

MICHIGAN TRADESMAN

PUBLISHED WEEKLY

TRADESMAN COMPANY, PUBLISHERS

\$1 PER YEAR

Twenty-Ninth Year

GRAND RAPIDS, WEDNESDAY, FEBRUARY 21, 1912

Number 1483

Each in His Own Tongue.

A fire mist and a planet,
A crystal and a cell,
A jellyfish and a saurian,
And caves where the cave men dwell:
Then a sense of law and beauty
And a face turned from the clod;
Some call it Evolution,
And others call it God.

A haze on the horizon,
The infinite, tender sky,
The ripe, rich tint of the corn fields,
And the wild goose sailing high;
And all over upland and lowland
The charm of the goldenrod;
Some of us call it Autumn,
And others call it God.

Like tides on a crescent sea beach,
When the moon is new and thin,
Into our hearts high yearnings
Come welling and surging in;
Come from the mystic ocean,
Whose rim no foot has trod;
Some of us call it Longing,
And others call it God.

A picket frozen on duty,
A mother starved for her brood;
Socrates drinking the hemlock,
And Jesus on the rood;
And millions who, humble and nameless,
The straight, hard pathway trod—
Some call it Consecration,
And others call it God.

William Herbert Carruth.

I Have Lived, I Have Loved.

I have lived, I have loved,
And what more could be said
When I sleep with the dead?
I have lived, I have loved,
Let that sum up it all
When life's few working tools
From my numb fingers fall.

I have lived, I have loved,
That's the phrase that I crave
For the head of my grave.
I have lived, I have loved,
Nothing more need be said
When my work here is done
And I sleep with the dead.

Men will then understand
That I tried to be true
To the best that I knew;
Men will then understand
That I suffered as they,
Marched with faltering feet
And at times went astray

Men will then understand
What each plant and each tree
And the sun meant to me.
Men will then understand
That I gloried in life,
And in love found reward
For each moment of strife.

A home without Books is like a hearth without fire,
a cupboard without stoves, a purse without money,
a life without love, a world without a sun, a universe
without a God, a negation without an antithesis.

For Mail Carriers, Policemen, Truckmen, Railroad Men



The Gold Seal

Agol

Is a Great

Rubber

IS PURE GUM, GIVES DOUBLE WEAR

Manufactured only by

Goodyear Rubber Company

W. W. WALLIS, Manager
Milwaukee

Foster, Stevens & Co. Wholesale Hardware



10 and 12 Monroe St.

::

31-33-35-37 Louis St.

Grand Rapids, Mich.

It Sure Is

It **MUST** be a **GREAT** satisfaction for dealers to handle coffee of "WHITE HOUSE" character—thus eliminating all doubt and uncertainty, and absolutely insuring against complaint and possible loss of good customers. You cannot say too good things about "WHITE HOUSE"—for the good things are **REALLY THERE**. The coffee will "back you up" every time.

DWINELL-WRIGHT CO.
PRINCIPAL COFFEE ROASTERS
BOSTON CHICAGO

What Is the Good

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

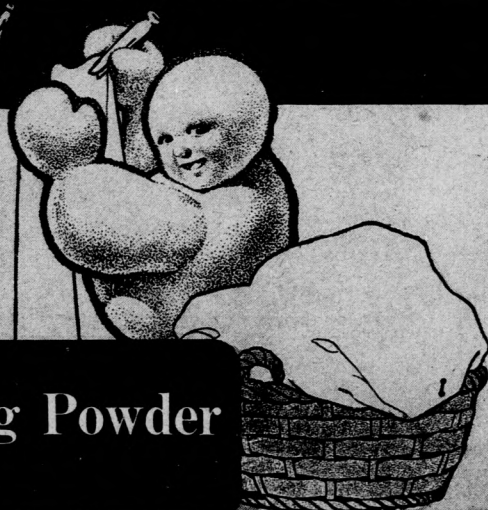
Tradesman Company
Grand Rapids

next time

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

Lautz **Snow Boy** Washing Powder

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



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PEACE TO ITS ASHES.

The result of the special city election on the proposed new charter, held Tuesday, seems an ample justification of the faith professed by those who advocated the adoption of this freak plan of municipal administration in the intelligence and good judgment of the people. The charter was defeated by a majority of 1,282 in a total vote of 12,474. The majority against the charter is too decisive to permit of any question as to what the people wanted, or rather of what they did not want.

The proposed charter contained some excellent features, which may well be remembered for future reference. But its defects were so many and so glaring, it went so far in the exploitation of theories and fads and was so reckless in throwing down the ordinary safeguards of government that common sense could not accept it. The least glimmer of sanity in a community would insure the defeat of the plan. And the returns indicate that there were several glimmers abroad on election day.

