usually gives the bank a full report on the names it has selected, but besides that they obtain reports from the mercantile agencies, banks who have been in the habit of handling the paper, merchants selling the company and those in the same line of business. A conservative banker, in making a selection of broker's paper, spreads his risk as much as possible, not only with respect to the class of business, but as to locality, and if he has \$100,000 to be used in this class of investment, he prefers to buy ten pieces of ten different concerns rather than take two pieces of \$50,000 each. One great advantage to a bank in handling this class of paper is the fact that they

can figure on it being paid at maturity.

Every borrower recognizes the fact that prompt settlement is indispensable to the maintenance of good credit.

Put All His Eggs in One Basket.

John Wanamaker is a mighty merchant. If you want to know the value of hewing close to the line ask him. He knows. But he hewed once without meaning to get big results therefrom. The man in charge of the scheme rather played it on John, but it benefited both.

The Philadelphia and New Yorker (there's a combination for you) started a monthly magazine for the purpose of exploiting Wanamaker's business. It had to carry a certain amount of reading matter. He had to have an editor who understand the combination. The merchant set aside a stipulated sum, so much a month, for buying fiction. The editor realized that the amount would not enable him to get the product of brains that turn out "best sellers." However, he accepted the stipulated amount and being a man of prospicience, he proceeded on his way.

A rapid reader of exchanges and magazines and a quick judge of what would take, he used the scissors and paste pot unsparingly and filled the spare space of the Wanamaker publication with interesting reprint. Mr. Wanamaker asked no questions when the first issue was out and the editor put aside the monthly allowance to the magazine's credit. In like manner four issues were gotten out and as there were no complaints the owner allowed his editor to proceed.

When the field was cleared for the sixth number the editor "got a tip" that a Kipling story would soon be on the market. It was Kipling's first prose success. The editor learned on careful enquiry that the right to print the story would cost exactly all that his monthly allowance summed up. He made the purchase. The

next issue of the merchandise publication contained the first installment of the Kipling story printed in this country. The publication sent the little trade paper away ahead in the literary field. Subscribers increased marvelously. The business end of the magazine was overshadowed. The interests of the merchant were minimized. The Kipling story made a hit.

This attracted a publishing house and an offer was made to the merchant for his publication. It was accepted. The publication is to-day one of the foremost in the magazine field. The man who utilized the amounts allotted to him monthly for the purchase of literary matter was something more than an editor; he was a promoter, and that is his business now, on a much larger scale than when he had charge of the merchant's monthly.

Napoleon said that ability was of little account without opportunity. The promoter in this case had both.
John A. Howland.

Grim Politeness.

According to a London writer, the politest intimation ever addressed was probably that of the Governor of the Bombay jail to the man about to be hanged. The execution was fixed for 1 p. m., and the Governor was to sail for England on leave two hours later. But the time for the boat's sailing was changed from 3 p. m. to midday. The Governor was equal to the occasion. He addressed an official communication to the convict as follows: "The Governor presents his compliments to Mr. X., and desires to know whether it would suit his convenience equally well to be hanged at 10 a. m. instead of at 1 p. m.?"

The man with his all invested in mining stocks is seldom in a position to rest on his ore.

Forget past troubles; you are spoiling the present and jeopardizing the future.



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

WIFE'S WRONGDOING.

The Invariable Result of Contracting
Clandestine Debts.

It seems to me that nobody nowadays shoulders his wrongdoings in the way that we were made to when I was a child. Everyone makes excuses. There is hardly anything that heredity and environment between them won't excuse. Bad tempers are bad stomachs, and criminality is a matter of defective brains. In my own case, I don't see that heredity will furnish much of an excuse for me, for there have never been any spendthrifts in the family.

However, it is true that my family always had a great deal of money until I came along. Then, in the panic, there were some bad investments, and somehow our wealth just melted down to mere fairish living if one were careful of one's expenses. We were. That is, they were.

As far as environment and early training go, grandmother, who raised us after mother died, was one of those capable women who always did everything better than anyone else, and would rather do any task quickly herself than bother to teach a child and bear with the inevitable imperfection.

"Gracious, that is not the way to do that. Here, give it to me," she would say, and snatch the stocking I was darning from my hands. She never allowed any of us children to enter the kitchen for fear we would upset the cook, so that, while the cooks preserved their tempers in her household, not one of us three girls could do so much as fry an egg.

And as far as learning to manage money and expenses, everything I wore was bought for me and charged to the house accounts without my even knowing what it cost.

As I was a booky child, without any natural practical bent in my nature, it would in any case have been difficult to make household economy interesting to me, and grandmother was too old and had too many other worries to try. No one ever came to the management of a household more unprepared than I did.

It was not long after I was married and free from supervision that I discovered I was afflicted with a great failing, although at that time I had no idea to what dreadful lengths it would lead me.

I pretended that it was a new disease, and christened it the "Buy-phobia." The symptoms were a morbid and irresistible desire to buy things, whether I really wanted them or not. Sometimes it overtook me in front of a hardware store or a drug store, and I would try to persuade myself that there was something there that I needed that I should buy. Of course it was worse when I was in the shops where they sold things that I did want and could use, but could not afford. I soon got so that without a painful self-denial I could not pass a bargain-counter in a dry goods store. In the magazines I have always read the advertisements first, and sometimes I have had a real

sense of loss when they contained nothing but advertisements of guns, harvest machinery and heating plants, things which I could not by any stretch of the imagination want to own.

The worst feature of my shopping was that, the very moment that any purchase was charged to my account, I had the feeling that it was settled for. At any rate, it was off my mind. And long before the bill came in, the money that should have paid for it had been spent and spent again. Of course, the stores make a diplomatic effort to entice just such weaklings as myself, knowing that there is back of them a father or a husband who will eventually settle the account. And it is not their concern to prevent the scenes that ensue in the family when these debts are at last discovered.

When I first started housekeeping there were two ideas of living foremost in my mind, although I did not formulate them then. One was to live as "everyone else" lived. By this I meant the young people in my own set, whom I felt that I must compete with, whether I could afford to do so or not.

That "having to have a thing" is the curse of most young households. I constantly compared my house with the houses of my friends, omitting the consideration that most of them had married wealthy young business men, while my husband's profession—he is a newspaper man, a writer on international law, and was at that time writing the book which has since made his reputation and put us on Easy street as far as money goes—excluded the idea of ever making a big fortune. I did not take into account the fact that he found his equivalent in the love of his work and the honors and interests it brought. I did value these things, but I wanted money, too.

My other idea was that the laws of good taste and immaculate hygiene should be the supreme guides in the matter of the house. The fact that mere cleanliness is one of the very greatest luxuries, and that many people do not have it simply because they can not afford it, I did not know and would have declined to believe.

If we were to have a home, it was my business to have that home as perfectly run and as charmingly furnished as it could be. It was my husband's business to pay for it. As far as economy went, I did not want a vulgar display, and preferred, and took great credit in preferring a charming chintz to a silk or velour upholstery, a quaint bit of pottery to a piece of cut glass, a good, plain square-meshed net to an elaborate lace curtain.

I come now to a point in my history which was to work out most unfortunately for me. I might have found some moral support in the help, advice and example of my husband, who is, and always will be, the dearest thing in life to me. But my husband has a curious attitude on the subject of money. In the first place, I have never seen anyone of such

Spartan simplicity of taste. Luxury does not appeal to him. He takes neither pride nor pleasure in the beauty of the house, but lives in the freer atmosphere of thought and idea. Much of the time he is absolutely unaware of his immediate surroundings. I could change the places of all the living-room furniture and he would not notice it for weeks, provided his own particular chair and bookcase were not changed.

The one and only luxury he craves is an untroubled mind about money matters. He truly feels and believes that our possessions not only exact of us far too much in time and thought and money, but are in every way our encumbrances and impedimenta, which hold us back from the free, noble, truly important life of the mind. He dislikes intensely to see me worrying about the pretty things with which I have surrounded myself. He resents even the housekeeper's instinct of preservation. He even feels that it is hampering our pleasant intercourse with our children to remind them not to kick the chair legs, or brush their buttered toast against the living-room sofa.

The moment the question of household economy comes up between us, he is depressed, his whole face clouds, his manner grows irritable and there seems to be nothing in him to which I can appeal or explain my ideas or ask advice. Gradually I have learned to suppress all money talk between us. On every other subject he is indulgent and kind—the ideal husband. If only I can keep this one thing from intruding on our peace we are the best of companions.

My position was difficult. From the very first he made me a housekeeping allowance, which was to cover all house expenses and every possible cost of living.

From it I was to pay all monthly bills and all extras—coal, taxes, all repairs on the house, doctor's bills and the annual Christmas expenses.

Now, as I had neither experience nor advice, I naturally began on a scale of living which was entirely beyond our means. I left wholly inadequate amounts for doctor's bills and coal and such essentials, and sometimes I didn't have anything left of the sum I intended to appropriate for such purposes. By the time the taxes were due, their appropriation would be spent refitting the linen closet, or in buying a new carpet for the guest room, because we simply had to have one.

I never kept a book of expenses, because nobody had ever showed me how to do so, nor would my husband have looked it over or showed any interest in it if I had done so. And as for myself, I wanted no record of my bungling; my object was always to try and forget my worries as much of the time as I could. I opened accounts everywhere, and bought what I thought we needed and then forgot, and bought other things before the bills of the first purchase were due.

My milk and grocery bills were

frightful and ran from month to month, so that when I did pay a bill it was always so old and long outstanding that I could not have told whether I had really had the goods and whether the charges were right.

Year after year I would run into debt, stuff away the bills I could not pay in the back of a drawer and try to forget about them. As long as I did not bother him with money matters, my husband and I were very happy together. When, finally, after many sleepless nights, I would burst into tears and confess my debts and my inability to handle the problem, there would be a scene; my husband would look and feel incredibly grieved and misused, and would finally ask sternly how large a sum would set me right again. He could never bring himself to look over my muddled calculations. I invariably named a sum much smaller than the one really needed to start me free from debt, and with indication and attitude of martyrdom my husband would sign a check to that amount.

Of course, it would be only a little while before the same scene would be repeated, usually with the sum a trifle increased. At last, after several years, when the arrival and needs of our two children had greatly increased the expenses of living, and more than doubled my share of the worry and burdens of the household, we had a very serious clash. My debts this time were so large that my husband had to sell one of the bonds that constituted his savings in order to meet them. He did not this time forgive me as quickly, and I realized that it must never happen again; that if it did happen, I could not fling my arms around his neck and win his forgiveness.

Then I began a frantic attempt to cut down our living expenses. And still we ran behind, and I wrote to each creditor in turn that we would surely pay him next month, or sent small, partial payments to appease him. My allowance, paid to my bank on the first of the month, was always used up by the third, and sufficed scarcely to keep things going at all.

And yet there were times when I would forget all this misery and my mania would take possession of me. I would suddenly start out and buy things that I felt we could not go without or that tempted me, regardless of everything except that they were lovely and that I wanted them. I remember a lot of exquisite Irish lace that I bought once after I had spent a sleepless night of worry over my debts. It was a wonderful bargain, and I knew that I should not have to pay the bill for months. Another time I had the carpenter put a gymnasium in the attic for the children, for a rainy-day play place, although I knew that all my allowance for months ahead was pledged to pay back bills for actual necessities.

One day I picked up a newspaper and my eye fell on an advertisement

CASH PREMIUMS

—which offer you, at our expense, a chance to prove the sales value to you of a prominent display of QUAKER or MOTHER'S OATS—

FOR EVERY GROCER

HIS BOYS, OR GIRLS OR CLERKS

We offer these premiums for Window or Store Displays on QUAKER OATS and MOTHER'S OATS, for we find many grocers do not reap the full benefit of our advertising co-operation by failing to properly display QUAKER and MOTHER'S OATS, and this is an effort to correct this mistake—to have these goods brought to the front.

These premiums are offered as payments, not prizes. So every grocer may earn one.

The number of premiums is unlimited; every grocer who complies with conditions will get one. But only one.

CONDITIONS:

Displays may be made in windows, on counters, or in any conspicuous place inside the store.

Displays may be made of QUAKER OATS or MOTHER'S OATS. Or they may include both QUAKER OATS and MOTHER'S OATS.

Displays must be made before the end of January, the best selling season on QUAKER and MOTHER'S OATS.

Every grocer who enters must purchase from his jobber not less than three cases of these two brands, singly or in combination.

The purchase must have been made between December 1st and January 31st. In applying for the premium, send your jobber's invoices showing purchase between the dates.

Also send photograph of the display. This is absolutely necessary. On the back of the photograph write your name and address.

A Kodak picture which can be taken with a Brownie Camera costing only \$1.00 will do.

All photographs must be in our hands by February 5th, accompanied by the jobber's invoice. Checks for the premium will be mailed and your invoice will be returned promptly on receipt of application, if conditions have been complied with.

Every grocer complying with these conditions and sending jobber's invoice for three (3) cases will receive our check for \$1.00; for five (5) cases, \$1.50; for ten (10) cases, \$2.00

(Two (2) containers of regular size packages equal 1 case)

Remember that the selling power of a display of this kind is its chiefest merit. Your object and ours is to increase the sale of QUAKER and MOTHER'S OATS. Make displays with this end in view.

All display signs, etc., must be supplied by the store. QUAKER and MOTHER'S OATS advertisements clipped from the magazines may be used to attract attention.

EACH DISPLAY MUST CONSIST OF THREE CASES OR MORE

Special Association Prizes

In addition to this One Dollar premium, open to every grocer, we offer the following special prizes to the State Retail Grocers' Association of the states where the grocers make the most displays, as proved by photographs submitted:—

To the State Retail Grocers' Association of State making the largest number of displays,	\$200
Second Largest	150
Third Largest	100
Fourth Largest	50

Has Your Boy or Girl a Camera?

If you don't yourself care for the premium, you have a clerk who cares, or a boy or girl, perhaps.

Note that every display gets a premium, if the conditions are complied with. And the smallest premium will buy a Brownie Kodak.

Somebody around you wants to earn this camera, or wants the cash for something else. Give that somebody a chance.

To you, Mr. Grocer, the best payment will come in increased sales of QUAKER and MOTHER'S OATS, and right at the best buying season.

Address all Photographs to

The Quaker Oats Company

Window Display Department, Chicago, Ill.

that seemed to hold the promise of a way out.

Do You Need Money?

it said in fat black print. Did I indeed? Who could need it more? I read on with a beating heart, and the fear that my husband must see my excitement and guess the cause. But he was deep in his international law.

"Money will be lent with greatest privacy to all responsible persons, salaried clerks, or ladies with allowances, etc." That was the announcement.

The next day I started the minute my husband was out of the house to follow up the advertisement. I had never before stepped out of the usual routine of a woman of my class, interested in her house, in charitable work, social duties and pleasures, dressmakers and shopping. This round makes a very limited district on a map of the city.

I was nervous in the feeling that I was slipping outside of this charmed circle, and yet I never wavered. I telephoned to an old school friend, whom I knew to have rather easy-going standards and who was somewhat under obligations to me, telling her what I was going to do, and asking her to go with me. We took the street car to a part of the city I had rarely seen. It was a street far from the center of the town, a street of small but prosperous shops, running through a district of flat houses and small frame houses with pleasant yards. Quite unfashionable, but by no means a slum. The elevated road ran overhead.

Our destination turned out to be what at first seemed to be a harness shop, from the saddles, whips and child's pony cart that filled one window. But the other window exhibited a cooking stove and a baby carriage, and inside we saw a lot of apparently quite new furniture of the cheaper sort.

I asked for the Mr. Hancock. There were no clerks in the store. I had to ask a woman at a little cashier's window for the man I wanted.

She stared hard at me for a moment. "Private business?" she asked significantly.

She took in my name herself, and while we waited I had time to notice that almost all of the wares were in or close to the windows. A partition closed off the main body of the large store. The real business of the shop went on behind the partition.

Presently a sallow little clerk appeared, and with a funny, solemn, secret manner motioned us to follow him. It was all too much like a cheap melodrama mystery to impress me. With these people I still felt myself to be Mrs. John Worthington who would presently call a cab and drive back to her quiet smart street and her pleasant home.

The queer little clerk took us to a dingy place, a sort of oasis among bookshelves and what seemed to be thickset, clumsy wardrobes, all labeled with gummed paper labels which I afterwards made out to be geographical names, for the most part of the states from Maine to

California, although there were several Long Island labels among them, and two labeled "Atlantic."

The cubby-hole we were in reminded me of the stalls of some of the German restaurants, only there were no Gothic decorations. An old sofa and a chair furnished our stall, and when we stood we could see over the low partition and catch a glimpse of the mysterious clerk, ushering in other people, mostly men, although there was one nice looking old lady in a remoter stall among the wilderness of bookcases and wardrobes.

We waited no end of a long time, and I really got quite cross, for I did not see why, just because I had come to make a loan, I need be treated without courtesy or consideration.

At last the clerk reappeared, more mysterious than ever, and took us into a little office at the very back of the store. It was almost filled by a huge roll-top desk, behind which sat a very common looking middle-aged man, the kind who might have had a little upholstery business on a side street. He motioned us to the sofa, and at once plunged into a queer lecture on the advantage of being perfectly frank and honest with him, just as he would be with us. He did not give me time to speak, nor did he wait to see whether I would be businesslike or not.

At last he stopped and I told him that I wanted to borrow the sum of seven hundred and fifty dollars, and that as security I offered an allowance paid into my bank on the first of each month by my husband.

He then asked me who my husband and my father were, and with much blustery talk looked up their standing in some business directory. For the most part he talked in a very voluble and affable way, but although I was utterly inexperienced in actual business, his talk did not take me in for a minute, it was so very different from the quiet manner of any member of even a reputable retail firm. I knew that he was in a shady kind of business, although he argued much to prove to me that he was not, and told unending tales of the many people whom he had helped.

He finally assured me that he considered the moral responsibility of my case so good that he was willing to lend me the money, although it was a larger sum than he usually lent, and the actual security was poor. He talked a great deal and very chattily about his various customers, and told me that while wives came to him in fear and terror lest their husbands find them out, often these very husbands were deeply in his debt for three—What am I saying? five times the sum. He said this very slowly and pointedly and wagged his head at me, leering cynically, so that I knew he wanted me to think he meant my own husband. I had to laugh inwardly, to think what a poor guess that argument was in my case. No doubt he has often found it will work.

At last I was able to pin him down.

I was to receive the sum outright, and to pay him back fifteen dollars each week, until the whole sum and 7 per cent. interest were paid off. This was to be paid by check, and each month I was to send back the cashed checks, returned to me by the bank, of my payments to him of the preceding weeks. Further, I was to sign two papers, one a contract of which I could make nothing at all, although I read and reread it. It was so involved and full of legal jargon I did not understand it. I asked him whether he would let me take this document home to show to a friend who was a lawyer, but he would not allow it to go out of the office. The other document was an informal letter I was to write under his supervision but in my own words, telling my husband of my difficulty and acknowledging my debt and asking him to pay it. This, the man assured me, was merely a small matter of form, to be used only in case of my sudden death.

I knew, of course, that it was this that constituted the real security, and that moreover should I at any time fail in my payments he would present it. I guessed moreover that such a paper could not stand legally, but that any respectable man would pay it if threatened with the publicity that a refusal would entail.

It was the sordidness of this letter to my husband that I could not bring myself to consent to. It seemed too terribly deceitful. I rose to go.

The money lender rose, too, and seeing his prey slip away he quite changed his tone and became rude and bullying, and called me weak and cowardly. That disgusted me entirely and we hurried out of the place.

At first I was so glad to get away from the odious man that I did not realize that my mission had failed and that I was once more face to face with my hopeless debt. But slowly the shadow of my anxieties overtook me again, and as we walked along the crowded streets I could

Satisfy and Multiply
Flour Trade with
"Purity Patent" Flour

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

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

Just as Sure as the Sun
Rises

VOIGT'S
**CRESCENT
FLOUR**

Makes the best Bread and Pastry

This is the reason why this brand of flour wins success for every dealer who recommends it.

Not only can you hold the old customers in line, but you can add new trade with Crescent Flour as the opening wedge.

The quality is splendid, it is always uniform, and each purchaser is protected by that iron clad guarantee of absolute satisfaction.

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



Voigt
Milling
Co.

Grand Rapids
Mich.

Buckwheat

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

Highest price paid at all times.

Watson-Higgins Milling Co.
Grand Rapids, Mich.

have screamed aloud in agony and fear.

I began to feel that I was going to lose my mind. I began to see my own trouble reflected in others. I pitied all business men, who, I fancied, had worries like mine, and when I went into a grocery or butcher shop I would look to see whether the proprietor appeared careworn or worried. My whole life was undermined, and I walked through the day like an automaton, glad to be let alone.

One day I was walking in the park, in a very depressed mood, wondering whether I ever would have the courage to kill myself, and whether my husband would forgive me after I had expiated my folly by death.

I slipped out on the pier and stood looking at the lake, dappled over with cheerful little rippling waves. The free horizon and the sunshine and the clear bracing wind cheered me in spite of myself. Behind me the park looked radiant in the fresh leaves of the young season. A large touring car came bounding along the drive that edged the shore. The horn honked joyously as it passed. I looked closer. If I had not known that Dubarry Boynton was in New York I could have sworn that was his new car.

I stood up to make sure. The man driving the car must have recognized me, outlined against the lake and sky, for he stopped it suddenly and came down the pier toward me. It was Dubarry Boynton.

"Well, when did you come back," I said as he came up. "John will be awfully glad for they have been shorthanded at bridge lately."

Dubarry Boynton was one of my husband's bachelor friends, and came at least once a week to play cards. Although their friendship dated from boyhood, of all John's friends I knew him least, but he was always very courteous and rather flattering in his manner. Perhaps that was the reason that he was more of a stranger to me than the others, who had adopted a sort of brotherly tone of teasing familiarity. Dubarry Boynton was always very polite, but something told me he was not the man to be interested in any woman who was the wife or the sweetheart of another.

To-day I welcomed any diversion from my troubles. We sat down and began to talk. Pretty soon he told me that something had happened to alter me, that I had changed completely since we had met last. He said he could see that something was on my mind, and that there was a look of patience and suffering about me that it hurt him to see. I realized with a pang that my husband had been living beside me day after day, and had never noticed that anything was wrong, while Dubarry had noticed it the very first moment.

I admitted that I had been troubled, and, he was very kind and very tactful. I felt sure that I could trust him absolutely—I told him the whole story. No one will ever know the inexpressible relief of unburdening

my mind. He listened quietly but with the keenest attention and muttered. "Poor little girl, "Poor child," several times while I was talking, and of course this fed my self-pity and gratified me very much.

When I was through, he was quiet for so long a while that I feared that, after all, he was bored or shocked with my confession. At last he spoke:

"Do you know why I went East?" he said.

"No."

"John didn't tell you?"

"Oh, yes, he did, but I forgot. I can think of nothing but my troubles—I remember now, an uncle of yours died. I am sorry."

"Yes. He left me four hundred thousand dollars."

"That was nice of him," I managed to say naively.

"Well, I did not need it, I have been making over twenty thousand a year lately, and poor old dad left me quite a bit, too. I suppose you think I am rather vulgar in the way I am telling you all this, but I am coming to the point. If you had all this money, much more than you could use, so that your miserable little debt looked like fifty cents beside it, and I was in a sickening need of some small sum that you could lend

me and never feel at all, wouldn't you feel hurt if out of distrust and false pride I refused to take it from you? I know you would. And yet that is just what you would do if I should ask you now to let me help you out. Isn't it?"

I laughed and nodded, but I put out my hand to him and told him that anyway he had comforted me very much already.

Of course I was quite decided not to accept the money from him, but it undoubtedly was very comforting to know that there was money that I could have for the asking. Above all I liked his kind and gentle way of talking to me, and his clear-headed questions and grasp of every detail of the situation. He seemed so strong and executive. We really had a very helpful talk, and he scolded me, in a laughing way, for having been a little spendthrift and for having let all sorts of tradesmen cheat me.

And after a while he told me about his early life and a lot of his own money troubles, which turned out to have been much worse than mine.

He said that he had never told anyone so much about himself before, but that now we were trusted friends and would share each others' secrets.

Then he spoke very nicely about John and their lifelong friendship and how he admired John's work and his fine mind, and still I could see that he thought that John and I were so different that it must somehow be hard. He said that John was a wonderful old Spartan, and that it was strange that that severe temperament was always lacking in the aesthetics of living and the sense of beauty as applied to daily life. Of course that is very true. John has not got one bit of it in him.

"And that is where you beat everybody I have ever known, little woman," said Dubarry. "You are an artist, and your medium is life."

This flattered me very much. It was true in a way, too, but I did not know that anyone had understood it.

Dubarry Boynton took me home in his car that day, and after that he used to come quite often, and talk over my troubles with me, and insist on going over all the old bills, and beg me to let him help me out. He knew a lot about clothes, too, and praised or criticised mine. Sometimes we would make the dinner together, and even run down to the big down-town markets to buy more cheaply and bring meats and vegetables for a week home in his car.

**Keeping
the Old Customer**

The old customer demands as good service and as good merchandise as the new customer. "She wants what she wants." When she says Nabisco she means Nabisco, and it's just the same with Uneda Biscuit, ZuZu Ginger Snaps, Baronet Biscuit and all N. B. C. products. Don't lose your old customer by failing to add variety in both the easy selling In-er-seal Trade Mark packages and the glass front cans.

**NATIONAL BISCUIT
COMPANY**

He was so helpful that I really felt I was learning a lot, and began to see hope ahead, if only I could start clear once more. So in the end, of course, I was weak enough to let him lend me the money.

He brought out the seven hundred and fifty dollars in fifteen crisp fifty-dollar bills and told me to pay off my debts in cash. I never spent a happier day than the one on which I went around in a taxicab and paid off all my astonished creditors. I had ten dollars left. I got theater tickets with it, and that night John and I had a better time than we had had together for ever and ever so long. I flew to meet him the moment he came home, and he teased me all the evening about my sudden relapse into youthfulness. I was dying all the evening to tell him of Dubarry's kindness, only it was one of those matters that I had learned to keep to myself, for it would have involved admitting my debts. I kept my own counsel.

My plan was this: In the first place I closed all my accounts, and frankly admitted that I hadn't brains enough to manage a charge account. I resolved never to buy a single thing that I could not pay for right out of my purse. I was so afraid that I might at some time be tempted to break this resolution that I wrote to all the stores that I was leaving town, and formally closed my accounts. And I changed my grocery and started dealing with a cash market. I gave up telephoning the order and marketed every day myself. I was amazed to find how exciting it was, trying to keep to a certain sum each day.

One night, I went through a sort of a childish solemn ceremony, standing beside my children's beds barefooted and in my nightgown, and solemnly promising God, by my love to my babies, that I would never charge anything again.

As to my debt to Dubarry Boynton, I intended to open a savings account and put in five dollars every week, until it was paid off. He was in no hurry for it, being a rich man, and I comforted myself by thinking how gladly I would have done the same thing for him, if I had been rich and he poor.

The amazing thing that happened now was that I suddenly discovered that, where actual money itself was concerned, I was not at all wasteful. In fact, I was often almost stingy, and hated to part with the nice crisp bills, or the fat prosperous silver dollars. I would deny myself for days and days in order to keep a certain bill intact. Dubarry would bet me a box of candy or theater tickets on the sum I would need to feed the family for a month, and then praise me wonderfully when I had made him lose his bet by spending eleven cents less than the sum mentioned.

It seemed incredible that I could become interested in the problem of economy, but it is certainly true that I did. Dubarry said all I needed was to be taught. All these weeks I was

steadily saving up to pay what I had borrowed, and adding my birthday check and half my dress allowance to it to make the time shorter. Everyone said that my health and looks were so improved. It was just having no worries, and being able to talk over with somebody the things that made up my life. I was happy all the day long, hummed around the house as I used to when I was a girl, and was never cross or impatient with my babies.

I used to think sometimes that Dubarry looked at me in a strange way when he was with us, and that he used to sit and watch me. I wondered what he could be thinking about. I knew he could not possibly be worrying about his money.

I did not think that my not telling John shocked him, for he knew John so well that he understood perfectly that one could not treat him quite like other people.

One day I was sitting sewing, when I saw Dubarry's machine pull up in front of the house. It was only 10 o'clock in the morning, a most unusual time for him to call. I smoothed my hair, and stopped to put on a prettier collar and a new lace jabot and my afternoon slippers. Then I ran downstairs.

The moment I saw Dubarry's face I knew that something serious had happened. He was so quiet and businesslike and watched me so carefully.

"Alice," he said, watching to see how I would take it, "John has met with an accident. He has been struck by an automobile."

I felt as if the world were whirling round me. I held on to the back of a chair, so as not to whirl with it. Then I heard my voice say quite distinctly and quietly:

"Is he dead?"

"No, but he is badly hurt. They have taken him to a hospital, and I have come out to take you to him." I did not ask another question, but flew upstairs, and came back, putting on my hat as I came. I forgot my gloves. Dubarry held the door open for me. Then we jumped into his car.

And all the time I felt he was watching me closely.

"You needn't be afraid I am going to faint," I said, "I am not that kind. Now tell me how it happened."

I saw that he hesitated, and seemed strangely to be thinking of something else. But all that I wanted to know was that John was still alive, and that I was hurrying to him.

"Tell me everything," I urged impatiently.

Dubarry seemed to shake off some preoccupation. "Your husband stepped out into the street to save a child that was in front of the car. The machine struck him. We were walking along on Monroe street. We had met by accident at the bank. I went with him to the hospital, and then came out to fetch you. I wanted to tell you about it myself—" he added as if to himself.

"Is he—has he suffered much?" I could hardly bear the thought.

"I doubt if he regains consciousness before the operation. After that, no doubt, you can nurse him through the tediousness of convalescence."

"You're quite sure, Dubarry, that he will recover? You're not keeping any worse thing from me?" I gripped his arm until it hurt my fingers, and leaned forward to force him to look me in the eyes, and make him give up the whole truth.

His eyes were hard, it seemed to me, and pitiless, but I saw he was telling me all that he knew. I wondered that he was not more affected.

"Oh, he'll pull out of this," Dubarry said. "Lucky dog, he's a hero now, and you'll live happy ever after." It almost sounded like a sneer.

All through John's long illness Dubarry was awfully good to us. He sent his car every day to take me to and from the hospital, and he came and sat with John and talked international law with him by the hour, and read to him or played casino or cribbage.

One day when he was nearly well, John said to me: "We'll miss old Dubarry awfully, won't we, when he goes? He's a conceited sort of chap and has a narrow outlook on life, but he's an awfully good sort, just the same."

It was time for John's medicine, and I gave him that first. He insists that it gives me endless satisfaction to have him where I can overrule his independence, and make him take naps and cups of broth at all hours, and that I love to pour out the vilest tasting medicines and make him swallow them. It is odd, but if it had not been for John's inevitable suffering, these weeks would have been the happiest ones in many years. It was so splendid to be together all day, and to feel that I was really necessary to my husband. When we

were settled again, I remembered about Dubarry.

"Where ever is he going to?" I asked.

"Oh, he's going to break away from civilization. Call of the wild, and all that. He's done it before. This time it's South America. He has interests down in Argentina, went in with a lot of English fellows, something on quite a monstrous scale, I believe. I wonder he hasn't talked to you about it."

Then, for the first time, it struck me that it was weeks since I had talked to Dubarry Boynton alone. He usually came and sat with John, while I went for a short walk or drive, or else John and he would talk and I would sew. And then Dubarry came in.

"We were just talking about you," said John. "Alice didn't know that you were going away. Poor child, she thinks of nothing but medicines and bandages."

Dubarry did not answer. "Are you going away?" I said—the thought of my debt to him occurring for the first time in weeks.

"Yes, I am off sooner than I thought. I go to-night." He hesitated a moment. "I was going to ask Alice if she wouldn't come out for a

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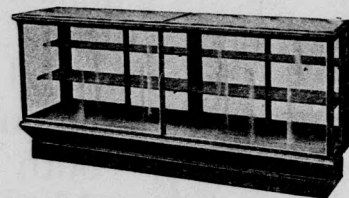
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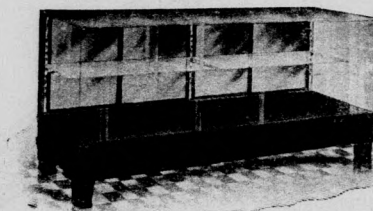
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short run in the machine. It's a corking day, and will do her good."

I went. At first Dubarry seemed to be in a very bad humor. He hardly answered my questions. When we were way out on the beach, he made me get out and we sat on a fallen log, while he poked in the sand morosely with his cane.

Then suddenly he turned toward me almost fiercely, and said, "Look here, do you know why I am going?"

"I'm off because I can not stand this any longer," he went on without waiting for an answer. "I love you, Alice, and any other woman on God's earth would have known it long ago. You're such a confounded baby. I can't tell whether I hate it in you, or adore you for it. But I can't go off and have you go on doing the things you have been doing, and getting yourself into trouble. John is more of a child than you are, and I am going to give you a lesson and a lecture. You will be angry, but that does not matter, if it does you any good. Now, listen to me: That money lender would have hounded you down without mercy, if you had borrowed from him, until you would have had to tell your husband, or he would have done so. But, just the same, it would have been infinitely better that you should have borrowed from him than let a man of your acquaintance lend you money without your husband's knowledge."

I felt as if Dubarry had struck me.

He put out his hand and held mine a minute, and looked at me so kindly and gently, that I let him go on. His face looked older, and so very serious that I felt like a child.

"When you told me about your troubles, that day on the pier," he went on, "I welcomed the idea of putting a very pretty and charming woman under obligations to me, and I fully intended to use any advantage that might come to me from the situation. Now, listen, Alice. I am not as good a man as your husband, but I am no worse than the majority of men, and the majority of men would have sooner or later abused the situation.

"Then, in the days that followed, I began to understand you better than you understand yourself, and I saw that while you are weak in some ways, you are strong in others, with an unconscious strength that is almost superhuman. And then I found that I loved you. Alice, I have always had what I wanted, before. And to know that in this supreme thing I was not to have what I wanted, and that John, a dreamer, and one who seems to me never more than half alive, should stand between us, nearly killed me.

"Alice, what I want to tell you is this: I know that I could make you love me. I know that I could. I am never fatuous, no matter what my faults are. You are my kind. But I know, too, that you would not be happy. I've seen that in your own way you love John. I am giving you

up, Alice, for your sake and for his, and although it won't kill me it's no easy thing to do. But you must promise me to take care of yourself. Don't go on being a child. For I can't stay here to look after you. But I tell you this: I will always know about you, and if you throw yourself away, if you put yourself in another man's power as you did in mine, if you make my sacrifice useless, I swear to you I'll come back and kill the man, no matter who he is."

By this time I was crying quietly to myself. All that he said was so dreadful and hurt me so fearfully. Yet I was so sorry for him, and I saw that it was all true, he was suffering because he cared for me, and I did not know what to do about it.

"Will you promise?" he asked. I nodded through my tears, and held out my hands to him.

He took them, and held them so tight he hurt them.

"God, Alice," he said, "you don't care at all, do you?"

And I answered: "Dubarry, I am awfully fond of you."

He stood gazing at me for a moment, my hands still in his, then he laughed and flung them away almost roughly.

"Alice," he said, "you do see that I am trying to do the white thing?"

"Of course."

"Well, I want you to do me a favor that is always going to give me pleasure as often as I think of you. Will you do it?"

I nodded. "If I can."

"I want you to promise to never repay that money. Keep the savings for your children, if you won't take it in any other way. You have learned your lesson, I think. And promise me never to tell this affair to John. You can afford to be generous. Leave me this memory of the one secret that we share, Alice, you and I—the memory that I was once useful to you in trouble, and that you trust and like me well enough to let the matter rest so."

His voice was so gentle and sad now that I would have promised almost anything. Besides, it would have seemed unworthy and petty to have refused him at such a moment.

We had reached the place where his car was waiting. The sun had set and the park looked suddenly bleak and bare. Dubarry folded the robes around me with the same care that he gave to every detail that made for comfort.

"I am going to leave you here, Alice," he said. "Say good-by to John for me. Good-by." He looked at me once, imploringly—tenderly—then he added before I could speak, "To the hospital, Murray."

And the last I saw of him, he was standing under the bare leafless maple trees in the darkening park.

On the way home a poor miserable little street cur jumped under the car and was instantly killed. At that, my nervous tension broke. I cried openly like a child all the way home. When we got to the hospital I threw myself in John's arms, a woe-begone,

disheveled creature. And he comforted me as he would one of the children.

"The automobile ran over a little dog," I sobbed, "and Dubarry wants me to say good-by to you. He's gone."

"Do you know, Alice, I shouldn't be at all surprised if it were partly on your account that old Dubarry got out of here? He's been kind of odd lately, moping and jeering at life, and I have thought once or twice that he might be beginning to care for you too much. He's a queer, romantic sort of chap in certain ways. Did he intimate anything of that sort to you this afternoon?"

"Yes, John, he did," I said. That isn't the sort of thing I could deceive John about, ever.

He drew me closer to him, and kissed me and patted my back. "You poor soft-hearted little girl," he said. "And then you ran over a dog on top of that."

And there is no use talking, I love to be petted and babied, although I have kept my promise to Dubarry and taken the serious side of life seriously. And I have always kept the secret that he asked me to.

I am still saving five dollars a week and the account now stands, in the children's name, at six hundred and fifty dollars.

Edna Stanton Michelson.

Queer Way of Getting Auburn Hair.

It has been found that the way to obtain auburn hair is to get a job in a soda ash manufactory. A new soda ash plant started abroad employs many men in the processes of changing the salt as it comes from the huge veins which underlie the locality. When these men went to work they wore hair that ranged from the light blonde of natives of Northern Europe to the dark and shiny locks that grow upon the heads of other races. Gradually it was noted that the hair of the blonde men was assuming a golden tinge, and as time wore on the golden hue deepened until now the hair ranges through all the shades of red from a golden auburn to a fiery red. The change from the brown hair of some of the men to the reddish tinge appeared to be slower, while the black hair resisted longest, but now virtually every man who has worked in the plant more than a year can truly say that his hair is red. Mustaches and beards have been affected the same way.

Some Facts About Falling Leaves.

The fall of leaves in autumn is a remarkably variable process, the foliage of oaks and beeches being slowly dropped during a period of weeks and even months, while some trees and shrubs become suddenly bare in a few days. A curious report is made of a horse chestnut and a maple in the botanical garden at Halle, Germany. Both trees were in full leaf when a frost of 26 degrees Fahrenheit came one October night, and when the sun rose at 8 o'clock a veritable shower began from each tree, the leaves dropping in a great

stream. The fall stopped suddenly at the end of an hour from the horse chestnut and in about half an hour from the maple. In the hour the horse chestnut lost 87,603 leaves, weighing 135 pounds, and the half hour fall from the maple was sixty-one pounds, or 16,518 leaves, at the average of 9.2 per second. The last leaf fell from the horse chestnut on Nov. 10, the total fall from it from Oct. 27 having been 276,900 leaves, weighing 445 pounds.

Acting the Part.

"Sure that duke who is calling on your daughter isn't bogus?"

"He has all the earmarks of being the genuine article. He has touched me for car fare two or three times and he stole the milk the other morning as he went out."

A girl seldom thinks of making a name for herself until she has given up all hope of annexing some fellow's.

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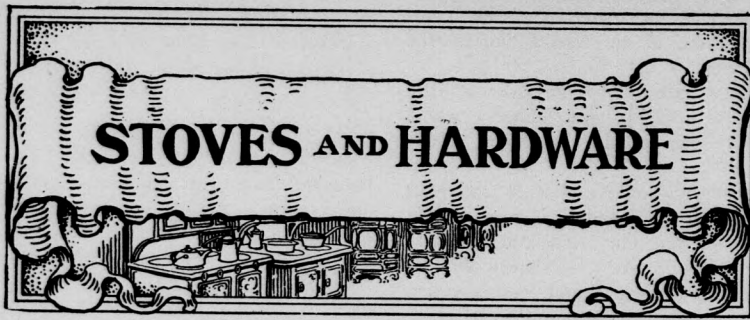
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To What Extent Does This Hit You?

What an association means to the merchant; and what have they done for you, Mr. Merchant? What have they done for the manufacturer, from whom you obtain your supplies of merchandise?

These are questions that should strike deep in your mind as a merchant who wishes to bring success in this day of strife, selfishness, avariciousness and greed, and as the world moves so must you, as it is impossible to stand still. You are either going backward or forward in the grand march for supremacy over the other fellow.

Time was, when almost any individual could engage in mercantile pursuits and succeed, but, alas, conditions have changed as you must know. No more are your coffers filled without effort on your part, for conditions have changed as you must realize and acknowledge and none realize the changed conditions more fully than those who have banded together in association, to learn more about the new conditions that are taking place and overcome them by co-operation.

There are three parties to consider in the work of organized merchants—the manufacturer who produces the goods; the merchant who sells them and last, the party who buys them, and to bring these three factors together in unity, and give each a square deal, is the prime object of association. The two former being brought together by the commercial traveler as the merchant is but one of the necessary selling forces, and a logical one for the distribution of the products of any factory, while the latter, the consumer is the one on whom all depends. Is it not fitting then that you as a merchant should give more thought and study to the best method necessary to reach the consumer and hold his trade, as you are on the ground and ought to know best how to reach him and hold his trade at home.

During the last twenty years you have watched the destruction of your home trade by the growth of merchandising through catalogue and advertising to hundreds of millions a year sucked from your counties and your town. What have you done to counteract this commercial destroyer of your business? The indifference you have shown to the many mercantile associations who have spent thousands to help you, is the answer.