The defeat of the charter was made more notable by the methods used by those who advocated its adoption. Reformers, undoubtedly honest and sincere in their purpose, and professional politicians and office seekers whose purposes may have been open to question, worked side by side in behalf of this freak plan of government. They had what in politics would have been regarded as a strong organization. They had a campaign fund of something like \$1,000 and the money was spent with a lavish hand in printing, hall hire, postage and other expenses. They had a full corps of speakers. They had all the influence of the city hall which Mayor Ellis could command on their side. The newspapers were with them and the newspaper attitude was not that of impartial chroniclers of current events, but of extreme partisans. No one who opposed the charter was

given a hearing. Those who failed to support the charter were denounced as dubs and flatheads and kickers and knockers and lambasted in silly cartoons. It was a campaign of mud slinging and personal abuse of the most virulent character from start to finish.

On the other hand, the opposition had no organization, no funds, no representation in the newspapers, no skilled workers to help them, and only volunteer speakers to point out the defects in the charter. Yet in spite of the handicaps under which they worked, in spite of the unfairness of the methods used in behalf of the charter, the opposition won so decisively as to forever put at rest the hazard that such a plan will ever again be proposed for Grand Rapids. The result is certainly a triumph for municipal good government, popular intelligence and sanity in public affairs.

The Tradesman is naturally gratified at the results. Alone among the recognized publications of the city this paper pointed out the follies in the charter, and its many defects and opposed its adoption. This opposition was not based on selfish motives or hope of gain, but wholly upon a preference to abide by old and recognized standards of safe government. The Tradesman has as much faith in the honesty of its fellow men as the next one, but is not yet prepared to deliver over to any one man the entire control of municipal affairs with no other checks upon his partisanship or evil intent than may be contained in the so-called recall and a make believe civil service code. The Tradesman believes in responsibility in public office, but for the satisfaction of being able to exactly locate the blame for not keeping the streets clean it would not leave the city treasury unguarded. The Tradesman has no special fondness for the utility corporations, but it would not lay them open to the attacks of boodling aldermen or blackmailing politicians. The results of the election amply justify the Tradesman's attitude.

The weird plan of government formulated by the charter commission is now safely out of the way and it is not likely to be resurrected, and it is now in order for good citizenship to soberly consider what is the next thing to be done. The present city charter was enacted six years ago and at that time it was considered a model. The growth of the city and experience has developed some defects and changes in it are desirable. In a recent case the Supreme Court ruled that under the home rule law enacted by the last Legislature for the government of cities existing city

charters could not be amended, that if changes were necessary an entire new charter would have to be framed by a commission and adopted by the municipality, and then this new charter could be amended or revised as occasion for it might appear. As we understand it, the obstacle to amending existing charters is not constitutional, but a defect in the State law. Change the legislative enactment and then the charter will be subject to amendment. Governor Osborne has called a special session of the Legislature to meet at an early date. The Tradesman's suggestion is that this city ask Governor Osborne to include among the purposes of the special session the amending of the home rule law so that old charters shall have the same standing as those that are newly adopted. Many other cities in the State are as desirous as Grand Rapids to change their charters in minor respects and no doubt they would cheerfully join Grand Rapids in making the suggested request.

Kalamazoo Travelers Favor Remedial Legislation.

Kalamazoo, Feb. 20—E. S. McMakin has again resumed active work on the road after an enforced vacation caused by an accident.

C. O. Evans will soon be out again, as his knee is so much improved that he is able to be around the house again.

Mrs. H. H. Rowe, wife of the Burroughs agent, of this city, is confined to the house by an acute attack of indigestion. We think Harry must have been feeding her some Burroughs adding machines.

Week before last was certainly a hoodoo to the men who make the Western part of the State. Roads were drifted so full that it was an utter impossibility to make a drive of any length and then only with the horses at a walk. Imagine the Fruit Belt trains following he snow plows through only to have the track immediately filled up with the drifting snow behind them. And they kept running too, which, considering the material they have to work with against such odds, was almost a miracle. We drove from Lawrence to Hartford to catch a P. M. train last Thursday. Charlie Giddings hailed us as we passed the hotel telling us our train was a half hour late and he was getting a warm early dinner for us. And would you believe it—roast turkey? Coffin was not satisfied with that however but wanted to know if the cook would not save him a few bones for a light evening meal afterwards.