Progress moves slowly, and the progress made by some of your fellow merchants who have been will-

ing to make a personal sacrifice with time and money, is fast changing some of the conditions by organization of the different interests to help one another, realizing that all must live and that by helping their fellowmen through the power of association they are but laying a foundation for their own success.

As the power of man covers only his own footstool except by association with others, and as the Association of Merchants is made up of thousands of individuals working in harmony to bring about better business conditions and are asking only justice, viz., the retail trade to and through the regular merchant, through co-operation with the manufacturer who produces the goods.

That you, my brother merchant, may enjoy a business with your proper proportion of remuneration in your home town. How the associations are bringing this about is by education of their members to better business methods by installing system in their business, by teaching cost accounting, proper advertising to get results and last that the merchants put more individuality into their business.

Since the advent of association the manufacturers have realized the change and are now supporting the many associations because of their good work, acknowledging that a man who becomes a member of the Association and tries to help himself to use better methods is a better risk and the chances of loss through failure and mismanagement are reduced to a minimum, and do you know that some of them are making a membership in their respective associations a basis for credit. How does this effect you? If you are a progressive merchant you are a member and know; if not, you had better give some thought to the subject, for it means life or death to you commercially.

We do not mean by this that you will be an entire failure if you do not join an association, but we do mean that you can through co-operation become a better business man through its instrumentalities.

Look around you and see your neighbor who was no smarter than you who is now marching to success through co-operation with his fellow merchants.

Would you expect your Government under which you live to run without system, and make a strong staple government? No. Would you expect a chronometer to keep accurate time without system? No. Then

how would you expect a merchant to succeed without up-to-date methods and keep pace with the times.

The work of the many associations is now only fairly commenced, but results are already being accomplished far in advance of the original co-worker's anticipations, who organizes same, as the merchants' journals of the country will substantiate.

In some states through co-operation the merchants have saved many times the cost of membership in the cost of insurance. They have through co-operative buying been able to obtain goods on which they could meet the price of catalogue houses and make a profit. They have brought about pure food laws through legislation. They have aided in keeping in check a parcels post bill that could not help but act as a death blow to the merchants of the country, and, last but not least, have brought about a more friendly feeling among the merchants themselves, and this has brought a co-operation from the manufacturers who have themselves

organized, and by resolutions endorsed the work of the many merchants' associations.

Now, brother merchant, before closing this article let me call your attention to this one fact, that system has built the enormous catalogue house business larger each year until it is being felt in every hamlet throughout the United States, and lack of system in your store and to your customers is why this trade has been going from you more and more each year, until now you are "between the devil and the deep sea."

Change these conditions that surround you, join the association that protects your particular line of merchandise, work with a will to help it along and you will soon get enthused with that spirit of fairness that will give you hope and pleasure at the change of your home surroundings. You will be surprised at yourself that you have put it off so long.

The writer of this article is just in receipt of a letter from a fellow

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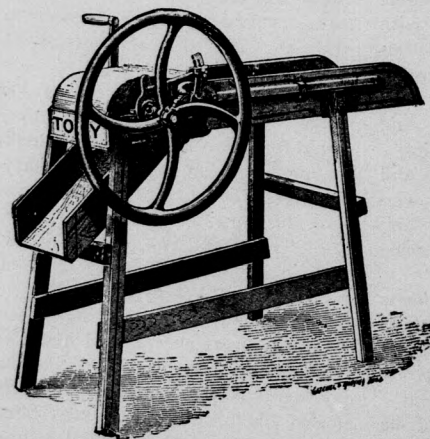
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The Tony Feed Cutter



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

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

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

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

Brown & Sehler Co.
Grand Rapids, Mich.

"Sunbeam Goods are Made to Wear."

merchant who attended one of the conventions this fall where the subject of cost accounting was brought up, and the benefits he carried home and has been putting into practice may be judged by his own words: "I feel that I got good pay for attending the convention, as on my arrival home I bought a cost accounting system, which I have used two weeks, and my son, who keeps it, said to me this morning that the system would pay for itself in one month." This is the work of one association of which I am proud.

One more point I wish to impress on your mind before closing, and that is the importance of answering mail that is sent you. Many times a manufacturer writes: "We have an enquiry for some of our products in your vicinity and would like to arrange for you to make the sale," and other matters just as important, but you are too busy and pass them up without answer. Do you think that any of the catalogue houses would do this? No. Try them and see. Write them on any subject and see if you do not get an answer. Profit, then, Mr. Merchant, by giving more attention to answering mail and pay more attention to the wants of your customers, who through this same indifference may be tempted to go to the other fellow and send away for goods that you could supply him just as cheaply and with just as good value from your own counter.

A chain is no stronger than its weakest link. Strengthen, then, your links by putting your personality with system in your business, and find that business with the strong ties of fellowship and co-operation through association will help you. You will then find that the setting sun of success will bring you in a new sphere and the once customer who has been passing by your door will return again to you.

Again I say, profit by the example set for you by the catalogue houses who use system, and who have built up one of the largest retail business the world has ever known. By this I do not mean that you shall use their methods of deception and overdrawn descriptions in their advertising, but study their system and profit by the same.

F. M. Witbeck.

Heard on the Train.

First Passenger—Pardon me, my friend, but what cigar is that you are smoking?

Second Passenger—My own goods.

First Passenger—What is your line?

Second Passenger — Cigars, of course.

First Passenger—Excuse me; I thought maybe you were in the rope business!

Aeroplanes as Boosters.

"I have made a lot of money this year by aeroplane flights."

"I didn't know you were an aviator."

"I am not; I am an undertaker."

FIFTY YEARS AGO.

Facts About People of the Long Ago.

Written for the Tradesman.

George Lamparter belonged to a colony of thrifty Germans, who settled in Grand Rapids sixty years ago. He was a member of the firm of John Kilinger & Co., dealers in meats and provisions, located on Canal street, near Bridge. The firm dissolved after a business career of a decade and Lamparter continued the business until a few years before his death, which occurred about thirty-five years ago. Lamparter had acquired an unquenchable thirst for strong drink and one day, having failed to appear at the places that knew him best, friends instituted a search to learn his whereabouts or his fate. A week later Dr. S. R. Wooster, one of the coroners of Kent county, learned that the body of a man had been found in the river just below the present North Park bridge. Dr. Wooster impaneled a jury, naming a newspaper reporter as one of the six, to act in such cases. The late Randall S. Parkman, a deputy sheriff, assisted Coroner Wooster in assembling the jurors and provided carriages to convey the party to North Park. The body, when found, was lying between two saw logs lodged against the bank and was badly swollen. Parkman crawled out on the logs and detached one in order to bring the body to the bank of the stream. In pursuing his unpleasant duty he took hold of the long whiskers of the dead man, which parted from his face and remained in Parkman's hand. The body was that of George Lamparter, a suicide. Dr. Wooster made it a rule to summon a newspaper reporter whenever he was called upon to impanel a jury, explaining that he followed this rule in order to assure himself of a juror who would have the ability necessary to write an intelligent verdict. Local newspaper reporters of the past, as of the present, were underpaid, and the opportunity to earn a few extra dollars now and then was appreciated by the writers. The doctor stood high in the estimation of the fraternity. His victories at the polls were easily won.

Edward H. Hunt was an employe of William J. Wells, a private banker, fifty-two years ago. He is still in the business and is, without doubt, the oldest banker in the city, if not in the State. Mr. Hunt resigned his position to go into the army in the year 1861, and won distinction and a captain's commission by service. He is now with the Grand Rapids National City bank.

George M. Huntley established the first woolen mill in Grand Rapids. He manufactured a very good variety of woollens for men's wear. The factory, located on the east side of the Canal at the foot of Erie street, was destroyed by fire forty years ago. Huntley was active in politics and served the second and afterward the present fourth ward several terms as supervisor.

General William P. Innes was one

of the engineers who located the route of the Detroit & Milwaukee (now Grand Trunk) Railway from Pontiac to Grand Haven. In this work he was assisted by his brother, Colonel Robert S. Innes. After the completion of the railway, Colonel Innes moved to Minneapolis, where he spent the remainder of his life.

Joseph Jackaboice, who was an employe of R. E. Butterworth in the year 1859, in later years started in business on his own account and constructed the first band saws for use in wood working factories. The business was incorporated after the death of Mr. Jackaboice a few years ago and continued under the name of the West Side Iron Works. A son is the President of the corporation.

Homer B. Jarvis, a tall, thin, wiry, nervous, cheerful man, sold hats for men in a small store located immediately under the tower of the present Wonderly building. After his death the store was occupied for a number of years by Leonard C. Remington with a stock of men's furnishing goods. Jarvis' home, on the corner of Ionia and Louis street, is now occupied by the Masonic Temple.

Grand Rapids has always been the home of musical and dramatic talent of more than common ability. One of the noted performances given more than forty years ago was a musical spectacle called the "Naiad Queen." Among the ladies of the cast were the young, wondrously beautiful and blonde, Emma Berkey, now Mrs. Wm. H. Jones and the young, very beautiful and brunette, Miss Kusterer, now Mrs. Jas. A. Mulhern. Among the gentlemen of the cast were Frank W. Foster, Fred H. Smith and A. LeGrand Peirce. The play was staged by Arthur C. McKnight, of Washington, D. C., and the people packed Luce's hall three nights to witness the performance.

John H. Jones a shoemaker (and, politically, a terrible Democrat), Benjamin F. Sliter, Robert E. Porter (the father of A. B. Porter), and D. D. Squires, were notably successful in local dramatic performances. The late George M. Leonard, Ed. Button, William Alden Smith and John W. Belknap were conspicuous in negro minstrelsy. Mr. Smith was a star "end man" who cracked jokes and sang "Hop Along Peter, Hop Along," with a great deal of unctious. Leonard was a banjo soloist and vocalist. At times when he purposely played his banjo in one key and sang his song in another, the effect was very funny. Jones and Squires preferred tragedy and Mr. Porter played Uncle Tom in "Uncle Tom's Cabin."

In an early day Barney Kelly bought a tract of low ground in "Shantytown" (its present location is corner of Island and Commerce streets) and settled upon it. He drove a dray horse and discussed the principles of the Republican party belligerently with anyone not of his political faith whom he succeeded in badgering into a debate. An Irish Republican was a rare individual forty years ago. The land was almost valueless when he acquired it,

but he lived upon it the remainder of his life. His wife, who died a few weeks ago, as the result of an injury by fire, kept the homestead intact. The title to the property passed through the law of inheritance to her sons, Charles and Barney Kelly. Recent improvements made to property in the neighborhood had given to the Kelly tract great value. On Fifth avenue, one-half mile east of East street, there is a valuable tract of land that is owned by Orson Kellogg, a pioneer of Grand Rapids township. The property has increased very rapidly in value in recent years, but farmer Kellogg refuses to sell it. The owner is unable to gain more than a scanty living by cultivating the land, but it is admirably adapted for residence purposes. He could sell it and spend the remainder of his life in luxury if he cared to, but the old farm is his home and, in his estimation, "there is no place like it."

Fifty years ago there lived in Grand Rapids an attorney named Peter G. Koch. He seemed to be an active man in the practice of his profession and a participant in almost every movement of public interest. He wrote insurance policies and dealt in lands and was a much-discussed individual. He closed his business interests in the city suddenly about forty-five years ago, departed for parts unknown (at least to later generations of men) and his present habitation, if alive, is unknown by the oldest inhabitants of Grand Rapids. His disappearance served to recall the remark of Cleopatra, the ancient Egyptian Queen: "Alas, How soon we are forgotten." Perhaps the words were uttered by another. What does it matter?

Arthur S. White.

Some folks sell out and move every time they get into a tight place. That is jumping out of the frying-pan into the fire.

The thing that uses a man up and makes him old before his time is to stop work and turn into a first-class loafer.

Established in 1873

Best Equipped
Firm in the State

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

The Weatherly Co.

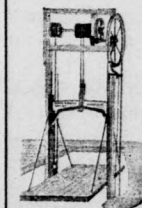
18 Pearl St. Grand Rapids, Mich.

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



Success Depends Upon Right Treatment.

Experience has taught me that to successfully conduct a shoe department one must be prepared to combat a multitude of evils. To a large extent the success of the traveling shoe salesman, as well as the success of the clerk who sells the shoes on the floor, are linked with the success of the store manager.

Real success depends upon overcoming so many obstacles that a store manager must be watchful of every detail, large and small alike. He must be in close touch with every salesman in his employ. He must study the traveling salesman, so that he may know to what extent he can have confidence in the salesman's word.

It is of special importance to be watchful of the salesforce because there are many times that a salesman, not so experienced as the manager, would lose a sale if the head of the store or department were not watchful and ready to step in at the crucial moment and help handle the customer.

Right here the manager must not "call" the salesman, but must appear to support him in his contention, and diplomatically get the good will of the customer and make the sale without having it appear that he had to "butt in."

The salesman will feel better because of being treated kindly, and if there is any "calling" to be done it should be behind the scenes, where no one else can hear, and in as kindly a manner as possible. One will find by pursuing this policy that the salesman will work all the harder, and will try to overcome his faults by exemplifying after the manager. Make a clerk understand that your desire is to help him and to show him how to handle trade right. You can gain nothing by antagonizing any employe at any time.

Success in store or department management means that the manager must have the salesforce thoroughly organized, as well as to have a ready knowledge of his stock at all times. One must be as careful not to let his sizes on best sellers run low as to keep informed of the numbers that are not selling, so he can make a special effort to clean out such undesirable shoes.

Store service is of utmost importance if one would achieve success. Properly fitting shoes I would put above all else, save, of course, strict honesty in all store matters. Endeavor to make the clerks fully understand the vital importance of

correctly measuring the feet before putting on shoes, and to realize that feet must be properly fitted.

The efficiency of a salesforce will never be greater than the efficiency of the store or department management. Salespeople breathe the atmosphere of their surroundings. If the manager is efficient that efficiency is contagious. The clerks "catch" it, some way or other, and the store gets results.

One can not hire a clerk, tell him to stand on his tip toes and grab every customer as he enters and hang onto him until the store has every cent of his money that he might be induced to spend, and think that this is salesmanship. No; the clerks must be taught to show every courtesy possible to a customer; to impress the customer with the thought that the store is endeavoring to serve him intelligently and to his best interests. Customers treated that way are sure to be pleased, and it is the pleased customers who come back.

The successful store manager should be an expert salesman and capable and willing to do anything that he expects of his clerks. Certain rules and regulations are of course necessary, for discipline must be maintained. The manager, as well as the humblest clerk, must live up to them. No business can successfully be conducted in a haphazard manner. The customer always judges the store by the merchandise, and by the manner in which he is treated, as well as by the appearance of the store and the manner and dress of the salespeople. A store should be neat and tidy and the clerks and manager carefully dressed, with clean linen, carefully brushed clothes and good looking shoes, always carefully polished. An untidy store with untidy salesmen will repel more customers than anything else. This is all a part of store service, so important in modern merchandising.

There is nothing to prevent a shoe salesman from getting to the front, provided he has the ability and behind that an ambition. The salesman who helps to put a store or department in the front rank is a front ranker himself. The trouble with too many clerks is that they are constantly watching the clock and seeing how little, rather than how much, they can do.

A most valuable asset to the modern shoe store is the findings department. The findings case deserves careful attention, the same as the store windows.

The window is one of the best advertisements a store can have. It is

the "silent salesman" that sells more shoes than any one salesman. What up-to-date dealer would think of giving up his window? Most dealers would as soon think of quitting business as of dispensing with a good window—and every window can be a good one, with a little attention, good fixtures and shoes—not too many at a time—properly price tagged.

Finally, a shoe manager must keep posted about his business. There are new things coming up constantly. Styles are changing. There are new ideas in fixtures always coming out. The best of these are advertised in the trade papers.

The man who says he has not time to read a good trade paper is a "dead one." He should read the advertisements and every department of news and business information. He must not only read—he must profit by reading. Success comes from keeping right up-to-date and doing business in an up-to-date way, which is the honest way.—A. W. Bradley in Shoe Retailer.

These Things Bring Success.

Talent is power—tact is skill; talent is weight—tact is momentum; talent knows what to do—tact shows how to do it; talent makes a man respectable—tact makes him respected; talent is wealth — tact is ready money.

For all the practical purposes of life tact carries it against talent, ten to one.

An employe who has the opportunity and who can show his em-

ployer how to improve his business by new or improved methods, how to secure new markets and extend his customers, how to economize in time and material or expenditure, or how to increase the profits or revenue of a concern, is the man who will ultimately merit a position of trust or make a start for himself as a master man. Men lacking in initiative must always be servants.

There is no royal road to success, but the first step toward attaining it is a determination to play a first and leading part in whatever position you may occupy.

Cultivate a confidence—not a conceit—in your own power to overcome difficulties.

Remember that you have entered upon a career with boundless possibilities.

Unlike a profession, commerce has no limitation and is not ruled by doubtful etiquette, old and musty formulas or in any way circumscribed.

The whole world is at your service and success within your reach. Therefore enter upon your business life full of hope and courage.

Christopher S. Town.

Calls for Breakfast.

On a Pullman sleeper, about 7 o'clock in the morning, when the passengers were about ready to leave their berths, a baby in the stateroom began to cry lustily. Just at the moment, the porter opened the door of the car and sang out: "First call for breakfast." Then everybody laughed.



A Good Many Retailers

Have found out that they didn't have enough

Wales Goodyear Rubbers

and we're getting a bunch of re-orders—the Bear Brand Rubbers are the thing this year. You'll find it hard sledding trying to satisfy your trade with any other make-shift brand, and that brings us square up to the situation; have you sent your order for all the Bear Brand Rubbers you ought to buy?

We have the goods, there will be no unnecessary delay in filling your order—send it along today.

HEROLD-BERTSCH SHOE CO.

Grand Rapids, Mich.

Distributors of
Wales Goodyear Rubbers

Makers of the famous
"Bertsch" and "H. B. Hard Pan" Shoes

Effect of Starting Clearance Sales Too Early.

Can conditions be improved in the retail shoe trade relative to the time and manner of conducting the semi-annual clearance sales? This is a question which is of serious importance to every individual retailer of shoes and also the manager of shoe departments. It is discussed wherever retailers meet and has been the subject of action by a number of the retailers' associations. The time is approaching now when the trade will be considering the annual sale for winter goods and we believe that a general agitation of the question should result in benefit to everyone concerned. We have taken up the subject with a number of the large retailers' associations, whose opinions we are quoting in this article, and we shall be glad to receive further comment, either from individual concerns or from other associations.

Necessity Greater Than Ever.

There probably is no dissent from the opinion that the necessity of semi-annual clearance sales is even greater than ever in the retail business, as the result during the last two or three years of the increase in styles, particularly those which have a brief existence. Even the shrewdest buyer, under present conditions, finds toward the end of a season that he has made some mistakes in judging the popularity of certain styles. With the many variations in shapes of lasts and the increasing number of new materials, outside of leather, it is impossible for any single person to estimate with perfect accuracy four or five months ahead the styles that will sell.

Admitting the necessity of these semi-annual sales, the general statement can be made that there is a tendency in a considerable portion of the trade to be too anxious in starting these sales, often beginning them at a season when regular goods at regular prices are still in demand by the public.

There has been concerted action in some parts of the country by local associations toward fixing the time of these sales, and this phase of the question could perhaps receive more attention than it has from retailers in a prescribed city or locality.

We recognize fully the difficulties in the way of such action because of the different kinds of trade, such as department stores, exclusive retail shoe stores, and the retailing manufacturing stores which exist in the same city. Yet at the same time where each concern suffers, it seems certain that some relief could be brought about, provided a sincere effort is made to co-operate.

A Southern Point of View.

On this subject we have received a communication from Secretary W. Sherron, of the Southern Shoe Retailers' Association, an organization which includes retailers in all the Southern States and which has had a remarkably successful existence since its inception. Mr. Sherron is of the opinion that the very short life of certain styles, and the materials that some shoes are made from, make

necessary clearance sales. At the same time he says there should be a specified time to conduct them. His opinion reads as follows:

"In different sections of the country the exact date should vary. In the North the merchant will begin selling fall goods from two to four weeks earlier than we merchants do in the South. On the other hand, we begin to sell spring goods from two to four weeks earlier than the merchants further north. Thus the exact date of conducting clearance sales should be governed by the locality. In the South the dates for these clearance sales in winter should be from February 10 to 25; in the summer from August 15 to September 1, fifteen days inclusive.

"The shoe dealers all over the country, with the exception of a very few cities where they are well organized locally, are in the habit of starting these sales just in the middle of the best season that they have to sell shoes at a profit, and are still educating the consumer to wait for these cut-price sales. The people who want to practice a little economy in the purchase of their shoes will not buy and pay the regular price when they know by waiting a few days longer they can buy shoes at a reduced price. Furthermore, the dealer is not only selling his goods at a reduced price, but the expense of extra clerk hire and advertising makes it cost him more to sell his shoes at a cut price than it would at the regular price.

"As yet, the Southern Shoe Retailers' Association has taken no official action in regard to the clearance sale. The matter has been discussed informally at our convention, but no official action taken, leaving the matter for local associations. At our next convention we expect to take up quite a number of matters of importance such as herein mentioned. Thus far we have been putting in the greater part of our energy in perfecting our organization, of which we now have a great many of the representative dealers in the Southern States and others knocking at the door for admittance."

Some Problems Involved.

A communication from William Pidgeon, Jr., Secretary of the Rochester Shoe Retailers' Association, which is one of the most active of the local organizations in the retail trade, outlines the problem of the locality comprising all of the various elements in the retail trade, such as the smaller outside dealers, the large up-town dealers, the department store managers and the advertised shoe stores. In view of the differences between these elements in the method of managing stores, Mr. Pidgeon states that it has been thought wise by the Association to take up only those subjects upon which there would be no serious division. The wiser attitude, this Association believes, would be to create a foundation of good fellowship and a spirit of confidence in the organization before attempting anything that would create division in the ranks on account of the various interests represented.

The question of sales, Mr. Pidgeon

believes, is one of those which might tend to create a harmful division in the organization. At the same time, the membership apparently feels that there is an evil in connection with these sales that must be reckoned with and at least regulated before it reaches a harmful point. Mr. Pidgeon says that the feeling of the dealers, as individuals, is that if sales can not be stopped entirely they should be limited to a certain specified time, and that to prolong them is detrimental. He states that the impression is gaining that for summer sales July is too early, August being the better time.

A letter from Fred G. Clark, Secretary of the Michigan Shoe Retailers' Association, on the subject states that resolutions have been passed by that organization condemning early clearance sales. In his opinion the best results can be accomplished through local associations. He states that satisfactory work has been done in the State of Michigan by the local organizations.

George Benzinger, of the New York Retailers' Association, writes that "the National as well as our State Association has gone on record as being against the numerous changes in styles and the introduction of fad materials in the production of footwear. Should this become general, and if it could be carried into effect, it would tend largely to obviate the necessity of clearance sales."

Ed. L. Parker, Secretary of the Ohio Retail Shoe Dealers' Associa-

tion, writes that his organization passed a resolution at a meeting in 1910 regarding semi-annual clearance sales, reading as follows: "Whereas—The early date and prolonged period of clearing sales is a detriment to our trade; be it resolved—That we use our best efforts to form in each community a concerted action as to time of said sales and suggest February 1 and August 1 of each year, the time to be limited to two weeks."

Watch the Slow-Moving Goods.

In the discussion of semi-annual sales the trade should not lose sight of the fact that the necessity for a twice-year wholesale cut in prices can be considerably lessened and profitably, too, by close watch on slow-moving grades all through the season. Such goods could, in many cases, be closed out in different ways early in the season, and at a smaller loss than by allowing them to drag to the very end of the season. This may mean sales of certain lines during the regular selling season.—Dry Goods Economist.

There's many a sales manager who, if put on the road, couldn't make expenses—but he draws his pay envelope just the same.



Bostons Are Always Durable And Without Exception The Best Fitting Rubbers Made

Present prices prevail until February when the 1912 price will be made. So do not hesitate to send us your orders for immediate needs.

Our complete stock enables us to give you quick shipments.

Rindge, Kalmbach, Logie & Co., Ltd.

Grand Rapids, Mich.

THIRTY-EIGHT DOLLARS.

John Wanamaker Invested First Profit In Advertising.

In the days when the streets of towns and cities were placarded with posters announcing the evacuation of Fort Sumter, a young man of about twenty-one, was slowly trundling a wheelbarrow up one of the main streets of Philadelphia. On either side of him walked two assistants who relieved him from time to time when the wheelbarrow lurched dangerously, threatening to upset under its heavy load. When the young man between the shafts reached the Customs House, he wiped a moist, red brow with a spotless handkerchief, and said quietly to his co-workers,

"Tell the man in charge that John Wanamaker is here."

The man in charge came out, examined the contents of the wheelbarrow which represented the equipment for the Customs House employes, ordered the articles sent inside and directed the youthful merchant to the proper quarter for the check standing for the profits of the deal. The profits amounted to exactly \$38, and when John Wanamaker came out of the bank after collecting the money, he said as quietly as before,

"You fellows take the barrow back to the store. I'll be there pretty soon."

Then, John Wanamaker, future merchant prince of America, ex-brickmaker and book-seller's boy at \$1.25 per week, made a bee line for the nearest newspaper office and invested the whole of that \$38, the profits of the first order received by his newly established store, in judicious advertising of the goods of that same store, Sixth and Market streets, Philadelphia.

He considered that \$38 a good beginning. The store had been opened on what he had saved from his salary of \$1,000 a year as Secretary of the Y. M. C. A., and he meant to double, triple and quadruple it as rapidly as consistent with good business. But the news of the fall of Sumter destroyed credit. Credit was absolutely necessary to the little firm. So "Wanny" as his friends called him then, decided to go to New York on an almost hopeless search for credit. With him, to think was to act. The next train saw him abroad, and all day he walked the New York streets, returning to his bare room at night with only five hundred dollars worth of goods. That night before retiring, John Wanamaker knelt at the foot of his bed for a few moments. He was praying for credit, and the next day it came.

Twenty-four hours later saw him headed for Philadelphia, with all the goods and credit he desired. The goods were sold for spot cash, and the bills discounted. After that, the young firm's credit was good.

At twenty-one John Wanamaker believed thoroughly in advertising. It was a seventh sense with him, and he soon became known as a remarkably shrewd and able advertiser. If

a particularly telling advertisement took nearly all his profits in those early days of business he never lamented it. The largest sum he could obtain or spare went into laying the nucleus of a trade through advertising that has produced eighty millions since.

Perhaps some of the persistency of the father and grandfather brick-makers went into the building up of his immense fortune. But from his earliest days John Wanamaker was trained to work. When a schoolboy, painfully endeavoring to acquire a rudimentary education, and walking four miles back and forth to school, he was expected before leaving home to turn five hundred bricks, for which he received from his father the sum of twenty cents. It was part of his youthful capital, saved by self-denial, that enabled him to bid farewell to his mother and four brothers, and start as a book-seller's apprentice in Philadelphia. From the book-seller's shop to a modest clothing store of his own, then to the purchase of the old Pennsylvania Railroad freight station, and the erection of a fair sized store, then to the multiplication of millions, are the rungs in John Wanamaker's ladder of success.

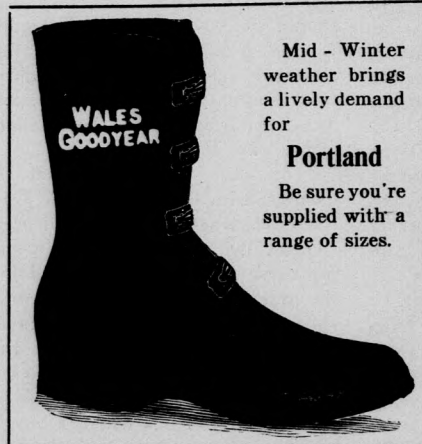
The other day the business men of the nation gave a magnificent dinner to a merchant who had celebrated his fiftieth year in business. The man who rose to reply to the toastmaster's congratulatory speech was John Wanamaker. If for an instant, the vision of a boy painfully pushing a laden wheelbarrow through the streets of Philadelphia flashed before him as he listened to the splendid tribute paid him—saw the long tables glittering with silver and brilliant flowers, where men of world wide fame had met to do him honor—John Wanamaker did not brush it impatiently away. He dates his success from those very days; from the hour in fact, when he knelt at the foot of a bed in a bare, lonely room and asked with all the sincerity of youth and faith for credit—just credit, to carry him through.

If anyone thinks there is not a good deal of sentiment among Americans, that opinion may be easily changed by taking into account the very considerable sum of money which it will cost the Government to tow the wreck of the Maine out of Havana harbor and give it a sailor's burial at sea. It is said that some one offered a million dollars for the old hulk, and of course those who made it thought they would profit on the transaction. But the idea of making an exhibition out of the old ship was not popular. Souvenirs will be saved from the wreckage and than what remains will be sunk somewhere out in the deep ocean. That is all a sentiment, of course, which prompts any such notion, but the American people approve.

It is reported that in some sections last summer the robins nested on the ground in order to reduce the cost of high living.

THERE'S nothing like satisfying your customers; giving them the most possible value for the money; when you sell

Wales-Goodyear and Connecticut Rubber Boots and Shoes



Mid - Winter weather brings a lively demand for

Portland

Be sure you're supplied with a range of sizes.

you give them that satisfaction; there's nothing in rubber footwear equal to these famous brands.

Our complete stock of styles and sizes enables us to fill your order on the day of receipt.

The Maumee Rubber Co.

224 226 SUPERIOR ST
TOLEDO, OHIO.

Headquarters for Wales-Goodyear and Connecticut Rubber Boots and Shoes

Inventory Season Is at Hand

MARK well the condition of your stock of shoes. No doubt there are many things you are going to need, and we have them. Let us know how soon it will be convenient for you to examine our spring line with our salesman.

In our own make of shoes we have an exceptionally strong line of Elk Outing Shoes (they are big sellers) as well as the heavier stock for early spring wear.

In fine shoes and Oxfords for men's, women's and children's wear we have the handsomest assortment we have yet shown.

Ruth Shoes for Women
Planet Welts for Men
Playmate Shoes for Children

Make 1912 Your Banner Year by Buying Right

Write today, or at any rate, defer placing your order until you have seen the line.

Hirth-Krause Company

Shoe Manufacturers and Jobbers
Grand Rapids, Mich.

What Some Michigan Cities Are Doing.

Written for the Tradesman.

Kalamazoo has 200 factories and more than 9,000 factory hands.

The Kalamazoo Real Estate Exchange will co-operate with the Commercial Club of that city in listing factory sites to aid in the work of securing new industries.

Plans for a greater city will be discussed at the first annual banquet of the Port Huron's Business Men's Association, to be held at the Hotel Harrington Jan. 9.

To have all north and south steam roads entering Kalamazoo come in over one right of way, with the erection of a handsome union station, is the plan of the Grade Separation Commission there. The City Engineer will submit sketches to the railroads for the purpose of getting at the cost of the proposed improvement.

The Jackson Chamber of Commerce has issued an interesting bulletin for December, giving facts about the Queen City of Michigan.

Extension of the Handy Bros.' railroad from Caro to Wilnot has been completed and connection made with a branch of the Grand Trunk. The road opens up a fine stretch of new trade territory for Bay City.

The new motorcycle factory at Bay City will start manufacturing operations in February.

Port Huron will provide a women's rest room in the City Hall.

Escanaba has found that its public bath house can be made useful nearly all the year round. In wintertime stoves are placed in the building and skaters find it an ideal place to put on their skates or thaw out their fingers and toes.

The Grand Trunk has secured a site for its new passenger station at Owosso.

The Grade Separation Commissioners of Kalamazoo will meet with the City Council this week. Estimates of the cost of the preliminary surveys and plans for the elevation of tracks will be considered.

The Northeastern Michigan Development Bureau, with headquarters at Bay City, has received from the Michigan Central Railroad a contribution of \$1,000 for the publicity work of that body during the coming year.

The Saginaw Council has adopted ordinances providing for inspection of milk and meat.

Homer has organized a Boosters' Club, with F. E. Deming as President and R. C. Smith as Secretary.

A stock company is being formed by the business men of Eaton Rapids with \$50,000 capital to open public baths there in the mineral springs district. The waters there have medicinal properties and the enterprise should be successful.

Battle Creek has an ordinance making it an offense to run a street car with "flat" wheels and recently the crew of a noisy car were threatened with arrest unless the car was promptly removed. The car came off.

Battle Creek is beginning to dis-

cuss the need of trade schools, with students dividing their time between factory and schoolroom.

The proposed Muskegon-Manistee Railroad seems to be moving on "greased skids." Walkerville village held a rousing meeting recently and just to show where they stood the sum of \$500 was raised in a trice for preliminary surveys, when only \$200 was asked of them. Cobmoosa, a mere "burg" or speck on the map, sent a delegation to the Walkerville meeting with \$50 cash to put into the fund. Then the band played and the people cheered.

Oakland county is wondering why its drunks and jail boarders in Pontiac may not be put to work on the highways, as Kalamazoo is doing. During the year there were 764 prisoners in jail and a total of 6,862 working days were spent by them within the walls in idleness, with an expense to the taxpayers of 50 cents each per day for food. Figuring other costs, such as arrest, prosecution, etc., the additional cost to the county is about \$1.16 per man.

A Good Roads Association has been formed at Portland and is starting off in a gingery way that promises fine results.

South Haven expects to have 10,000 population in 1915. A good manufacturing industry was secured recently and the Board of Trade is getting other promising bites.

The Kawneer Manufacturing Co., of Niles, announced as a Christmas gift to its employes the inauguration of a profit sharing plan, beginning with the new year, and hereafter everyone on the payroll will share liberally in the profits.

The South Haven Board of Trade will seek to induce the Michigan United Railways to electrify the Fruit Belt line.

The Consolidated Light and Power Co., recently organized in Detroit, will build five dams on the Chippewa River and will furnish electric light and power to neighboring towns. The company has purchased

the lighting plants at Clare, Mt. Pleasant and Gladwin.

Business men of Almont have formed an association. Assistance was furnished in the start-off by Secretary Browne, of the Port Huron Business Men's Association.

The St. Clair County Good Roads Association has been formed at Port Huron and the work for better highways starts off with enthusiasm.

Almond Griffen.

The Smith College girls propose to start a reform. It seems that a crowd of small boys gather about the college grounds whenever the girls are starting on a vacation, for the purpose of carrying suitcases and bags and picking up quarters in that way. The young women fear they are encouraging child labor by allowing boys to carry their suitcases and that "this may be the first entrance of these boys into regular street trades, which although in themselves not harmful, entail contact with conditions which may lead to real crime." Taking all these things into consideration the college paper argues for the abolition of this "child labor" and urges the students to carry their own suitcases, unless they give their burdens to "the older

boy who looks prosperous and is therefore much more able to bear the load than his weaker brother." The small boys will not be allowed to earn money from Smith College students hereafter, if the young women are in earnest about the matter.

A man living in the State of Washington wrote to Mayor Fitzgerald, of Boston, some time since that he wanted a wife. He thought he would like an Eastern woman and evidently he had read about the abundance of spinsters in New England and thought it would be a good plan to induce one to join him in the West and that perhaps it would be the means of inducing others to come out and help swell the population of Washington. The Mayor published the letter and now has received word from the Washington man that he has had 9,000 replies to his request for a wife. He is sure there are plenty of marriageable women in New England, and inasmuch as he can marry only one, there are 8,999 disappointed females in that section.

The ostrich is only secondarily responsible for the big millinery bills. It does not part with its feathers willingly.

For Mail Carriers, Policemen, Truckmen, Railroad Men



The Gold Seal
Agol
Is a Great
Rubber

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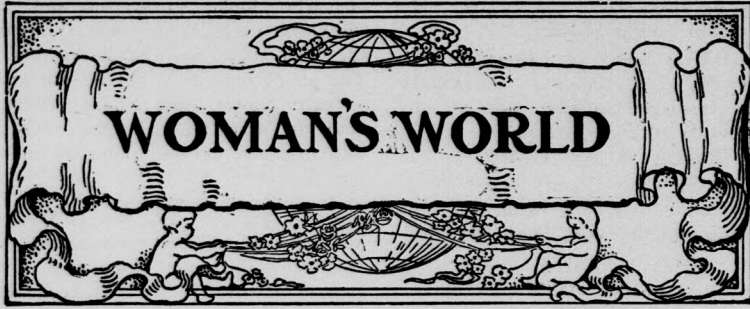
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What Is the Measure of Social Efficiency?

Written for the Tradesman.

Some weeks ago the Outlook announced a series of articles on "Home-Making the Woman's Profession, which are to run through 1912 and are to be written by women of prominence and wide practical experience. The first of the series was published recently, with a short editorial introduction in which the management of the home is characterized as "one of the most complex, intellectual and difficult of professions." To quote a little further from this editorial preface: "The articles will show that for the vocation of housewife there should be as careful technical education as there is to-day for the work of the physician; that the mother of children has an opportunity for the use of skill in pedagogy not surpassed by the teacher, whether kindergartner or college professor; and that the beauty of a household environment depends upon the developed and educated taste of the housewife, just as the work of the architect and the landscape gardener is the product of the taste of the expert trained in architecture and landscape gardening."

It is a matter for congratulation that a publication of the authority and standing of the Outlook places so high an estimate on the value of the work of the home-maker and is ready to give the consideration of the different phases of her occupation so prominent a place in its columns. Great good can not fail to result from the presentation of the views of the writers upon the various topics, and from the discussion among thinking people generally that surely will follow.

The first article, which is written by Martha Bensley Bruere, is entitled, "What Is the Home For?" With great clearness and force she brings out the obligation of the home to the community—an obligation which by many is but dimly apprehended or perhaps not recognized at all.

"For the home is properly a machine to make something with. It is efficient, not through its own internal harmony, but through its ability to produce something socially valuable." This idea could hardly be better expressed.

Almost immediately following this statement she makes another which must give us pause, and which very naturally leads to the enquiry that forms the heading of this article. For with one sweeping assertion she eliminates from consideration "those

households whose incomes are less than \$1,000 a year, because they are on an economic level where no amount of brain and muscle can lift them to the point of social efficiency."

This statement is made without qualification. There is nothing to indicate whether a household is to be taken as having two members or ten, or the more usual number of four or five; and no allowance is made for its costing more to live in one place than another. Whether you reside in some village in Michigan or in New York City, if your income does not come up to the thousand dollar mark, she ranks you as socially inefficient, and so, according to her previous definition, your home can produce little or nothing that is socially valuable.

If the writer has nothing to offer, not even one helpful suggestion, to the home-makers in households where the income is less than \$1,000 per year, in a way she does well to say so frankly, even although by so doing she herself virtually admits that her ideas can be of benefit to only a restricted class, a class, too, that does not include the home-makers who stand in greatest need of instruction and inspiration. For who ought to have the assistance of expert authorities if not the woman who must tax her ingenuity to the utmost, as well as use all her brain and muscle, to obtain the best possible results from a small and possibly somewhat uncertain income? Who needs to know the art of spending money, if not the woman who has but little money to spend?

Before admitting that the case of the home-maker who can calculate only on a three-figure income is entirely hopeless, let us consider what the sweeping generalization that classes all households whose incomes are less than \$1,000 as socially inefficient, really means—that is, what its acceptance would lead us to.

I have not at hand full statistics as to salaries and incomes, but in the estimates made I shall aim to keep well within actual facts.

Making a thousand dollar income the shibboleth of social efficiency, we must exclude the homes of a large proportion of the ministers of the gospel. I saw a statement recently that the average pay of Georgia preachers is \$365 per year. I hope that the dominies over the country generally fare better than their Georgia brethren, but certain it is that large numbers of clergymen fall short of the thousand-dollar notch. Most school teachers, male as well as

female, would be found wanting. A host of clerks, salesmen and office men also. Many men who conduct small retail businesses and a majority of all farmers, even figuring household and food products used from the farm as so much money. Can it be justly said that from the homes of all these no product can come that is socially valuable?

And when we consider that to the above there must be added some doctors, dentists and even lawyers, almost all of what are called the laboring classes or those who make their living by manual toil, and whoever of the rest of us who fail to scrape together the requisite thousand dollars—we must face the fact that if the dictum of this writer were to be accepted, then even in this most favored of lands, it is not a submerged tenth that we have to deal with, but a more or less submerged five-eighths or even three-fourths.

As incomes run, one thousand dollars is really pretty good. Take, for example, the carriers on the rural free delivery routes, who are in the employ of the Government. If I am correctly informed, none of these receive more than \$1,000, and this amount can not be considered clear income, for from it must be deducted the expenses of horse, mule, automobile, or motorcycle, amounting probably in no instance to less than \$150 per year, and in many cases to almost or quite \$300. A man must be of good general intelligence, have some education, be possessed of good character and habits, and pass a civil service examination, before he can get an appointment as a rural carrier. For our Northern winters he must also have no small amount of physical hardihood and endurance. Still I do not understand that Uncle Sam has any difficulty in securing all the rural carriers he needs, which shows that many good citizens are ready to make quite a hustle to get a job which has considerably less than a clear thousand in it, even although the writer quoted would regard their pay as pitifully inadequate for social efficiency on the part of their families.

If we are to accept it that social efficiency is impossible without a certain degree of material comfort and prosperity, what shall we say of the homes, that produced Franklin and Lincoln? What of the manger cradle and humble surroundings of the Great Teacher who gave utterance to the immortal principle that "A man's life consisteth not in the abundance of things he possesseth?"

If by social efficiency is meant the ability to dress elegantly, to entertain lavishly, to keep an automobile, to spend one's winters in society and one's summers at a fashionable resort—then social efficiency can not be compassed on any one thousand dol-

lars a year by the household of even three or four members.