The following resolutions were presented at the last meeting of No. 156 and unanimously adopted:

Now that a number of councils and other traveling men's organizations have gone upon record against the tipping habit, your Committee on Resolutions suggests that we use our influence with our brother travelers to abstain from the pernicious habit of tipping, thereby forcing the hotel keepers and railroad companies to pay their help sufficient salaries, so that we can obtain the service we are entitled to without giving tips, and we do herewith submit the following:

Resolved—That our Grand Legislative Committee be urged to draft or cause to be drafted a suitable and legal bill to be known as the anti-tip bill, prohibiting all kinds of tipping. The same to be presented to our next Legislature for its adoption and passage.

Your Committee on Resolutions, considering the health and safety of the commercial travelers and the traveling public in general, and knowing that a large number of hotels and boarding houses are not complying with the law as regards the abolishment of the roller towel, providing suitable fire escapes, and also maintaining proper and lawful toilet apartments; be it therefore

Resolved—That for the protection of the health and life of the commercial traveler and the traveling public in general that our Grand Legislative Committee be urged to draft or cause to be drafted a bill known as hotel inspector's bill, providing for sufficient funds to employ a competent traveling hotel inspector, the same to be presented to our next Legislature for its adoption and passage.

These resolutions were signed by Frank H. Clay, Chas. W. Siple, and Wm. L. Thompson, and approved by C. C. De France, Senior Counselor, and R. S. Hopkins, Secretary-Treasurer.
R. S. Hopkins, Sec'y.

Birthday Present in Unexpected Place.

Greeley, Colo., Feb. 19—Mrs. Margaret Martin, whose husband is a traveling man, was peevish when he returned home without bringing her a birthday present, and with ill grace cut a sandwich for him and at his request another for herself. Called away for a moment, she upon return bit into the sandwich, found the filling tough, and examination revealed a \$50 bill, which Martin had placed there while his wife was out of the room.

As soon as Christmas is good and gone, commence figuring for the next one—and you will get out of it much more satisfactorily and cheaply.

Rudeness may cover a good heart, but it is very likely to get into it.

MUTUAL INSURANCE.

Practical Talk on Co-operative Fire Protection.*

The problem of insurance is indeed a great one and one calculated to tax the best thought and talent of the country, and calls for a high quality of statesmanship on the part of its executives.

Fire insurance is nothing more or less than a contract between two parties, the insurer or the company and the insured, whereby the insurer, in consideration of a sum of money called a premium, agrees to indemnify the insured in case of a loss by fire, a certain amount, based upon conditions specified in the contract, which contract is called an insurance policy. This contract is based on the assumption of perfect good faith between the parties, hence any concealment of facts or misrepresentation renders the policy null and void, even although it be through a mistake, change in ownership, removal of stocks or merchandise to another building, without notifying the company, and getting the policy changed to meet the new conditions invalidates the policy.

Insurance was unknown among the ancients. The exigencies of modern commerce brought the system into existence. But few owners of property are wealthy enough to bear heavy losses by fire alone. Thus originated insurance companies. Formerly, but to a limited extent in modern times, the business was carried on by private underwriters, as in the case of the Lloyds, a society of private capitalists, who met at their rooms in London, and subscribed to such portions of risks there offered as they felt inclined. But the superior advantage of companies organized under suitable laws are now in chief control. Aside from the underwriters, there are two kinds of insurance companies. The stock or so-called old line companies, and the mutuals. The profits of the former go to enrich the individuals interested, while in the latter case the insured, who is also the insurer, shares in the profits by way of dividends. The mutuals are the oldest form of insurance companies. The system was brought to this country by Ben. Franklin, and held undisputed sway for a time, but capitalists, seeing an opportunity for personal gain, entered the field and organized stock companies. In the West, especially, where the mutuals are not as strong as in the East, the stock companies have ever tried to belittle the standing of mutual companies.

It is unnecessary in this day and age to speak of the absolute necessity of merchants carrying insurance if they would maintain their credit and establish a reputation for business ability. You have all been requested to furnish statements to Dun and to Bradstreet, and one of the important questions asked is the amount of insurance you carry.

The premium you pay for insurance is a tax upon your business. In

*Paper read at annual convention Michigan Retail Hardware Association by A. T. Stebbins, of Rochester, Minn.

these days of conservative agitation it is very proper that we ask ourselves, How can we help conserve our resources and lighten this burden of taxation? One way to accomplish this result is to have fewer fires. Let us for a moment examine a few figures taken from authenticated sources regarding the enormous waste of property by fire:

The annual loss in this country is estimated to be between two hundred and four hundred millions of dollars. This is more than the American production of gold, silver, copper and petroleum. It is about one-half the cost of all new buildings erected yearly.