But have we not all been privileged to know families that maintained high standards and lived clean, noble lives in spite of straitened means? Have we not known such whose sons and daughters grew up to be most useful citizens, a credit to the community as well as to their parents? Would we for a moment dare deny to one of these households the honor of being socially efficient? Have we not all been guests in homes of poverty, pervaded by so fine a spirit that the hospitality, if it consisted of nothing more than the proffer of a cup of cold water, seemed to carry with it a benediction?

I trust that the writers of the succeeding articles on "Home-Making the Woman's Profession" may treat their topics in a way that will be helpful to all, to the poor as well as to those who are in comfortable or even affluent circumstances. Men of brains now deem it well worth their efforts to find out by experiment and investigation how every movement of the commonest laborer may be made most efficacious. It is to be hoped that in a similar manner, through the thought and research of those who are thoroughly equipped for the task, the earnest and high-minded home-maker may learn how to render her work more effective. Quillo.

The genius is a man who thinks of something that immediately sets all other men to wondering why they hadn't thought of it themselves.

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

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FOOTE & JENKS' COLEMAN'S (BRAND)
Terpeneless Lemon and High Class Vanilla
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NEWSPAPER CHANGES.

Ups and Downs of the Local Daily Press.

This latest change in the city newspapers recalls that there have been many changes in the last twenty years—so many, in fact, that a former resident returning would find everything different, with none of the old publishers in charge, with very few of the active workers still on duty. Twenty years ago the city had five newspapers. In the evening field were the Eagle, conducted by Aaron B. Turner, stalwart in its Republicanism and representative of the best type of old-time journalism, and the Evening Leader, conducted by Wm. B. Weston, Greenback-Democratic in its politics and newsy and snappy in its policies. As morning papers were the Democrat, then conducted by I. M. Weston, and as its name implied Democratic in politics; the Telegram Herald, conducted by J. Lloyd Breeze, Republican in politics, and the Morning Press, conducted by Wm. J. Sproat as a penny paper devoted to the labor interests. Not one of these papers is conducted as it was twenty years ago and two of them have disappeared entirely from the scene. I. M. Weston purchased the Democrat from Frank W. Ball, taking possession Jan. 1, 1891. Mr. Weston was reputed to be wealthy and he sought to live up to this reputation, not only in his personal expenditures but in his conduct of his newspaper. He was chairman of the Democratic State Central Committee and in 1893 was at the head of the Michigan Commission for the Columbian Exposition. He undertook to give Grand Rapids a metropolitan newspaper. He had staff correspondents in Detroit, Chicago, Washington and New York. He had correspondents in every Michigan town and in other states. He imported a managing editor from Milwaukee and had a swarm of reporters, editors and writers. He certainly made the paper metropolitan, but he paid so little heed to the business end that, following the panic of 1893, he went broke. The paper was sold at receiver's sale to Elliott G. Stevenson and John Russell, of Detroit, in 1895. They gave it a feverish existence of a year as an advocate of free silver and then turned it over to J. Clark Sproat, who conducted it as an adjunct to the Perry municipal administration. In 1902 Sproat changed the paper from the morning to the evening field and the same time changed the name to the Post. Two years later John W. Hunter acquired the property, changed the name to the News. Andrew Fyfe took the paper over about a year ago and now it goes to Mr. Johnson. What Mr. Johnson will do with it remains to be seen.

In December, 1892, George G. Booth, of Detroit, purchased the Morning Press, then on its last legs, and soon after purchased the Evening Leader. The two papers were consolidated as the Evening Press, the morning publication being given up. Under the Booth management

the paper became a success, not through luck nor by chance, but by reason of skill and intelligence in the management. The paper to-day stands foremost among the great newspaper successes in the country.

In the spring of 1895 Aaron B. Turner sold the Eagle, which he had conducted for nearly half a century, to E. N. Dingley, of Kalamazoo. Dingley cut the price to one cent and tried to "popularize" it in competition with the Press. A sharp fight of three or four months and the Eagle was no more.

The Morning Telegram was started as a Republican paper of the type that would now be called "progressive" by W. M. Harford and Hugh McDowell in 1885. About the same time J. Lloyd Breeze started the Grand Rapids Herald as a weekly society and literary publication. Two or three years later the papers were merged as the Telegram-Herald, with Breeze, backed by his brother-in-law, Fred Berger, in charge. Breeze was a brilliant writer and, under his management, the Telegram-Herald was always worth reading, but Breeze's strong hold was not in making money but in spending it. The paper was at the jumping off place when Breeze retired, leaving E. D. Conger, advertising manager and book-keeper, to take the wreck and do with it as he could. Conger secured enough of a backing from Prof. C. G. Swensberg to pay a little something on account to the most pressing creditors and then entered upon a desperate struggle for existence. The headway was slow at first, but gradually under the Conger management the paper became first self-supporting and then to show a profit. In 1898 Prof. Swensberg died, when it was found that E. A. Stowe had an option on his \$18,000 capital stock in the publishing company, which represented a controlling interest. Before the dead man had been gone half a dozen hours, his controlling interest was changed to a minority interest by a shrewd move by William Alden Smith, and Mr. Stowe voluntarily relinquished his option, rather than precipitate a lawsuit that would have unearthed a very interesting state of affairs. Mr. Swensberg's interest was subsequently appraised at \$10,800—60 cents on a dollar—and Mr. Conger purchased it at the inventory price, borrowing the money at 5 per cent. from the Michigan Trust Company. Through a political deal with Senator Burrows—which caused the Herald to support the election of Mr. Burrows as Senator—Representative Smith secured Mr. Conger an appointment on the Industrial Commission—one of the fattest jobs in the gift of the Government at that time—and Mr. Conger cleaned up his indebtedness on the Swensberg stock purchases inside of two years from the receipts of his political office. Under the adroit and painstaking management of Mr. Conger the Herald in the next six years grew in circulation from 8,000 to 28,000 and its advertising patronage grew in pro-

portion. The name of the paper was changed to the Herald, the publication office was moved up town and while the Evening Press had the larger circulation, in advertising patronage the Herald was admitted to be the city's leading newspaper. In the spring of 1905 Conger sold the Herald to William Alden Smith, who still owns it. Under the Smith ownership of nearly seven years the paper has grown in circulation from 28,000 to about 34,000 for the daily issue, or about 20 per cent., and the advertising patronage is about the same. During the same period the Press has increased in circulation from 40,000 to 60,000, or about 50 per cent., and its advertising patronage has increased in the same proportion. The Press occupies the position held by the Herald seven years ago as the city's leading newspaper.

The reason for the change in the relative positions of the Press and the Herald is easily found. In nineteen years the Press has been under the same ownership and in all this time has had but three managers, Willis Hall Turner, Chas. S. Burch and Edmund W. Booth, all men of ability and each with the single ambition to make the Press a real newspaper, independent, fearless and representative of this city's best and highest ideals. All these years Harry B. Stitt has been managing editor and he has surrounded himself with workers who have families and friends and homes in Grand Rapids and who know the city, its traditions and its people. Under the Smith control the Herald has had two managements and three changes in the editorial chair, in each instance outsiders who knew nothing of and cared nothing for the city being brought in, and so transient has been the staff that the man who has been on the paper a year is regarded as an old settler. One aims to be all that a newspaper should be, the other is chiefly useful as an exponent of personal ambitions. With competition in its own field one has grown 50 per cent.; without competition, the other has dropped back to second place. There is nothing strange in this; it is but what might have been expected under the circumstances.

Down in Georgia they have a prohibition law under which, by a recent court decision, it is illegal to borrow whisky, even if it is paid back. A party was seen delivering whisky to another party, with no money passing in the transaction. The claim was made that the whisky had been borrowed and was being returned. The court holds that the law was violated and the prisoner had the alternative of paying a fine or going to the stockade.

When you have learned to work for work's sake alone you have achieved success; Providence bestows its greatest favors on those who have learned not to care for them.

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

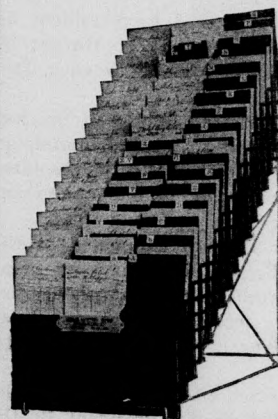
There are results in this for you—not only from profits, but because it induces the customer to come again.

Write for prices and information.

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You, as an up-to-date merchant looking for business in every possible way, can't afford to be without this

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PREVENTS COSTLY MISTAKES through forgotten charges and disputes with customers.
HELPS YOUR CREDIT by hastening your collections.
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INSURES YOUR ACCOUNTS against loss by fire, and gives you a permanent record and accounts always posted to date.
SIMPLEST without sacrificing any essential (as boy or girl can operate it.) Don't take our word for it, send **TODAY** for our 30 day trial proposition.

All styles order books at lowest prices.

CONNARD-HOCKING CO.
Lake and La Salle Streets CHICAGO

KNIGHTS OF THE GRIP.

(Continued from page eleven)

be spread on the minutes of this meeting, and the Secretary be instructed to forward copies properly countersigned by the President of this organization to the U. S. Senators of Michigan and all the congressmen of the State of Michigan, together with a letter respectfully but earnestly and urgently requesting them to do all in their power to prevent this bill from becoming a law. All of which is respectfully submitted.

Moved by Brother Schreiber and supported that these resolutions be adopted. Motion carried.

Moved by Brother Crotty and supported that a copy of these resolutions be transmitted to the press. Motion carried.

Moved by Brother Brown and supported that the Board of Directors procure information to be obtained and copy of material on parcels post from Senator Holmes or others and prepare same to be sent to all members with the next assessment. Motion carried.

A letter from Brother Groman, requesting assistance financially or in obtaining employment, was read by the Secretary and referred to the Employment and Relief Committee.

Committee on Amendments—Reported that they do not recommend combining the offices of Secretary and Treasurer. That they do recommend the amendment making the membership qualification six months instead of one year. Moved and supported that these recommendations be adopted. Motion carried.

Proposed amendments to constitution prepared by Amendment Committee regarding sick benefit fund read by Brother Burch. Moved and supported that no vote on this be taken until after adjournment for luncheon.

Moved by Brother Califf and supported, that meeting adjourn to 1:30 p. m. Motion carried.

Thursday Afternoon,

Meeting called to order by the President.

Moved that a committee of three be appointed on resolutions. Motion carried. President appointed Brothers Schreiber, Howarn and Schram.

Discussion of sick benefit was taken up. Proposed amendments voted on by sections and all amendments carried. Ex-President J. F. Hammell made a few remarks in opposition to the adoption of the amendment as a whole. Moved and supported that these amendments as a whole be adopted. Motion debated. As a substitute of previous motion, motion was made that these amendments be laid on the table for a year. Motion supported. Division called for. Standing vote taken resulting 51 for and 29 against. Motion carried.

President: What shall be done with the committee that was appointed on sick benefit? Moved by Brother Burch and supported that the committee be discharged. Motion carried.

Moved by Brother Howarn and supported that the committee be given a special vote of thanks for their efforts in preparing and putting these

amendments before the convention. Motion carried.

Report of committee on resolutions read by Brother Schreiber as follows:

Whereas—The twenty-third annual convention of the Michigan Knights of the Grip will go down into history as one of the most successful as well as the history of the order, and

Whereas—The members of Post C, Detroit, have worked so earnestly and indefatigably to make this convention such a magnificent success; be it therefore

Resolved—That the sincere thanks of this convention be extended to Post C for the magnificent and munificent entertainment provided for the visiting members and their ladies.

Resolved—That the thanks of this convention be extended to the Mayor of Detroit for his welcome and felicitations. Also to the Board of Commerce for many courtesies. To the genial managers of the Cadillac Hotel for the many extras provided for us. To the press of Detroit for the courtesy and complete report of our deliberations. To Senator A. L. Holmes for the splendid address on the parcels post bill.

Resolved—That the thanks of this convention are due in a special manner to the officers of this organization for the good and efficient work of a successful year, as well as for the able manner in conducting the proceedings of this convention. Also to the committee on arrangements of Detroit Post which so ably attended to all the wants of the visitors.

Resolved—That these resolutions be entered on the minutes of this convention and be made a part of the record.

All of which is respectfully submitted.

Moved and supported that this report and resolutions be adopted. Motion carried.

Moved and supported that Brother Hatch be given five minutes for Mr. Tomkins to speak on proposed bill regarding sanitary conditions of hotels. Motion carried. Brother Hatch moved that our Legislative Committee act in conjunction with that of U. C. T. Motion carried.

Letter read by President extending invitation to members and ladies to attend banquet and smoker given by Veteran Commercial Travelers Association this evening.

Convention now proceeded to election of officers.

Tellers appointed by President as follows: H. Irving, Port Huron; B. E. Cass, Lapeer; Harry Doench, Detroit.

Brother Martin nominated Brother Joe C. Wittliff to succeed himself as President. Brother Wittliff absolutely declined to accept the nomination or re-election.

Brother Howarn nominated Brother M. S. Brown, of Saginaw, for President. Brother Brown absolutely declined on account of business relations making it impossible for him to accept.

Brother Schreiber nominated Brother Mike Howarn for President. Brother Howarn declined and moved that

nomination and election of President be deferred until after the election of the other officers. Motion carried.

Brother Coleman, of Kalamazoo, nominated John A. Hoffman for Treasurer. Brother Burch nominated Angus C. MacEachron, of Post C, for Treasurer. Brother Hammell, with very flattering and eloquent remarks, spoke in support of Brother John A. Hoffman.

Ballot cast for Treasurer:

Total number votes cast, 99.

A. G. MacEachron, 49; John A. Hoffman, 50.

Brother John A. Hoffman was declared elected. Brother MacEachron withdraws his vote, entire vote being cast unanimously for Brother Hoffman.

Brother Scully nominated Brother Fred B. Kay, of Lapeer, for Secretary. Brother Brown nominated Brother William J. Devereaux, of Port Huron, for Secretary. Brother Phillips spoke in support of Brother Kay. Brother FitzHarris spoke in support of Brother Kay. Brother Irving spoke in support of Brother Devereaux.

Ballot cast on election for Secretary:

Total votes cast, 97.

Fred B. Kay, 26; W. J. Devereaux, 71.

Brother Devereaux having received majority of votes cast was declared elected.

Nominations for three members of Board of Directors to succeed Brothers Goppelt, Devereaux and Martin, in order.

Brother Schreiber nominated F. N. VanTyle to succeed Brother Goppelt. Brother Brown nominated Brother Goppelt to succeed himself. Brother Schreiber withdrew his nomination. Brother Day supported Brother Goppelt. Also Brother Devereaux and Brother Stitt support Brother Goppelt. Rules suspended and tellers instructed to declare Brother Goppelt elected.

Brother J. L. McCauley nominated W. F. Saunders, of Detroit, to succeed Brother Devereaux. Brother Saunders declined to accept. Brother Clement nominated Brother J. Q. Adams to succeed Brother Devereaux. Rules suspended and tellers instructed to declare Brother Adams elected.

Brother Hurd nominated Brother J. D. Robinson to succeed Brother Mar-

tin. Brother Hatch nominated Brother Martin to succeed himself. Brother Empey supported Brother Martin. Brother Stitt supports Brother Martin.

Ballot cast for member Board of Directors:

Total vote cast, 77.

J. D. Robinson, 36; John D. Martin, 41.

Brother Martin declared elected.

Brother Howarn explains purpose of his motion to reverse order of election of officers and nominated Brother C. P. Caswell, of Detroit, for President. Brother Coleman supported nomination of Brother Caswell and moved that rules be suspended and Brother Caswell be declared elected by tellers. Motion carried. Brother Caswell declared President for ensuing year.

Report of committee on Vice-Presidents.

First district, A. G. MacEachron, Port Huron.

Second district, A. C. Northrup, Jackson.

Third district, Mr. Hatch, Coldwater.

Fourth district, Jas. H. Farnum, Cassopolis.

Fifth district, J. M. Goldstein, Grand Rapids.

Sixth district, J. D. Robinson, Flint.

Seventh district, A. G. Courtney.

Eighth district, Fred J. Bricault, Saginaw.

Ninth district, Mr. Barger, Manistee.

Tenth district, Mr. Empey, Bay City.

Eleventh district, Fred C. Richter, Traverse City.

Twelfth district, W. G. Tapert, Sault Ste. Marie.

Brother Schreiber moved and it was supported that report be ratified and the Board of Directors be instructed to fill any vacancies. Motion carried.

The new President, Brother Caswell, was called on for a speech. He responded and made a few remarks.

Motion to adjourn made by Brother Irving. Supported by Brother Ackerman. Motion carried.

The meeting declared adjourned.

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Wholesale Grocers

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USE THE BELL

And patronize the service that has done most to abridge distance

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Your personality is miles away

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Detroit Department

Peculiar Handling of Bills Lading for Consignments.

Detroit, Jan. 2.—Financial and business circles on Griswold street have been discussing the peculiar circumstances surrounding some of the dealings of the commission firm, Botsford & Barrett, 304 Chamber of Commerce building. Rumors of alleged irregularities have been rife for two weeks and these have attracted attention through the coming to Detroit of up-State merchants who claimed to have consigned grain or beans to the firm and the discovery of bills of lading which are said to be spurious.

One bank is known to have looked up the matter and to have effected a settlement. Two more banks which have held bills of lading have the promise of the firm to make everything right. The matter came to the attention of a commercial agency which reported that the claim that forged bills of lading were in circulation was taken up with the firm and that information on the subject was declined.

It was common talk on the Board of Trade that people coming in from the country and enquiring about car-load lots of grain or beans they had consigned to the firm found out that the goods had been sent away and paid for on the original bills of lading.

On Dec. 21 a judgment for \$290.42 was rendered against C. H. Barrett in favor of the D., G. H. & M. Railroad by Justice Command. On Wednesday of this week the account of the firm of Botsford & Barrett in a local savings bank was garnished, the action being brought on a claim for freight.

One of the local banks is said to be involved to the extent of about \$20,000, but the firm has assets which the bank expects to be sufficient to meet this.

The custom is for the shipper to attach a draft to the bill of lading when he executes the order placed with him. For instance, if a shipper at Vassar accepted an order for a car-load of beans he would send the bill of lading and draft through the bank. The bank at this end would send these papers to the office of the commission firm by one of its collectors or runners.

Frequently the boys leave the bill and draft for an hour while they call on others and on their return they are told of the disposition to be made of them. Common talk is to the effect that the original bills of lading in many instances were retained by somebody in the office of

Botsford & Barrett and that the boy would be given the draft and a "copy" of the original bill to take back to the bank, with the explanation that it should be held up for a few days. The original bill would go to the customer who would pay the firm, while the bank held the copy, supposing it to be good.

A shipper of oats from Yale had his bill returned to him through the banks and when he presented the bill of lading to the railroad he was informed that it was not genuine.

There is an instance much like this in which one of the local banks is concerned and at a consultation yesterday it was agreed to straighten it up, so time was given to the firm.

Botsford & Barrett began doing business as a firm about three years ago, succeeding H. E. Botsford & Co. Mr. Botsford had been in business for some time. Claire H. Barrett is from Stockbridge and went to Jackson, where he was identified with S. M. Isbell & Co. Then he went to Owosso, where he was in the produce business as C. H. Barrett & Co., after which he came to Detroit.

Business at the office of Botsford & Barrett, which adjoins the Board of Trade room, was practically suspended yesterday. The ticker was not in operation and the blackboard contained no new figures.

What about the rumors of forged bills of lading sent out from your office?" was asked of Barrett yesterday afternoon.

"There is nothing to it," he replied.

"There is a report to the effect that when a shipper at Yale received the bill he thought he had sent to you and took it to the railroad, he was informed that it was not genuine," was suggested.

"I do not know a thing about it," replied Barrett. "One trouble has been that we were a young and new firm, and were struggling against odds, and that our competitors have taken advantage of such technicalities as possible to injure us."

The firm is known to have done a big business here, and the banks, railroad companies and some of the shippers now are trying to find out whether the method pursued is all right.

Barrett says they will come through it, but there is a great difference between the activity that was manifested in the offices of the firm before the investigation began and what was going on there yesterday.

The General Grocer Co. has been incorporated to take over the wholesale business of Peter Smith & Sons, the retail business to continue as in the past. The new company is composed of J. Henry Smith, Jacob W. Burkhardt, Philip H. Sheridan, Albert Chrysler, W. B. Lumley and Leon Coller, all of whom have been connected with the wholesale department for a number of years. J. Henry Smith will remain as President, but the other members will be in active charge. Mr. Smith will devote his attention to the further development of the retail business.

C. S. Neal has been made manager of factories for the Acme White Lead & Color Works, filling the vacancy resulting from the death of A. F. Neal. The change is in the nature of promotion as Mr. Neal heretofore has been assistant manager of factories. He has had thorough training under A. F. Neal in the manufacture of paints, varnishes and finishes. In his new position he is responsible not only for the products turned out at the Detroit plant but at those of the company in Los Angeles and Boston. Mr. Neal was a student at the University of Michi-

gan and at the Michigan College of Mines and was later associated with the Thompson-Starrett Co., New York City. His education, training and experience qualify him to become a valuable member of the Acme organization.

The January American Magazine has the first report published of the World Scout movement, an organization headed by Sir Francis Vane, of England. There are 50,000 boys of five European nations who are World Scouts, and an effort is being made to form an international organization which shall have as its object the abolition of war. Sir Francis Vane was the principal organizer of the original scouts in 1903, with Gen. Baden-Powell. He did not like the military tone of the Boy Scouts, and has branched off and organized the new body. The boys are trained to be "efficient in the game of chivalry" and to "learn how to look after themselves in the open." Ex-President Roosevelt is appealed to to lead the boys of the United States in forming a body of World Scouts, but he is just the man who would approve of the work of the Boy Scouts and see no need for another organization of very much the same character.

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

At market prices ruling day of arrival

NO COMMISSION PROMPT RETURNS

We want your shipments Let them come and we will do the rest

Poultry



Poultry

Schiller & Koffman

323-327 Russell Street
DETROIT

(Weekly quotations furnished on request)

AMERICAN RUBBERS

For the best trade—for those requiring fit and style
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All the new shapes in

American, Woonsocket and Para Brands

DETROIT RUBBER CO.

DETROIT, MICH.

BOOTH COLD STORAGE DETROIT, MICH.

A perfect cold storage for Poultry and all kinds of Fruits and Produce. Eggs stored with us usually sell at a premium of 1/4c per dozen. Liberal advances. Railroad facilities the best. Absolutely fireproof. Correspondence solicited.



Michigan Knights of the Grip.

President—C. P. Caswell, Detroit.
Secretary—Wm. J. Davereaux, Port Huron.
Treasurer—John Hoffman, Kalamazoo.
Directors—F. L. Day, Jackson; C. H. Phillips, Lapeer; I. T. Hurd, Davison; H. P. Goppelt, Saginaw; J. Q. Adams, Battle Creek; John D. Martin, Grand Rapids.

Grand Council of Michigan, U. C. T.
Grand Counselor—George B. Crow, Petoskey.
Junior Counselor—John Q. Adams, Battle Creek.

Past Grand Counselor—C. A. Wheeler, Detroit.

Grand Secretary—Fred C. Richter, Traverse City.

Grand Treasurer—Joe C. Wittliff, Detroit.

Grand Conductor—E. A. Welch, Kalamazoo.

Grand Page—Mark S. Brown, Saginaw.

Grand Sentinel—Walter S. Lawton, Grand Rapids.

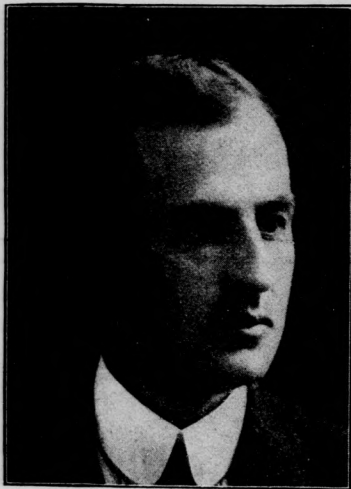
Grand Chaplain—Thos. M. Travis, Petoskey.

Executive Committee—James F. Ham-mell, Lansing; John D. Martin, Grand Rapids; Angus G. McEachron, Detroit; James E. Burtless, Marquette.

SUCCESSFUL SALESMEN.

Geo. W. Liesveld, Grand Rapids Dry Goods Co.

George W. Liesveld was born in Grand Rapids Feb. 22, 1860, being the youngest of a family of eight children. His antecedents were Holland on his father's side and German on his mother's side. After completing the eighth grade in the public



schools he entered the establishment of Rice & Moore, who were then engaged in the grocery business on the corner of Monroe and Ionia streets. He remained in this establishment one year, when he conceived the idea of learning the trade of cabinetmaker. He secured employment in this capacity with Nelson, Matter & Co., the Berkey & Gay Furniture Co. and the Grand Rapids Chair Co., working in its factory eight years. In 1892 he took the position of house salesman for the Grand Rapids Dry Goods Co. He continued the duties of such position for eleven years. Nine years ago he was promoted to a position on the road and he now covers the

trade from Cadillac to Mackinaw with the regularity of clock work every four weeks.

Mr. Liesveld was married April 17, 1895, to Miss Sadie Nemire. They have two children, a girl of 15 and a boy of 9, and reside in their own home at 27 Grand avenue. Mr. Liesveld has been a member of the Reformed Church of America for sixteen years. He is also affiliated with the United Commercial Travelers, Knights of the Grip and Modern Woodman. Aside from these alliances, Mr. Liesveld has no further fraternal or social affiliations. He has no hobby, so far as sports are concerned. His chief characteristic is his personal modesty, and his aim is to make a success of his business, and to make his family as happy as possible. He loves his home and the association which musters round his own hearth stone.

Among the boys on the road he is well known and his friends are numbered only by those who know him, and they will all wish him success in the years to come.

The Has Been and the Old Grip.

I called on one of the old veterans last summer, one of those few who enlisted in the early 70's, and the memories of him and his gentle philosophy went a long ways toward taking the aches of time out of my own being. He had passed through the crucible of heartaches so softened, so tender, that I could not but compare him with an old man up in the 80's. I once saw him sitting on the south side of the woodshed on one of the first sunny days in March, and as we sat there and visited we went back to those early days of drives by wagons and sleighs, of the old straw ticks, cold beds, Rio coffee, pork and pancakes, and then of the old faces and names—firms and boys of the long ago. Then he quietly went to the closet and brought out his old grip, dim, dusty and scarred and, patting it as the old soldier does his musket, sat looking at it with a wistful faraway look, and, like the plate in the camera, the old grip seemed to bring back the visions of old days and old boys. I said, "Don't you sometimes get kind of lonesome for the old life?" He slowly looked up, as one from a dream, and said, "Yes, sometimes I do, Fred—sometimes the old grip and I have great visits together and hear and see a good many things. Then I pick it up like some dear old friend and set it back in the closet to rest and say with Rip Van Winkle, 'How soon are we forgotten when we're gone.'"

I feel for you when that day comes to you, as come it will, when the house says to you, "You had better lay off for a few weeks and rest up." That means the parting of the ways for you and the old life, and you who in the early days were so strong a factor in building up that mighty business will be dropped to the floor like an old and dirty deck of cards for the new and younger ones. And you are so dazed that it takes you weeks to realize that you have lost your earning powers, and that now in the December of your life May turns you down for flowery June. Maybe for a while you will visit the old stores and offices. Sometimes you forget and look for the old grip when you are going down town. You often meet for a while some of the old boys and the incoming young salesmen. They give you a nod and a smile for a while and then forget to recognize you. Sometimes you get lonesome for the cars. Then you notice your clothes are getting a little shabby. You begin to realize the shortening of the purse string and then—some day—some dark day—that dear old girl, the wife of your life, looks up in your face so timidlike and says: "Do you think I will be able to get some kind of a cloak this winter? The old one is so thin." You look at her with your pride and manhood crushed with a broken heart and voice. You have to say, "Dear heart, I don't just see now how we can." Oh, my God, men, the pity of it. What cuts and hurts later and seems just a little more than you should bear is occasionally meeting some of the old road friends, and their kind of tolerating air and almost condescending manner of sort of patting you on the back and saying, "Good old fellow," the brief chat and then the fading away, and that's the end."

Yet this old world we're living on
Is mighty hard to beat.

We get a thorn with every rose;
But ain't the roses sweet?

And so mother and I stay at home with the old grip and at night we sit down by the stove and almost talk to it and it seems to understand us so well that it reflects back yesterday's to us, and we live it all over and over again, and then we sit a little closer and I hold her hand just a little tighter for fear some day I even won't have even that hand to hold or her dear heart to cheer me.

Fred H. Clarke.

Another Victim.

"So you sent \$2 for those flesh reducing and hair falling recipes. Well, what did you get?"

"A printed slip with this on it: 'To reduce your flesh increase your worries.'"

"And what about the other?"

"Another slip which read: 'Falling hair may be avoided by stepping nimbly aside when you see it coming your way.'"

Information.

"Father," said little Rollo, "what is appendicitis?"

"Appendicitis, my son," answered

the deep-thinking father, "is something that enables a good doctor to open a man's anatomy and remove his entire bank account."

It is strange how many people you can find to agree with you when you describe your faults; but when you start in on your virtues this is a cold, cold world.

Hotel Cody

Grand Rapids, Mich.

S. H. PECK, Proprietor

Many improvements have been made in this popular hotel. Hot and cold water have been put in all the rooms.

Twenty new rooms have been added, many with private bath.

The lobby has been enlarged and beautified, and the dining room moved to the ground floor.

The rates remain the same—\$2.00, \$2.50 and \$3.00. American plan.

All meals 50c.

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 2½ gr. case, per case 20 gr. lots.....\$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.....\$1.80
Lesser quantities.....\$1.90

THE GROCER'S MATCH.

2 size—Grocers 6 gr. 8 boxes in package, 54 packages in 6 gross case, per case in 20 gr. lots.....\$5.00
Lesser quantities.....\$5.25
Grocers 4 1-6 gr. 3 box package, 100 packages in 4 1-6 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. inpackage, 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 packages in 5 gr. case, in 20 gr. lots.....\$4.25
Lesser quantities.....\$4.50

UNCLE SAM.

2 size—Parlor Matches, handsome box and package; red, white and blue heads, 3 boxes in flat packages, 100 packages (300 boxes) in 4 1-6 gr. case, per case in 20 gr. lots.....\$3.35
Lesser quantities.....\$3.60

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.....\$2.50
Lesser quantities.....\$2.75
Aluminum Safety, Aluminum Size—1 doz. boxes in package, 60 packages (720 boxes) in 5 gr. case, per case in 20 gr. lots.....\$1.50
Lesser quantities.....\$2

News and Gossip of the Traveling Boys.

Grand Rapids, Jan. 2 — Norman Eggeman, who has represented the Newland Hat Co., of Detroit, on this territory for a number of years, has resigned and accepted a position with the Western Hat Co., of Milwaukee, to cover the same territory. Norman's many friends wish him success in his new undertaking.

We wish to thank Milo Whims, of Marquette, for the splendid dinner he gave the writer—even although he gave it against his will.

Bill Wilson went into the Beulah depot smoking a cigar one day last week, although the "No smoking" sign was plain enough to be seen by a blind man. The nifty, sarcastic and cutting tongue lashing that Bill received from the lady ticket agent would have squelched a fainter hearted man than Bill. Bill simply smiled and discontinued smoking.

If those foreign owners of the Grand Trunk Railway are too cheap to build a train shed to protect the passengers leaving and going to the trains in inclement weather, the least they can do is to have the snow and ice cleaned off the walks.

Members of the U. C. T. degree team will please meet at the hall Saturday at 2 o'clock. Initiations in the evening.

The "moonlight" dance given by the U. C. T. Saturday night was well attended and a splendid time was enjoyed by everyone present.

Traveling men, don't forget to register not later than Jan. 5. This is absolutely essential if you intend voting this spring on the new charter, etc.

Wallace Wendell, also known as "Big Eight," has resigned the position he has held for a number of years with the Pittsburg Plate Glass Co. as traveling salesman, and will carry the glassware line for the Druke-Lynch Co., of this city. The Druke-Lynch Co. has gone into the glassware business on a very large scale and we believe Wallace is just the man to dispose of their goods.

Mrs. Golder, of Whitehall, spent the holidays with her son-in-law and daughter, Mr. and Mrs. Frank Starkey.

J. T. Walker, of Indianapolis, attended the dance Saturday night with his son, Charles. Mr. Walker spent the holidays here with Charles and family.

Russell Waddell, with G. H. Gates & Co., Detroit, hats, caps and gloves, is back on the territory with his fall line and reports business as starting in with a rush.

Next to the "Rock the Boat Fool" we think that the fellow who calls his friends out of bed at an unearthly hour to answer the 'phone and then sings a song or gives them the laugh comes next.

The many friends of Jim Massie will be grieved to hear that he was recently stricken with paralysis and at this writing is in a very serious condition. Mr. Massie has represented the Woodhouse Co. on the road for a number of years.

C. R. Lawton, son of Walter Lawton and a chip of the old block, has resigned from the Washburn-Crosby Co. and accepted a traveling position with the Voigt Milling Co., makers of the celebrated Crescent flour. C. R. has now got a line of goods that are right and are as well advertised as any line in this part of the country. And let us remark that advertising is a big help to the salesman.

U. C. T. meeting Saturday night, Jan. 6. Ladies are invited, as usual. Several candidates are to be initiated. Important business will also be transacted on this night.

Geo. Abbott and N. G. McPhee were given a party and reception prior to the Elks' New Year's session last Friday.

Speaking of financiers, we think Glen Pope takes down the ribbons. Glen's feed bill for his chickens amounts to about 50 cents a week and if he still has the chickens on Jan. 1, 1913, and they keep laying as at present they will have laid about five eggs.

Lorin Snow, brother of Albert Snow, representative for the Clark-Weaver Co., of this city, died in San Diego, California, on Dec. 19. Mr. Snow went West some time ago for his health, but to no avail. He leaves a wife and little girl. The remains were brought to Grand Rapids for burial. The U. C. T. and traveling boys in general extend their heartfelt sympathy to the afflicted family and relatives.

E. A. Stowe, the "traveling man's friend," is given the thanks of the traveling men whom he so kindly remembered at Christmas time and they wish to extend to him a happy and prosperous 1912.

Grand Rapids can boast of one thing: The sidewalks are entirely clear of snow and ice—in July.

Al. Windt is laid up at his home with a severe attack of inflammatory rheumatism.

Judging by the size of John Martin's dream, published in the last issue of the Griplet, he must have gone to bed early and slept late the next day. It takes up two full pages.

We have resolved during the year 1912 to use nothing but water—for our bath.

Some of the boys have come across with a few items for this column—can't you do the same, also with a dollar for a year's subscription?

And the roller towel is still with us. Only 156 shopping days before July 4. Buy your firecrackers early.

J. M. Goldstein.

James M. Goldstein (Edson, Moore & Co.) and wife recently went to Chicago via the Pere Marquette, returning via the Michigan Central. Instead of preserving the remainder of the ticket handed him by the Michigan Central conductor, he threw it on the floor of the car. When the G. R. & I. conductor took possession of the train at Kalamazoo and demanded Goldstein's authority for being on the train, Jim got down on all fours until he located the missing voucher, which enabled him to proceed to his destination without further incident.

Detroit Notes Taken By a Grand Rapids Man.

Ed. F. Snyder, A. A. Rogers, J. M. Goldstein, O. E. Jennings, J. D. Martin, Allen D. Grant, Allen D. Grant, Jr. and John Califf were the Grand Rapids boys that mingled with the crowd that made up the Knights of the Grip convention.

Simply can't keep that man John D. Martin down. He was elected Vice-President of the Veteran Travelers' Association and re-elected member of the Board of Directors of the Knights of the Grip at Detroit last week.

They do say in Detroit that Fred Richter is the dandy little delivery boy.

Geo. B. Craw, Grand Counselor for Michigan U. C. T., was slated for a talk at the "smoker" given by Councils 9 and 143 in Detroit on Dec. 29, but failed to appear. Grand Secretary Fred Richter had a severe cold and J. D. Martin had to be called from the audience to speak a few words in behalf of the Grand Lodge. Seems to us that at such a large gathering of traveling men that the Grand Lodge should have been represented much better than this.

Frank S. Ganiard gave one of the most interesting talks of the evening. Frank is now a member of the Supreme Body U. C. T., and Michigan is proud of her representative.

W. L. Whitacre was the official representative of the Supreme Council U. C. T. and made a speech that was well received by the large audience. Mr. Whitacre said he never saw such a large crowd at a smoker before.

The crowd numbered well over the 1,000 mark at the smoker.

Many U. C. T. application blanks were in evidence at the U. C. T. smoker.

And, by the way, there were several in evidence in Grand Rapids during 1911.

Ed. Sovereign, A. Krolik & Co.'s representative, nearly went into convulsions over the beautiful dance given at the smoker—and there were others.

Frank Hutchinson and Ed. Smith were about the busiest entertainers at the Knights of the Grip convention. When they got through entertaining the traveling men the travelers were ready to join anything from the Christian Endeavor to the Brewers' Association.

We would like to know the name of the party in Detroit that kidnapped a young fellow from Traverse City. Won't mention any names, but he is Grand Secretary of the U. C. T. in Michigan. The affair was pulled off in the darkness of the night.

Jap Davis didn't behave any better than his side partner, Frank Hutchinson, during the three blow-outs.

One of the most encouraging signs of the holiday times in Detroit was the fact that Bill Hazelton went home early every night during the week. Edson, Moore & Co., please take notice.

We are still convinced, however,

that despite the swell entertainments accorded the travelers in Detroit that Grand Rapids is still in a class by itself.

Only seven more years and we can join the Veteran Travelers' Association.
J. M. Goldstein.

Four Traveling Men's Banquets at Detroit.

Traveling men's banquets were somewhat numerous at Detroit last week.

Standart Bros., Ltd., entertained forty-four department heads and traveling salesmen at dinner in the Penobscot Inn Wednesday evening, followed by a theater party at the Temple. Before the dinner a leather rocking chair was presented to Robert W. Standart, and he, Joseph G. Standart, of the house, George C. Standart, of Chicago, and E. W. Ranney, of Greenville, made addresses. Robert W. Standart, Jr., played a mandolin selection at the dinner.

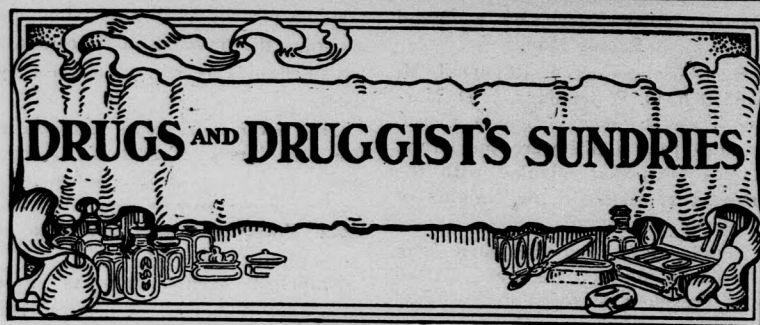
The same evening the local members of the Knights of the Grip gave a dinner to the visiting brothers at the Cadillac, which was largely attended. The affair was planned and managed by Aldrich Bater. Instead of indulging in a flood of oratory, the entertainment feature was confined to vaudeville, which was a pleasing innovation and satisfied everyone.

Thursday evening the annual banquet of the veteran Traveling Men's Association occurred at the Cadillac. Brief talks were made by L. B. Smith, Fred H. Clarke, J. A. Murray, E. A. Stowe and others.

Friday evening a monster smoker was pulled off at the Wayne Hotel by the two U. C. T. councils of Detroit—No. 9 and No. 143. It is estimated that 1,500 attended the function. Everyone who attended was presented with a corn cob pipe, tobacco and matches—and later with cigars. H. E. Perry acted as chair man. Mayor Thompson gave the welcoming address, and speeches were made by Frank L. Ganiard and W. L. Whitacre, representing the Supreme Council, and by John D. Martin, representing the Grand Council. Milton A. McRae spoke at some length of the relation the traveling man sustains to Detroit. General vaudeville stunts were pulled off, including a boxing match and an Oriental dance by Madam Wigglesey, who turned out to be a man. The affair was a great credit to the hosts and was greatly enjoyed by the guests.

John D. Martin attributes his reelection to the Board of Directors of the Knights of the Grip at Detroit last week to the fact that he received ticket 13 to the K. of G. banquet, check 13 for his clothes Wednesday and also the same number on his clothes check Thursday. Better to be born lucky than rich.

F. C. Mooney has taken a position with the Jaques Manufacturing Co., covering the same territory recently covered by Fred R. Collar.



Michigan Board of Pharmacy.
 President—Ed. J. Rodgers, Port Huron.
 Secretary—John J. Campbell, Pigeon.
 Other Members—Will E. Collins, Owosso; W. A. Dohaney, Detroit and Edwin T. Boden, Bay City.

Michigan Retail Druggists' Association.
 President—D. D. Alton, Fremont.
 First Vice-President—J. D. Gilileo, Pompeii.
 Second Vice-President—G. C. Layerer, Bay City.
 Secretary—R. W. Cochran, Kalamazoo.
 Treasurer—W. C. Wheelock, Kalamazoo.
 Executive Committee—W. C. Kirschgessner, Grand Rapids; Grant Stevens, Detroit; R. A. Abbott, Muskegon; Geo. Davis, Hamilton; D. G. Look, Lowell; C. A. Bugbee, Traverse City.
 Next Meeting—Muskegon.

Michigan State Pharmaceutical Association.
 President—E. W. Austin, Midland.
 First Vice-President—E. P. Varnum, Jonesville.
 Second Vice-President—C. P. Baker, Battle Creek.
 Third Vice-President—L. P. Lipp, Blissfield.
 Secretary—M. H. Goodale, Battle Creek.
 Treasurer—J. J. Wells, Athens.
 Executive Committee—E. J. Rodgers, Port Huron; L. A. Seltzer, Detroit; S. C. Bull, Hillsdale and H. G. Spring, Unionville.