The annual per capita waste in this country is 2.51, while in Europe it is but .33.

This condition may be accounted for in three ways:

1. The buildings of Europe are better constructed than in this country. They have better laws and a far more rigid inspection.
2. More carelessness.
3. Less responsibility.

These are practically the reasons why the cost of insurance in this country is seven times that of Europe.

The people of this country use ten times as many matches per capita as the rest of the civilized world, and every match is a possible fire. Nearly 10,000 matches are scratched every second of the day. Of the 3,875 known causes of fire in Chicago, 1,089 were due to the careless use of matches. In the report of the Fire Marshal of Nebraska he shows that of 834 known causes of fire in that State, 106 were due to matches, of which fifty-five were caused by children playing with matches. Defective flues are responsible for 13 per cent. of all fires. It is stated by good authority that the fire losses in the United States in 1910 would in four years wipe out the entire interest bearing debt of the country. They exceed the total cost of the army and navy. If all the buildings burned in 1910 were placed close together on both sides of a street, they would make an avenue of desolation reaching from Chicago to New York City. At each 1,000 feet would be a building from which a severely injured person had been rescued. At every 4,000 feet would be the ruins of a house where fire had taken a life. The Fire Marshal's office in Minnesota discloses the fact that seventy of the fires reported during ten months are the result of carelessness and 40 per cent. are preventable.

How can we as merchants assist in fire prevention? Here are some of the ways: By not allowing the careless use of matches around our premises. By not allowing gasoline or kerosene to be handled by artificial light. By seeing to it that no oily rags, waste or rubbish of any kind is allowed to accumulate, either inside or outside our stores or dwellings. By calling the attention of our neighbors and city authorities to fire traps that we know exist. By being careful with lighted cigars and pipes. By not allowing any cotton or inflama-

ble material to be used with candles in window decorations. By encouraging the sane Fourth of July idea.

Let us for a moment consider insurance policies and their relation to settlement in case of fires. As I said before, every good business man carries insurance, but how many ever read their policies? As a rule, it is taken for granted that we have done our duty when we have bought insurance. When the policy is handed to us, we put it in the safe, there to remain until the time comes to renew or a fire occurs. Did it ever occur to you that every word and sentence in that policy is a part of the contract and should be read? You should see to it that the policy fits the risk, that there are no jokers contained therein that would force you to accept an unfair settlement in case of a fire. You should see to it that riders are correct, and have them read alike in all policies covering the same risk. This is very essential. Have a good lawyer draw you up a form and have a quantity printed to use with each and every policy. Disputes more often arise in settlements by allowing different descriptions and conditions in policies covering the same risk.

Having seen to it that your policy is correct, what is your duty, should you be summoned to your store to find the flames licking up your earthly possessions? A few suggestions as to your conduct after the fire, although often told, yet are well worth repeating:

The time was when it was considered the proper thing to do, after notifying the companies of the fire, to lock up the building, keep away from the salvage until the arrival of the adjusters. Not so in these modern days. You should at once proceed to protect such of your goods as may have been saved from further loss by theft or other damage. Put the goods in the best possible condition by wiping them dry, if wet, and further protect them by an application of oil to all bright metal articles. Separate the damaged goods from the undamaged, take an inventory of both, as near as possible, at cost price. You have thus acquired a knowledge of the amount of goods saved and the extent of the damage and performed a service which every adjuster appreciates, and it also lessens his time and labor in the adjustment of the loss. Your next attention, after your safe has cooled off, is turned to your books and records. As all well regulated hardware merchants take inventory regularly (and it is taken for granted that you are all in this class, or you would not be here), your last inventory of stock is at hand, together with a well kept set of books, showing goods both bought and sold since. These form the basis of a just and speedy settlement. Without this data, or where the books and records are destroyed, adjusters are forced to employ various methods in settlements of loss, and they are liable to be more or less arbitrary in doing so.

Fire Marshal.

I would call the attention of our

members to the desirability of having a law in every state, providing for a fire marshal. Only seventeen states have such a law. I hope Michigan has such a law. Minnesota passed such a bill last winter. While it has only been in operation ten months, the State has in its possession the facts concerning every fire that has occurred during that time. The Fire Marshal has power to swear witnesses, to destroy dilapidated buildings that are a menace to adjoining property, and in many ways to very materially assist in fire prevention. Through their instrumentality, they are now conducting an investigation, which, has already resulted in convicting one or more men of incendiarism and the end is not yet. This trial has been the means of reducing the fire losses in Northern Minnesota, where this trial was held, 50 per cent. over the same time a year ago. The investigation of every fire and the bringing to justice those who have caused them must, of necessity, have a large influence in fire prevention.