Grand Rapids Drug Club.
 President—Wm. C. Kirchgessner.
 Vice-President—O. A. Fanckboner.
 Secretary—Wm. H. Tibbs.
 Treasurer—Rolland Clark.
 Executive Committee—Wm. Quigley, Chairman; Henry Riechel, Theron Forbes.

Price of Skill in a Drug Store.

After I had given the pharmacist \$1 for the prescription, he confided to me that the ingredient cost ten cents—a generous estimate, he said—and the remaining ninety cents went for skill. I did not protest, for it was skill I was buying. The doctor charged me \$1 for writing exactly fifteen words on a slip of paper, but I was buying neither his stationery nor a specimen of his chirography—I was buying his skill. An eye specialist once showed me a check he received for a cure he had made—it ran three figures and the first one was above five. "Pretty steep, eh?" I remarked. "Not at all," said he; "I spoiled a bushel of eyes learning how to handle such cases." He charged for his skill. A painting is sometimes \$1 worth of canvas, \$1.75 worth of paint, and \$497.25 worth of skill. And skill is usually worth all you pay for it. It was worth the \$1 to have the physician go directly to the cause of the child's lassitude, and it was worth another \$1 to have a pharmacist compound the prescription scientifically, without danger of pouring death out of the wrong bottle.

There is nothing in the world that does not get its value from skill. Take an ax and break an automobile into scrap, sell it for what the junk man will give you, subtract that from the price you paid for the machine, and the remainder is the value of skill. Take a hammer and rain blows upon a fine Swiss watch; without the loss of a particle of material it may

be worth five cents as a curiosity; the price you paid above the rock-bottom value of the raw material is the price of skill. I could buy a doctor's lead pencil and pad and the druggist's prescription counter for a few dollars at most, but what good would they be to the sick child? They would be more dangerous to him than a loaded pistol. They drew their whole worth from human skill.

But what is skill? I know what the dictionaries say, but dictionaries understate rather than overstate these things. Skill is the compression of years, sometimes of ages, into one hour, the focusing of all the achievements of human power to one present and insistent task. In three or four years I myself could learn what should be done in case of scarlet fever or a wounded eyeball. In another two or three years I could learn how to prepare and compound the material nature has provided for our use in such emergencies, but, while I should be doing that, one patient would die and the other would go blind. It requires the long course of study to compress into one understanding the rich store of the ages, but the skill thus acquired enables the possessor of it to compress into one moment or one hour the results of medical practice since Hippocrates, and upon one individual the experience gathered from the treatment of millions upon millions of individuals. When you buy skill, you pay toll to all the men who have labored in the field from which events compel you to call help; you pay for all their mistakes, all their night labors, all their discoveries. The trained mind of the specialist whom you employ compresses into one compact mass at the instant of your call all that science and experience can bring to your aid. That is skill.

I say to a lawyer or doctor or philosopher, "What is this?" Straightway the centuries, using him as mouthpiece, speak to me. I ask, "And what is to be done?" Straightway all the sages and seers, the scientists and surgeons, the philosophers and priests, answer me. It is a grand idea, this packing the ages into an hour, this composite of all human searchers for truth into one man. To save your boy now tossing in a fever, millions have died, millions of parents have wept, millions of fighters against disease have been driven back, baffled, to try and try again. The result of it is on that slip of paper, and in that four-ounce bottle the druggist's boy has brought. The

world lays itself at your feet for the salvation of your child. Its medium is professional skill.

I was about to say that we do not value skill enough, but we do value it, in that we are constantly calling for its aid. But we do not consciously value it. We do not think of it as it deserves to be thought of. We buy it as a commodity instead of appropriating it as a blessing. And particularly is this true with what we called skilled labor. Labor, to be labor at all, must always be skilled in no matter how limited a degree. It is only when skill makes the larger proportion of the labor that it is very useful to society. A locomotive is an engine of death or a social and commercial adjunct solely by reason of one thing—the skill of the man in the cab. When you ride on a train, do you ever think that the man up ahead had studied his profession longer than any lawyer or doctor you are likely to have met? Several years in the roundhouse as a mere hostler, a rubber-down of those steeds of the rail. Several more years as a stoker of small switch engines. Then years more of apprenticeship as stoker of freight trains with runs of eighteen to twenty hours on wintry tracks. Then—great day—an engineer on trial on a yard engine. Long years on a freight engine. Eyes tested, ears tested, nerve tested, brain tested, character tested by as severe tests as have ever been devised. Then as a grizzled veteran, clear of eye, firm of muscle, strong of nerve, schooled and drilled beyond the ghost of the most impossible doubt in the hard university of railroading, he takes his place on the right side of the cab whose throttle gives the impulse to human freight. When you buy a railroad ride you are buying skill. These days, when you buy a plumbing job you are buying not mere lead-tinkering, but sanitary skill. Indeed, it is impossible to go down the line of trades without understanding that, aside from the mere labor, you are buying a more than 50 per cent. mixture of skill.

It isn't worth while these days to attempt work in which only your hammer is needed and not your mind, stored with the skill and experience of all the craftsmen who preceded you. Indeed, the material and labor part may be very small—what is an aeroplane but sticks of wood, canvas and a gasoline engine? It is the skill that counts. The skilled man is a faucet through which pours all that all who preceded him have known and done. The professions, the trades and the businesses are alike here—each has its past, and the masters of each must distil that past for the use of the present. There is nothing that any of us do that can not be dated back to a certain age and stamped with the names of certain men or companies of men. The most that we can hope to do is to add a tiny bit to what they have bequeathed us the while we are using their vast legacy for the good of the world.

Activities in Indiana Cities.

Written for the Tradesman.

Plans for through freight service to Buffalo and the East are being prepared at South Bend by A. E. Decker, head of the new Traffic Bureau of the Chamber of Commerce.

The Gleaners of five states will meet at South Bend Jan. 9-11 and nearly 2,000 delegates are expected to attend.

The order of the Indiana Railroad Commission requiring railroads to equip locomotives with headlights of not less than 1,500 candle power has been decreed void by the Federal Court at Indianapolis, because it is indefinite and uncertain.

South Bend hopes to secure a \$200,000 home for Masonic widows and orphans, which is soon to be built by the Grand Lodge of Indiana.

Ft. Wayne's indebtedness is \$514,800, which is small in comparison with its property valuation of \$3,225,000.

Mishawaka with 12,000 population has four miles of asphalt pavement, one mile of bitulithic and half a mile of macadam.

Indiana cities located on the Wabash, Kankakee and Tippecanoe rivers are uniting to work for a lakes-to-the-gulf water route, with Indiana Harbor as its northern terminus. This project is in opposition to the proposed outlet by way of the Chicago drainage canal. The Indiana route is 125 miles shorter. The reclamation of thousands of acres of swamp lands in the Kankakee valley would be brought about by means of the new waterway.

In addition to the improvement of parks and river banks Ft. Wayne is planning a system of sewage disposal which will keep the rivers from pollution. The influences of the civic revival conducted in 1909 are still most apparent.

Coal mines constitute one of the great natural resources of Indiana. This industry gives employment to 22,000 men and there is still approximately 44,000,000,000 tons of coal in the ground.

Evansville will have an inspector of weights and measures, this office having been created by the City Council.

Almond Griffen.

Got the Legal Terms Mixed.

Martin W. Littleton tells of an interesting observation on the part of a young woman in a subway train which he chanced to overhear one morning.

She was discussing with a friend a much talked of divorce suit when she suddenly burst forth with:

"And, my dear, it must certainly be a spicy case. Why, a lawyer friend of mine tells me that the testimony is so salubrious that the judge will have to hear it in cameo!"

The Drug Market.

Opium—Has advanced.
 Croton Oil—Is lower.
 Balsam Tolu—Has declined.
 Oil Orange—Is lower.
 Jalap—Has advanced.

WHOLESALE DRUG PRICE CURRENT

Table listing various drugs and their prices, including categories like Acidum, Ammonia, Aniline, Balsamum, Cortex, Extractum, Ferru, Flora, Folia, Gummi, Herba, Magnesia, and Oleum.

Table listing various drugs and their prices, including categories like Lupulin, Lycopodium, Macis, Magnesia, Mannia S. F., Menthol, Morphia, Moschus Canton, Myristica, Nux Vomica, Os Sepia, Pepsin Saac, P D Co., Picia Lq N N, Picia Lq q's, Picia Lq pints, Pii Hydrarg po 80, Piper Alba po 35, Piper Nigra po 22, Pix Burgum, Plumbi Acet, Pulvis Ip'cut Opil 1, Pyrethrum, bxs. H, Quina, S. Ger., Quina, S P & W, Rubia Tinctorum, Saccharum La's, Sanguis Drac's, Sapo, G, Sapo, M, Sapo, W, Seidlitz Mixture, Sinapis, Sinapis, opt, Snuff, Maccaboy, De Voes, Snuff, S'h DeVo's, Soda, Boras, Soda, Boras, po, Soda et Pot's Tart, Soda, Carb, Soda, Bi-Carb, Soda, Ash, Soda, Sulphas, Spts. Cologne, Spts. Ether Co., Spts. Myrcia, Spts. Vini Rect bbl, Spts. V'i Rect 1/2 b, Spts. V'i R't 10 gl, Spts. V'i R't 5 gl, Strychnia Crys'l 1 10@1 30, Pyrethrum, pv, Quassaie, Quina, N. Y., Tamarinds, Terenth Venice, Thebromiaie.

Advertisement for Lowney's Cocoa featuring an image of a cocoa tin and the text: 'More and More the Demand is growing for reliable goods, for widely advertised goods which must be good or they could not be advertised year after year. "You can't fool the people all the time." LOWNEY'S COCOA and Premium Chocolate for baking and cooking are the kind that the public believes in. The Lowney name has been favorably known for twenty-five years. We are constantly telling them that we make superfine goods and they have had the best reasons to believe it. The grocer gives his customer satisfaction and makes a fair profit too in LOWNEY'S.'



Our New Home
Corner Oakes and Commerce
Only 300 feet from Union Depot
To our many customers and friends:
We thank you for your favors during 1911. We now have a larger stock and more conveniences and promise better service in all ways than ever before. Our business relations with you are thoroughly appreciated.
Sincerely,
Grand Rapids. HAZELTINE & PERKINS DRUG CO.

GROCERY PRICE CURRENT

These quotations are carefully corrected weekly, within six hours of mailing, and are intended to be correct at time of going to press. Prices, however, are liable to change at any time, and country merchants will have their orders filled at market prices at date of purchase.

ADVANCED

Carbon Oils
Wheat
Buckwheat Flour

DECLINED

Alfalfa Horse Feed
Canned Corn

Index to Markets

By Columns

1

2

Table listing various grocery items and their prices, organized by columns and categories like Ammonia, Axle Grease, Baked Beans, etc.

Table listing various grocery items and their prices, organized by columns and categories like Arctic Ammonia, Axle Grease, Baked Beans, Bath Brick, Brooms, Butter Color, Candles, Carbons, etc.

Table listing various grocery items and their prices, organized by columns and categories like Oysters, Plums, Peaches, Raspberries, Shrimps, Success, Tomatoes, Carbon Oils, Cereals, Cheese, etc.

3

Table listing various grocery items and their prices, organized by columns and categories like Chewing Gum, Chicory, Chocolate, Clothes Lines, Cocoa Nut, Coffees, Roasted, etc.

4

Table listing various grocery items and their prices, organized by columns and categories like Confections, Fancy in Pails, Fancy in Boxes, Nuts, etc.

5

Table listing various grocery items and their prices, organized by columns and categories like Bonnie Doon Cookies, Brittles, Buns, Cookies, etc.

Special Price Current

12

- No. 1 complete 40
- No. 2 complete 28
- Case No. 2 fillers, 15 sets 1 35
- Case, medium, 12 sets 1 15
- Faucets
- Cork lined, 8 in. 70
- Cork lined, 9 in. 80
- Cork lined, 10 in. 90
- Mop Sticks
- Trojan spring 90
- Eclipse patent spring 85
- No. 1 common 80
- No. 2 pat. brush holder 85
- Ideal No. 7 85
- 12lb. cotton mop heads 1 45
- Pails
- 2-hoop Standard 2 00
- 3-hoop Standard 2 25
- 2-wire Cable 2 10
- Cedar all red brass 1 25
- 3-wire Cable 2 30
- Paper Eureka 2 25
- Fibre 2 70
- Toothpicks
- Birch, 100 packages .. 2 00
- Ideal 85
- Traps
- Mouse, wood, 2 holes 22
- Mouse, wood, 4 holes 45
- Mouse, wood, 6 holes 70
- Mouse, tin, 5 holes 65
- Rat, wood 80
- Rat, spring 75

Tubs

- 20-in. Standard, No. 1 7 50
- 18-in. Standard, No. 2 6 50
- 16-in. Standard, No. 3 5 50
- 20-in. Cable, No. 1 8 00
- 18-in. Cable, No. 2 7 00
- 16-in. Cable, No. 3 6 00
- No. 1 Fibre 10 25
- No. 2 Fibre 9 25
- No. 3 Fibre 8 25

Washboards

- Bronze Globe 2 50
- Dewey 1 75
- Double Acme 3 75
- Single Acme 3 75
- Double Peerless 3 75
- Single Peerless 3 25
- Northern Queen 3 25
- Double Duplex 3 00
- Good Luck 2 75
- Universal 3 00

Window Cleaners

- 12 in. 1 65
- 14 in. 1 85
- 16 in. 2 30

Weed Bowls

- 13 in. Butter 1 60
- 15 in. Butter 2 25
- 17 in. Butter 4 15
- 19 in. Butter 6 10
- Assorted, 13-15-17 3 00
- Assorted, 15-17-19 4 25

WRAPPING PAPER

- Common Straw 2
- Fibre Manila, white 3
- Fibre, Manila, colored 4
- No. 1 Manila 4
- Cream Manila 3
- Butchers' Manila 2 1/2
- Wax Butter, short c't 13
- Wax Butter, full count 20
- Wax Butter, rolls 19

YEAST CAKE

- Magic, 3 doz. 1 15
- Sunlight, 3 doz. 1 00
- Sunlight, 1 1/2 doz. 50
- Yeast Foam, 3 doz. 1 15
- Yeast Cream, 3 doz. 1 00
- Yeast Foam, 1 1/2 doz. 53

AXLE GREASE



- Mica, tin boxes .. 75 9 00
- Paragon 55 6 00

BAKING POWDER

- Royal
- 10c size 90
- 1/4 lb. cans 1 35
- 6oz. cans 1 90
- 1/2 lb. cans 2 50
- 3/4 lb. cans 3 75
- 1 lb. cans 4 80
- 3 lb. cans 13 00
- 5 lb. cans 21 50

13

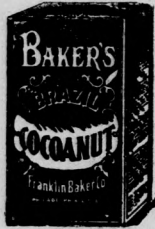
CIGARS Johnson Cigar Co.'s Brand



- S. C. W., 1,000 lots 31
- El Fortana 33
- Evening Press 32
- Exemplar 32
- Worden Grocer Co. Brand Ben Hur
- Perfection 35
- Perfection Extras 35
- Londres 35
- Londres Grand 35
- Standard 35
- Puritanos 35
- Panatellas, Finas 35
- Panatellas, Bock 35
- Jockey Club 35

COCOANUT

Baker's Brazil Shredded



- 10 5c pkgs., per case 2 60
- 36 10c pkgs., per case 2 60
- 16 10c and 38 5c pkgs., per case 2 60

COFFEE

Roasted Dwinell-Wright Co's B'ds



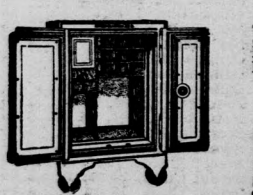
- White House, 1lb. 15
- White House, 2lb. 15
- Excelsior, Blend, 1lb. 15
- Excelsior, Blend, 2lb. 15
- Tip Top, Blend, 1lb. 15
- Royal Blend 15
- Royal High Grade 15
- Superior Blend 15
- Boston Combination 15

Distributed by Judson Grocer Co., Grand Rapids; Lee & Cady, Detroit; Symons Bros. & Co., Saginaw; Brown, Davis & Warner, Jackson; Godsmark, Durand & Co., Battle Creek; Fleibach Co., Toledo.



- Small size, doz. 40
- Large size, doz. 75

SAFES



Full line of fire and burglar proof safes kept in

14

stock by the Tradesman Company. Thirty-five sizes and styles on hand at all times—twice as many safes as are carried by any other house in the State. If you are unable to visit Grand Rapids and inspect the line personally, write for quotations.

SOAP

Gowans & Sons Brand.



- Single boxes 3 00
- Five box lots 2 95
- Ten box lots 2 90
- Twenty-five box lots .. 2 85

J. S. Kirk & Co.

- American Family 4 00
- Dusky Diamond 50 8 oz 2 80
- Dusky D'nd 100 6 oz 3 80
- Jap Rose, 50 bars 3 60
- Savon Imperial 3 00
- White Russian 3 60
- Dome, oval bars 3 00
- Satinet, oval 2 70
- Snowberry, 100 cakes 4 00

Lautz Bros. & Co.

- Acme, 30 bars, 75 lbs. 4 00
- Acme, 25 bars, 75 lbs. 4 00
- Acme, 25 bars, 70 lbs. 3 80
- Acme, 100 cakes 3 25
- Big Master, 72 blocks 2 85
- German Mottled 3 50
- German Mottled, 5 bxs 3 45
- German Mottled, 10 bx 3 40
- German Mottled, 25 bx 3 35
- Marseilles, 100 cakes .. 6 00
- Marseilles, 150 cks 5c 4 00
- Marseilles, 100 ck toil 4 00
- Marseilles, 1/2 bx toilet 2 10

Proctor & Gamble Co.

- Lenox 3 00
- Ivory, 6 oz. 4 00
- Ivory, 10 oz. 6 75
- Star 3 85

Tradesman Co.'s Brand

- Black Hawk, one box 2 50
- Black Hawk, five bxs 2 40
- Black Hawk, ten bxs 2 25

A. B. Wrisley

- Good Cheer 4 00
- Old Country 3 40

Soap Powders

- Snow Boy, 24s family size 3 75
- Snow Boy, 60 5c 2 40
- Snow Boy, 30 10c 2 40
- Gold Dust, 24 large 4 50
- Gold Dust, 100-5c 4 00
- Kirkoline, 24 4lb. 3 80
- Pearline 3 75
- Soapine 4 10
- Babbitt's 1776 3 75
- Roseline 3 50
- Armour's 3 70
- Wisdom 3 30

Soap Compounds

- Johnson's Fine 5 10
- Johnson's XXX 4 25
- Nine O'clock 3 80
- Rub-No-More 3 85

Scouring

- Enoch Morgan's Sons
- Sapallo, gross lots 9 50
- Sapallo, half gro. lots 4 85
- Sapallo, single boxes 3 40
- Sapallo, hand 3 40
- Scourine Manufacturing Co
- Scourine, 50 cakes 1 85
- Scourine, 100 cakes ... 3 50



BOSTON BREAKFAST BLENDED A Delightful Drink

Popular in Price and a Trade Getter

Roasted Daily

Judson Grocer Co., Grand Rapids, Mich.



No Other Fixture—at any price—can compare with this for handling fruit

Yet six of these bessemer Steel Racks will cost you only \$3.60.

They are aluminum enameled, strongly built, and can be adjusted to an ordinary fruit box in shorter time than it takes to tell it.

Instead of having your lemons, oranges, apples, grape fruit, pineapples, etc., around on the floor taking up valuable room—

Why not get six of these Display Racks?

Your sales will immediately increase—your store will be more attractive and your fruit will retain its quality much longer.

Send in the order direct if your jobber can't supply you. Money back if not perfectly satisfactory.

Endorsed and used by thousands of the best grocers in this country.

OBEY THAT IMPULSE—NOW—AND SEND IN YOUR ORDER

Ideal Fruit Display Co.

448 CASS STREET

LA CROSSE, WIS.

BUSINESS-WANTS DEPARTMENT

Advertisements inserted under this head for two cents a word the first insertion and one cent a word for each subsequent continuous insertion. No charge less than 25 cents. Cash must accompany all orders.

BUSINESS CHANCES.

For Sale—Dry goods and shoe business, \$4,500. Good chance for a man who can carry a larger stock. Best location in town of 900. Speculators need not answer. Robert Adamson, Colon, Mich. 857

For Sale—Established hardware, plumbing and heating business in Martin Co., Minn., sales average \$2,000 per month; stock and fixtures invoice about \$9,200.

Lumber and coal business in Eaton Co., Michigan. Business well established and a good opening. Invoice about \$5,500.

Grocery and market in Iowa City of 22,000 population; business established 25 years; sales average \$22,000 per month; about \$35,000 required.

Variety and needle work store in South Dakota city of 10,000 population; profits average about \$200 net per month; same owner for 9 years. About \$6,500 required.

Drug store in South Dakota city of 12,000 population; sales average \$2,500 per month; profits average \$600 net per month; invoice about \$17,500.

Doctor wanted to purchase medical practice and business property at a good point in Jackson Co., Iowa. Collections average \$2,500 per year; price \$4,500

Write for detail descriptions. I bring buyers and sellers together. If you want to buy, sell or trade, write me. Established 1881. Frank P. Cleveland, 1261 Adams Express Bldg., Chicago, Ill. 856

Oil Land—Will quit claim eight hundred acres oil land in Seven Lakes district, for three thousand seven hundred and fifty dollars. Four wells now drilled and each struck oil. Address Gus Mulholland, Gallup, New Mexico. 855

Wanted—To buy, for cash, stock clothing, shoes or dry goods. Address R. W. Johnson, Pana, Ill. 854

For Sale—One Royal coffee roaster. Roasts 15 lbs. one time. First-class condition. Chas. M. Cohee, Frankfort, Indiana. 853

Wanted To Exchange—\$1,000 equity in city residence for small stock merchandise or as part payment. Address 811 West Front St., Traverse City, Mich. 852

Muslin and paper signs, banners, show cards, price tickets, etc. Write to-day for catalogue. Voelz Show Card & Sign Service, Merrill Building, Milwaukee, Wis. 860

For Sale—Drug stock and fixtures in old established stand in best town in South Dakota. Best location in town. Fixtures \$5,600. Stock \$12,000. Will lump for \$16,500. Cash business averages \$28,000 a year. Eastman agency, Nyal's line. Reasonable terms to responsible parties. Best reasons for selling. Write H. P. H., care Tradesman. 859

I offer for sale at a very low price, The Slack Barrel Heading Mill of the Mesick Manufacturing Co., at Mesick, Mich. This mill is in first-class condition, nearly new. Will sell for 25% of its actual cost. Address John P. Wilcox, Trustee, Cadillac, Mich. 863

For Sale or Rent—New brick store, 26x74, deep shelving, \$2,100 or \$15 month. Also store 24x46, \$8.33 1/2 month. Living rooms above \$5.50 month. Good opening drug store. Charles Martin, Salem, Iowa. 850

For Sale—A new Business Men's Paper Press Co. paper baler. Has never been unpacked. Will sell at a bargain. Tradesman Company. 848

For Sale—Drug stock and fixtures in an old-established stand. One of the best locations in the city. Good reasons for selling. A bargain. Michigan Store & Office Fixtures Co., 519 N. Ottawa St., Grand Rapids, Mich. Both phones 1846. 847

Saw Mill—Bargain in saw mill, inexperienced; must sell or get partner with enough cash and knowledge to operate and manage. Finest proposition in Louisiana; plenty of standing timber; river and railroad transportation; modern dry kiln; living houses; natural lake. Snap for right man. E. E. Levy, 1407 W. Jackson Blvd., Chicago, Ill. 846

Let us sell your business, farm or fruit lands. Traverse City Business Exchange, 210 Wilhelm Bldg., Traverse City, Mich. 766

For Sale—A general stock of merchandise, invoicing about \$9,000. Doing a business of \$40,000 annually. Located in the best cotton town of 1,500 in Eastern Oklahoma. Reason for selling, health of children. Would consider farm at \$2,500, balance cash. Write O. B., care Tradesman. 828

For Sale—Tea and coffee business in one of the best cities in Southern Michigan. Running two wagons and doing a good business. Burns roaster and a full equipment. Other business interests, reason for selling. Will make right price to the party that talks business. Address No. 835, care Tradesman. 835

For Sale—\$9,000 general merchandise. Great chance for right man. Big discount for cash. Address M. W., care Tradesman. 772

Grocery—Good clean stock, corner location, town of about 2,000. Fine farming community surrounding. Must sell on account of health. Address 815, care Tradesman. 815

For Sale—At once, a small stock of shoes and gents' furnishings. Good town, best location. Falling health, reason for selling. Address No. 812, care Tradesman. 812

For Sale—Old established drug stock and fixtures located at Galesburg. Reason for selling, death of owner. Address Nina G. Burdick, Galesburg, Mich. 810

Will pay cash for stock of shoes and rubbers. Address M. J. O., care Tradesman. 221

We have the best advertising proposition on the market to-day for dry goods merchants, general store merchants and department stores—no other kind. Exclusive to one merchant in a town. Satisfaction guaranteed to each patron. Write for particulars. Reporter Service Bureau, 215 S. Market St., Chicago. 794

A1 farm of 110 acres, 3/4 mile to best 2,000 city in Michigan, to exchange for general store. Address Exchange 428, care Michigan Tradesman. 774

One of the oldest grocery businesses in Western Montana, doing over \$100,000 a year, in fast growing town; capital required \$18,000 to \$20,000; business increasing every month; good reason for selling. Address W. C. Spottswood, Deer Lodge, Mont. 842

I pay cash for stocks or part stocks of merchandise. Must be cheap. H. Kaufer, Milwaukee, Wis. 92

For Sale—Stock well assorted general merchandise, will inventory five or six thousand. Will sell at bargain to close out retail business. Best location in town. Surrounded by fine farming country. Will sell, one-half down and balance on time. Well established business and moneymaker. Bishop Bros., Owners, Millington, Mich. 841

Merchandise sale conductors. A. E. Greene Co., 414 Moffat Bldg., Detroit. Advertising furnished free. Write for date, terms, etc. 549

Wanted—To buy, for cash, stock of shoes, clothing or dry goods. Address R. W. Johnson, Pana, Ill. 659

For Sale—Clean stock of general merchandise, including buildings in country town in the Thumb of Michigan. Inventories \$3,000. Reason for selling, failing health. Can reduce stock. Address Lock Box 107, Colling, Michigan. 646

Cash for your business or real estate. I bring buyer and seller together. No matter where located if you want to buy, sell or exchange any kind of business or property anywhere at any price, address Frank P. Cleveland, Real Estate Expert, 1261 Adams Express Building, Chicago, Illinois. 884

Safes Opened—W. L. Slocum, safe expert and locksmith. 66 Ottawa street, Grand Rapids, Mich. 104

Kodak films developed, 10c per roll, any size. Prompt attention given mail orders. Prints 2 1/4 x 3 1/4 to 3 1/4 x 4 1/4, 3c; 4x5 to 3 1/4 x 5 1/4, 4c. J. M. Manning, 1062 Third Ave., New York City. 701

HELP WANTED.

Wanted—Experienced furniture man with sufficient capital to operate furniture department in department store. First-class opportunity for right man. Address T. I. Stoner, Des Moines, Iowa. 845

Wanted—An experienced and capable shoe salesman, with an established trade, in lower Michigan. Give complete references. Bradley & Metcalf Company, Milwaukee, Wis. 849

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 of ability open for Michigan territory contract for 1912. Can handle shoes, gents' furnishings or clothing. Address at once, Salesman, care Tradesman. 861

Wanted—Position as shoe clerk by young man with experience. Willing to work. Can furnish reference. Address Ernest Vandercook, Greenville, Mich. 858

Manager of general stock wants position. Can furnish a No. 1 reference. Address, stating size of stock, salary, etc., Manage, care Tradesman. 862

Wanted—A position by young man of seven years' experience in dry goods and groceries. Can furnish first-class references. Address 235 Bostwick Ave., Charlotte, Mich. 837

Want ads. continued on next page.

Four Kinds of Coupon Books

are manufactured by us and all sold on the same basis, irrespective of size, shape or denomination. We will send you samples and tell you all about the system if you are interested enough to ask us.

Tradesman Company

:-:

Grand Rapids, Michigan

IF A CUSTOMER

asks for

HAND SAPOLIO

and you can not supply it, will he not consider you behind the times?

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.

BANKRUPTCY MATTERS.**Proceedings in Western District of Michigan.**

Written for the Tradesman.

Dec. 27—In the matter of Albert J. Schepers, bankrupt, a merchant of Vogel Center, the first meeting of creditors was held and W. A. Wyman, of McBain, was elected as trustee by creditors and his bond fixed at \$3,000. Albert Bunning, of Falmouth, John W. Modders, of Moddersville, and O. W. Scott, of McBain, were appointed appraisers. First meeting of creditors was then adjourned, without day.

Dec. 28—In the matter of Henry R. Nelson, bankrupt, formerly a merchant at Ionia, a final meeting of creditors was held and the final report and account of Cornelius W. Moore, trustee, was considered and allowed, and a final dividend of 10 per cent. declared and ordered paid. A first dividend of 5 per cent. was paid in this matter on September 26, making a total of 15 per cent. paid ordinary creditors. No cause to the contrary being shown by creditors, it was determined that a certificate recommending the bankrupt's discharge be made by the referee and that the trustee be not authorized to interpose objections to such discharge.

Dec. 29—In the matter of Alva B. Richmond, bankrupt, of Grand Rapids, formerly doing business as Richmond-Jarvis Company, a petition was filed by creditors for the appointment of a successor trustee, it appearing that the former trustee, Frederick E. Walther, had died. The referee made an order appointing Gerrit J. Wessink, of Grand Rapids, as successor trustee and fixing his bond at \$300.

In the matter of Laverne F. Jones, bankrupt, of Grand Rapids, who formerly conducted the Jones Seed Store, the adjourned first meeting of creditors was held and the first report and account of William J. Gillett, trustee, was considered and allowed and a first dividend of 15 per cent. declared and ordered paid. The first meeting of creditors was then adjourned, without day.

In the matter of Van Motor Car Co., bankrupt, of Grand Haven, the trustee, John Snitseler, filed a report showing that he has received an offer of \$2,000 for part of the assets in this matter, consisting of automobiles and automobile parts and accessories, etc., of the appraised value of \$9,378.22 and praying for an order authorizing him to accept such offer. The referee made an order and served same on all creditors, directing them to show cause on January 15, why such offer or any other offer which may in the meantime or at such meeting be received should not be accepted and the trustee authorized to make the sale.

Dec. 30—In the matter of Jorgensen & Sons, bankrupts, who formerly conducted a general store at Grant, the adjourned final meeting of creditors was held, and the final report and account of Joseph R. Gillard, trustee, was considered and approved, and a final order for distribution made, final dividend for general creditors of 13 1-10 per cent.

Jan. 2—In the matter of William

H. Selkirk, bankrupt, of Cadillac, the trustee, Fred M. Breen, of Cadillac, filed his first report and account showing a balance on hand for distribution of \$3,112.72. An order was made by the referee calling a special meeting of creditors to be held at his office on January 18, for the purpose of considering the trustee's first report and account and declaring a first dividend for creditors.

In the matter of Holland Veneer Works, bankrupt, of Holland, the trustee, Harvey F. Wonderly, having heretofore filed a report of certain machinery for the sum of \$1,678, an order was made by the referee confirming same.

Proposed Commission To Study Parcels Post.

Washington, Jan. 2—It is generally believed by experienced business men whose business judgment and sagacity have been proven by years of successful accomplishments that parcels post promises to reverse the present method of distribution, in the interests of a few gigantic retail mail order concerns.

It is believed that the proposed parcels post portends disaster to extensive business interests, the elimination of many small towns and villages, and evil results to the Nation as a whole, that a complete and exhaustive study of the question, at home and abroad, in all its phases, by a competent commission, is clearly in order before any legislation shall be attempted.

There is ample precedent for the suggestion—the Monetary Commission, and the Tariff Commission are in point.

We suggest the appointment, if any, of a competent, impartial Commission, with full authority to study and investigate the parcels post question in all its relations, at home and abroad, to report as soon as consistent, which report shall form the basis of whatever legislation, may then be proposed.

Write at once to both of your Senators, and to your Congressman urging the appointment of such a Commission. E. B. Moon, Sec'y American League of Ass'ns.

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

Buffalo, Jan. 2—Creamery butter, 30@37½c; dairy, 20@30c; rolls, 22@26c; poor to good, all kinds, 18@25c.

Cheese—Fancy, 16@16½c; choice, 15@15½c; poor to good, 8@12c.

Eggs—Candled fancy fresh, 32c; choice 30c; cold storage, 23c.

Poultry (live) — Turkeys, 18c; chickens, 12@14c; fowls, 12@14c; ducks, 16@17c; geese, 14c.

Poultry (dressed)—Geese, 14@15c; turkeys, 19@21c; ducks, 18@20c; chickens, 14@16c; fowls, 13@15c.

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

Potatoes—90c.

Onions—\$1.10@1.15.

Rea & Witzig.

Many a woman sits up late in the nights before Christmas engaged in making a hem for a him.

How One Merchant Utilized Santa Claus.

Albion, Jan. 2—One of the best advertising stunts ever pulled off here was put up by C. W. Slade, who was a merchant in Sylvester for a number of years and is well known by many of the wholesale people of Grand Rapids. He first put out lithographed dodgers, announcing his Christmas stock was ready for inspection and then one morning the town was decorated with neat post cards, with a picture of Santa Claus. A letter to all of his little friends was found in the trees, on fences and door knobs, announcing that Santa would soon visit Albion and wanted all his little friends to meet him and go with him to his headquarters. Friday night in the Recorder appeared a letter, telling them to meet him on the 10:20 car at the M. U. R. station and he had a letter and souvenir for each one and they could go with him to Santa Claus postoffice and write or whisper in his ear what they wanted for Christmas. Early in the morning the children began to gather. They were given horns and megaphones to give Santa a royal welcome, which they did to perfection. When the car came in and Santa got off, the crowd of children was large, each one trying to get to him and receive attention. Santa hastened to the Slade store, where he had his postoffice, and there he gave each boy and girl a sepia picture of himself and a letter telling of his second visit Christmas eve. They were given a chance to tell what they wanted and this was written on a post card and sent to their parents. The store was crowded and Santa was afraid some one would get hurt, so he took his pack out on the walk and then the crowd was so great that the Marshal had to help Santa make the next car. Mr. Slade thinks Albion should be congratulated on her well behaved children, as his tables were filled with china and Christmas toys and not a thing was broken.

Merchants and Clerks Are Both Organizing.

Lansing, Jan. 2—The Lansing Merchants' Association is the name adopted by the organization of the retail dealers of the city which was perfected last Friday evening, this name having been decided upon at a meeting held Tuesday evening at which a constitution and by-laws were also adopted.

The Association now has thirty-five members and it was stated by the membership committee that it would be an easy matter to enroll 100, the only thing in the way at present being the inability of the committee to spend the time in calling upon prospective members due to the business engagements of its members. It was proposed that each member of the Association be appointed a committee of one to secure new members and this plan will be tried.

The merchants present were so pleased, with the fact that at last they had become organized that when the suggestion was made that the clerks of the city form an organiza-

tion to be known as the Lansing Boosters' Club, it met with hearty approval and several present offered to aid financially in the formation of such a club, the securing of rooms for meetings, and other incidental expenses.

Recent Bank Changes—New Bank at Saginaw.

Onaway—The Onaway State Savings Bank has purchased the stock and good will of the Onaway State Banking Co.

Sunfield—The private bank owned and operated the last ten years by S. P. Shelley, of Toledo, and H. S. Reames, of this village, as the Sunfield Banking Co., has been sold by these gentlemen to George Burhaus, of Portland; D. G. Keippert, of Sunfield, and others, who will form a stock company and establish a state bank. The deal was closed January 2, but it will be several days before the new company will get fully organized. It is understood that the company will incorporate for \$20,000.

Saginaw — The German-American State Bank opened for business January 2. The Bank has two branches, one on each side of the Saginaw river, located respectively at 418 Genesee avenue and 124 North Hamilton street. Both branches are located in buildings that have been remodeled for the purpose, and both are up-to-date looking structures. Capitalized at \$100,000, the bank carries at the start a surplus of \$50,000.

The defeat of the sick benefit plan presented by a special committee at the annual convention of the Michigan Knights of the Grip at Detroit last week was clearly foreseen in advance of the convention. The Committee worked well and faithfully to prepare an acceptable plan, but, instead of recommending the adoption of the plan on probation, it urged the adoption of the plan forthwith, without at the same time presenting any valid reasons why the plan should meet with general acceptance. If, on the other hand, the Committee had recommended that the new plan become operative whenever the Board of Directors had ascertained that enough of the members would participate in the plan to make its use desirable, it would probably have been accepted; but to hoist an amendment of that character on the organization without first ascertaining to what extent the amendment would be availed of by the membership, was little less than ridiculous.

BUSINESS CHANCES.

For Sale—Stock of groceries. Doing fine business. Enquire of H. T. Stanton, 18 Market St., Grand Rapids, Mich. 867

For Sale—Shoe and dry goods stock, town 1,000 population. Address Shoes, care Tradesman, 864

Good chance for the right man to start meat market. Cheap rent. Good location. Expenses cut in half. Must give good references. Write for further information. Address No. 865, care Tradesman, 865

Wanted—Someone who is thoroughly conversant with wall paper and drugs, can find a good opening about April 1st that will pay well. A stated salary will be given, with a percentage on the profits, covering paper. Address Wall Paper Drugs, care Tradesman, 866

IMPORTED FROM HOLLAND

DROSTE'S PURE DUTCH COCOA

Is as good or better than any other cocoa made in the world and a money maker for you if you push it.

We have a plan for quickly introducing it to your customers that has never yet failed wherever tried.

Let us send you samples, prices and full particulars.

H. HAMSTRA & CO., Importers
Grand Rapids, Mich.

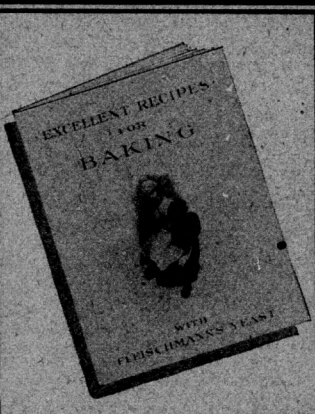


IMPORTED FROM HOLLAND

Reasonable

We make candy for profit which you can sell at a profit and which your customers can eat with profit. The profit is mutual and the Supreme court is satisfied.

PUTNAM FACTORY, National Candy Co.
Grand Rapids, Mich.



INCREASE your sales by requesting your customers to write for one of these books. They are absolutely free.

THE FLEISCHMANN CO.
427 Plum Street,
CINCINNATI, OHIO.



There is No Stronger Proof of Merit than Continued Popularity



HOLLAND RUSK has grown in popularity from year to year. The sales are constantly increasing. This can be due to but one thing. The sale of one package means a steady customer. The merits and all-round usefulness make it a seller—a quick repeater. Are you getting your share of the sales? If not, order a case from your jobber today.



Holland Rusk Co. ::: Holland, Mich.

Avoid Imitations
Look for the Windmill on the Package

Gas Mantles

Gas Burners

Glassware

Gas Fixtures

Electric Supplies

Wires and Cables

Conduit

Electric Fixtures

Bells, Batteries
and Porcelain

A. T. KNOWLSON
COMPANY

Wholesale Gas and
Electric Supplies

99-103 Congress St. East, Detroit

Telephones, Main 2228-2229
Catalog or quotations on request



Condensed Pearl Bluing

"Will Not Freeze"

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

See Price Current

Sold by Jobbers
Or will Ship Direct

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

Jennings Flavoring
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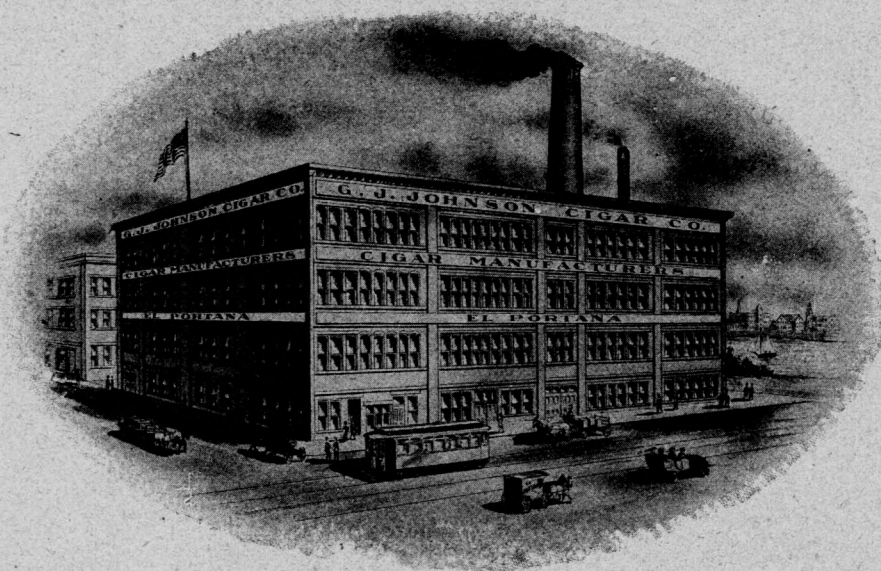
Manufacturers
Grand Rapids, Michigan



EL PORTANA 5c CIGAR



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Class by
Itself"



Manufactured
Under
Sanitary
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Made in

Five Sizes

G. J. Johnson
Cigar Co.

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Grand Rapids, Mich.