Co-operative Insurance.

This is my text. I like the word co-operative. It seems more nearly to express the meaning and intent of our hardware mutuals, in that it implies a spirit of fraternity. But as all our companies are incorporated as mutuals, we are compelled to use that word. I am a firm believer in mutual companies. It is an interesting study. Any one who has looked up their history will bear testimony to that fact and be amazed at the large number doing business in nearly every county and state in this Union. They are becoming more popular every day, especially so with those organized to do business in a special line, like the farmers, the creameries, the lumbermen, the hardware dealers and other like companies. Mutual insurance is based upon the principle that the contributor whose premiums make possible the corporation is entitled to the savings that may be effected. The average assets of six hardware mutuals for each 1,000 of insurance in force is \$18.06, against \$13.68 for the same number of the leading stock companies. The average dividend of these same six companies was 43 per cent. of the premiums. All of this money goes back in your pockets and mine, if we are stockholders. I presume you all have read the address of F. S. Macomber, of Chicago, delivered at the Oklahoma convention. He advised dealers who contemplated taking out insurance to investigate the records of the companies interested in the San Francisco fire. He says several developed a yellow streak, but the hardware companies were the first to settle and paid in full. Mr. Macomber spoke in the highest terms of the hardware mutuals.

Fellow hardware men, what is it that draws so many bright, intelligent business men to these meetings? It is the convention spirit. The desire to meet our fellow dealer and discuss the problems which confront us, and they are many. Good results have followed our labors, although many

of us can scarcely realize what has been done, and what conditions would be to-day, had it not been for these associations. I have but one subject, that of insurance. My old friend, Corey, who has forgotten more than I ever knew about hardware associations, will tell you of a lot of valuable work done. I have tried to tell you something of the work done in insurance lines, which is the result of our association work, without which we would not to-day enjoy the money saving privilege which they confer.

Now a word in closing: To my good friends in Michigan, I want to thank you for the privilege of being with you at this meeting. I am not a total stranger among you, having visited you before. I am always glad to meet the boys of Michigan. They are a live, active bunch and I congratulate you on the advancement you have made and the success to which you have attained. I know much is due to your faithful, hard working Secretary, but, without your assistance, he could do little. I have endeavored to treat in this paper some of the subjects that to me seemed important, leaving the rest to some one in the future that is better qualified. If what I have said throws any light upon the subject of mutual insurance or has proven helpful in any way, I shall feel that my feeble efforts have not been in vain.

Origin of the Diamond.

Dr. O. H. Derby, an English scientist, puts forth a new theory as to the origin of the diamond. As is well known diamonds occur, at least in South Africa, in pipes of volcanic origin which are filled with a peculiar ultra-basis rock called "Kimberlite." This rock is invariably much fragmented and altered and contains numerous foreign inclusions (xenoliths), both of igneous and other origin. The weight of evidence is in favor of the diamonds being assigned to the eruptive rock proper, and not to the xenoliths included in it. Dr. Derby believes that a positive and perhaps genetic relation exists between the diamond and the fragmental condition of its matrix, basing his opinion on the experiments of Gardner Williams, who crushed twenty tons of the eclogite boulders or segregations from the Kimberley mine without finding a single diamond. Dr. Derby presents a new hypothesis of the origin of the diamond on the assumption of the deep seated origin of the alteration of the diamond matrix. He believes that the Kimberley pipes were saturated with hot (possibly superheated) gases and liquids and constituted huge crucibles in which carbon would be present at least in the form of carbon dioxide and probably in other gaseous forms. Thus the material and some of the physical conditions for unusual carbon segregation would be present and it is possible that, under these conditions, diamonds would be formed.

To be self-conceited over one accomplishment is like a boy trying to walk on half a pair of stilts.

BANKRUPTCY MATTERS.

Proceedings in Western District of Michigan.

Feb. 14—In the matter of Dudley E. Staples, bankrupt, who formerly ran a creamery at Montague, the final meeting of creditors was held. The final report and account of Theodore Meyer, trustee, was considered and approved. Application of certain creditors for further examination of the bankrupt was considered, and decision reserved, and the final meeting of creditors adjourned to March 7th, 1912, at the office of the referee.

In the matter of Elk Cement & Lime Co., bankrupt, of Elk Rapids, the bankrupt's schedules were filed. A petition was also filed by the attorney for the petitioning creditors that the first meeting be held at Grand Rapids, and an order was made by the referee calling the first meeting of creditors to be held at his office on March 1, for the purpose of proving claims, electing a trustee, examining the officers of the bankrupt company, etc. The schedules filed by the bankrupt show creditors holding security, consisting of materials, man lien and company bonds, to the amount of \$69,936.50. (Value of such security \$31,436.50.)

Bondholder's, (bonds as security) \$250,000.00. (Value of such security \$70,400.00.) The following unsecured creditors are listed:

Alert Pipe & Supply Co., Bay City	202.79
Edgar Allen American Manganese Steel Co., Chicago	144.88
Anchor Packing Co., Philadelphia	55.81
J. Andrae & Sons Co., Milwaukee	51.00
Arkell & Smiths, Canajoharie, N. Y.	187.52
Barclay, Ayers & Bertsch, Grand Rapids	181.53
C. O. Bartlett & Sons Co., Cleveland	92.30
Buhl Sons Co., Detroit	91.99
W. H. Caldwell & Sons Co., Chi.	154.90
W. B. Carpenter & Co., Cincinnati	4.08
Castolin Co., St. Louis, Mo.	30.00
Chain Belt Co., Milwaukee	60.48
H. Channon Company, Chicago	68.96
Dodge Manufacturing Co., Mishawaka, Ind.	126.84
Duperhorst & Westate, Ellsworth	23.97
Garnet Company, Allentown, Pa.	93.72
G. R. Builders Supply Co., G. R.	112.50
G. R. Paper Co., Grand Rapids	30.00
Hawkeye Compound Co., Chicago	136.96
John H. Higman Co., N. Y. City	493.53
Hill Clutch Co., Cleveland	332.85
Jackson & Tindle, Buffalo	935.58
Jennison Hardware Co., Bay City	252.04
Kenneth Anderson Mfg. Co., Detroit	85.16
S. W. Lamson, Chicago (Rent)	900.00
Link Belt Company, Chicago	209.45
Manhattan Rubber Mfg. Co., Chicago	424.47
W. F. Mosser & Son, Allentown, Pa.	116.10
Mossmann Yarnelle & Co., Fort Wayne	59.34
Muzzy Lyon & Co., Detroit	40.32
McCune & Company, Petoskey	46.55
National Supply Co., Toledo	69.25
Northern Hardware Co., Petoskey	55.63
Palmer Bee Company, Detroit	149.32
Petoskey Crushed Stone Co., Petoskey	1,107.97
C. C. Potter, Bellaire	412.56
Reliance Guage Column Co., Cleveland	28.20
J. E. Rhodes & Sons, Chicago	108.65
Ruggles Cole Engineering Co., New York City	55.50
F. L. Smith & Co., N. Y. City	598.52
Standard Oil Company, G. R.	655.23
W. S. Tyler & Co., Cleveland	27.21
Viscosity Oil Co., Chicago	260.00
F. R. Williams, Elk Rapids	223.87
Youghiogheny Gas Coal Co., Detroit	3,690.99
Rotary Cement Kiln Maintenance Co., Wyandotte	120.00
Allis Chalmers Co., Milwaukee	13.58
Bach-Kieweg Co., Kawaunee	54.95
James Boer, Grand Rapids	80.00
B. Burmeister, Onokama	48.23
Chaterton & Son, Mt. Pleasant	56.53
Empire Lumber Co., Empire	38.00
Enterprise Concrete Co., Barron, Wis.	34.68
G. R. Street Ry. Co., Grand Rapids, Wis.	8.61
Jackson & Tindle, Pellston	34.20
Loomis & Turner, Rudyard	39.17
Milwaukee Concrete & Supply Co., Milwaukee, Wis.	80.00
Jos. & Wm. T. McLachlan, Sault Ste. Marie	11.86
Norman County Artificial Stone Works, Perley, Minn.	32.27
W. H. Ransom, Clairon	6.55
Consolidated Fuel & Lbr. Co., Ishpeming	2.98
J. Rezab, Dodge, Wis.	41.22
Rosholt Solverson Co., Oconomowoc, Wis.	139.70
Mrs. Allen Spittstone, Wallin	6.00
R. L. Polk & Co., Detroit	40.00
Farmers Mutual Insurance Co., Petoskey	44.52
Citizens Mutual Insurance Co., Harbor Springs	26.51
E. G. Ely, Receiver, Elk Rapids	13.30
W. G. Crawford, Elk Rapids	.75
L. N. Spring, Elk Rapids	.75
Antrim Hardware Co., Elk Rapids	1.10
Elk Rapids Water Supply Co., Elk Rapids	1.25
	\$14,142.05

Notes given to cover interest on bonds: C. A. Whyland, Chicago\$11,961.75

Harry Hirschberg, Elk Rapids	1,491.56
M. B. Land, Elk Rapids	3,058.88
Thomas A. Wilson, Jackson	3,916.28
Susie E. Whyland, Chicago	1,223.64
S. L. Robinson, Petoskey	373.50
F. R. Williams, Elk Rapids	251.64
E. R. Sly, Bay Shore	180.00
	\$22,457.25

Notes given to cover purchases: Chicago Detroit Bag Co., Detroit \$1,362.75
Jennison Hardware Co., Bay City 1,144.38
Chicago Belting Co., Chicago .. 265.77
George & Sherrard Paper Co., Wellsburg W. Va. 3,167.85
Laclede Christy Clay Products Co., St. Louis, Mo. 1,239.75
\$7,180.50

Notes given for cash:	
E. R. Sly, Bay Shore	\$ 1,500.00
M. B. Lang, Elk Rapids	5,000.00
S. W. Lamson and C. A. Whyland, Chicago	6,000.00
C. A. Whyland, Chicago	1,500.00
C. W. Doe, Big Rapids	2,000.00
National City Bank, Chicago	15,000.00
First State Bank, Petoskey	11,000.00
	\$42,000.00

Total indebtedness: Secured claims\$310,936.50
Unsecured claims85,779.80
\$396,716.10

The schedules show the following assets:

Real Estate	\$94,400.00
All of this real estate excepting lands of the value of \$400, is covered by mortgages, one mortgage having been given to secure a bond issue of \$250, which bonds are either sold or used as collateral by the company to its loan. This mortgage covers lands of the estimated value of \$90,000. The other mortgage is called the Lamson mortgage and was given to S. W. Lamson, of Chicago, for \$40,000 to secure him for money loaned and to be advanced and loaned in the future up to \$40,000. This mortgage covers lands of the estimated value of \$4,000.	
Cash on hand	\$ 62.60
Bills and promissory notes, etc.	1,000.00
Personal property	4,000.00
Debts due on open account	2,952.72
Deposits of money in bank	4,241.98
	\$106,657.30

Feb. 15—In the matter of Clark O. Bigler, bankrupt, of Rothbury, an order was made authorizing and confirming the sale of certain real estate by the trustee, for the sum of \$50, subject to the dower interest of the bankrupt's wife.

Feb. 16—In the matter of Albert J. Schepers, bankrupt, formerly merchant at Vogel Center, the trustee, W. A. Wyman, of McBain, having heretofore filed his report of sale of the assets excepting exemptions, for the sum of \$1,196.35, such sale was ordered confirmed.

Feb. 17—In the matter of Earl H. Bekkering, bankrupt, of Grand Rapids, an order was made by the referee calling the first meeting of the creditors to be held at his office on March 4, for the purpose of proving claims, electing a trustee, examining the bankrupt, etc.

On petition filed by certain of his creditors, Judge Sessions made an order adjudging James W. Burns, a merchant at Hubbardston, a bankrupt, and the matter was referred to Referee Wicks. An order was made by the referee directing the bankrupt to file schedules of his assets and liabilities on or before February 29.

In the matter of Handy Things Co.,

bankrupt, of Ludington, an order was made directing the trustee to make distribution of the fund on hand. The order calls for the payment of administration expenses and directs that the balance then remaining be turned over to the Stearns Salt & Lumber Co., to apply upon its secured claim; no dividend being declared for unsecured creditors.

On petition filed by certain of their creditors, W. J. Pike & Son, general merchants at Newaygo, were adjudged bankrupt by Judge Sessions and the matter referred to Referee Wicks. An order was made by the referee directing the bankrupts to file schedules of their assets and liabilities on or before February 29.

Feb. 19—In the matter of Arthur E. Remington, bankrupt, of Grand Rapids, the first meeting of creditors was held. No creditors were present or represented. It appearing from the bankrupt's schedules and his examination at this meeting that there are no assets above exemptions, an order was made that no trustee be appointed. Unless further proceedings are requested by the creditors the estate will probably be closed at the expiration of twenty days.

In the matter of Joseph Grauten, bankrupt, of Grand Rapids, an order was made by the referee closing the estate. There were no assets in this matter, excepting exemptions and no dividends paid to creditors. A certificate recommending the bankrupt's discharge was granted, no cause to the contrary being shown by creditors.

On a voluntary petition George W. Lincoln, of Grand Rapids, a Pere Marquette Railway employee, was adjudged bankrupt by Judge Sessions and the matter referred to Referee Wicks. The bankrupt's schedules show no assets above exemptions, and the referee has delayed calling the first meeting of creditors until money for expenses is advanced by the bankrupt. The following creditors are listed:

Myrtle Peck, Grand R'ds (Labor)	\$ 18.00
H. H. Jordan, Gr'd R'ds (Endorser)	100.00
Dr. Louis Barth, Grand Rapids	81.00
Dr. Louis H. Chamberlain, Grand Rapids	60.00
St. Marys Hospital, Grand Rapids	15.35
Dr. J. A. DeVore, Grand Rapids	1.50
Edmund J. and Mrs. Carbery, Grand Rapids	75.00
U. B. A. Hospital, Grand Rapids	30.00
	\$380.85

Feb. 20—In the matter of Osborn Home Furnishing Co., bankrupt, of Grand Rapids, the trustee, David A. Warner, filed a report showing sale of the assets excepting exemptions, for the total sum of \$678, and no cause to the contrary being shown by creditors, an order was made authorizing and confirming such sale.

In the matter of E. Clifford Bramble, bankrupt, formerly merchant at Muskegon Heights, the trustee, John Snitseler filed his final report and account, and an order was made by the referee calling a final meeting of creditors for the purpose of declaring a final dividend and closing the estate at his office on March 11. The final report of the trustee shows total receipts to be \$2,698.35, total disbursements for preferred tax claim, first dividend of 15 per cent. and administration expenses and bankrupt's exemptions paid in cash, \$965.52, and a balance on hand for distribution of \$1,784.08.

The proverbial "soft answer" may "turn away wrath"—and at the same time provoke imposition.

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.



Movements of Merchants.

Burr Oak—L. E. Millman will open a meat market here March 1.

Lake City—A. B. McIntyre, of Jennings, is preparing to open a bakery here.

Caro—Samuel Finkbinder succeeds Mrs. Almeda Northrop in the tea and coffee business.

Laingsburg—E. B. Wilcox & Son succeed George Byam in the bakery and restaurant business.

Belding—The Peoples' Savings Bank has increased its capital stock from \$35,000 to \$40,000.

Detroit—The capital stock of the Union Trust Co. has been increased from \$500,000 to \$1,000,000.

Detroit—The Weisgerber-Lowther Paint Co. has increased its capitalization from \$5,000 to \$10,000.

Cadillac—P. W. Nichols, who conducts a bakery here, has filed a voluntary petition in bankruptcy.

Mesick—The Willey & Joseph general stock has been purchased by Robert and Gail Hamilton, of Yuma.

Rusk—Herman J. Steigenga has sold his stock of general merchandise to Henry Coligny, and will retire from business.

Holland—The Lokker-Rutgers Co., dealer in clothing, shoes, etc., has increased its capital stock from \$20,000 to \$50,000.

Elsie—Milo R. Van Deusen has sold his stock of general merchandise to Daniel Hickey, formerly engaged in trade at Middleton.

Hastings—F. E. Jordan has leased a store building on Jefferson street, which he will occupy with a stock of tea and coffee March 1.

Escanaba—The Durham Mills Co., of Chicago, will open a store here under the management of their Secretary, J. G. Gregomie.

Bay City—James Smith has purchased the E. Blanchard grocery stock, which was recently damaged by fire, and will close it out.

Saranac—W. G. Clark & Son, grocers, have dissolved partnership, Arthur B. Clark purchasing the interest of his father, W. G. Clark.

Ludington—Fred Newberg and Paul Allard have formed a copartnership and will engage in the shoe and men's furnishing business April 1.

Charlotte—Mrs. Iren Trask, who has conducted a millinery store here for the past sixteen years, is succeeded in the business by Mrs. L. H. Wood & Co.

Vogel Center—J. A. Hoekwater and Jake Herweyer have formed a copartnership and purchased the A. J. Schepers bankrupt stock at 50 cents on the dollar.

Grand Haven—Ignatz Seifert, who has conducted a meat market here for many years, has leased it to Mink & Co., who will continue the business at the same location.

Grawn—Dr. C. A. Clark has purchased the interest of Milan Stafford in the drug stock of C. A. Clark & Co. and will continue the business under his own name.

Detroit—The Ideal Electric Heater Co. has engaged in business with an authorized capital stock of \$5,000, of which \$2,500 has been subscribed and \$1,500 paid in in cash.

Marlette—The Thumb Lumber Co. has been incorporated with an authorized capital stock of \$10,000, of which \$9,000 has been subscribed and \$6,000 paid in in cash.

St. Clair—Harry Kalts and Chas. Jerome have formed a copartnership and purchased the H. A. Smith grocery stock and will continue the business at the same location.

Montgomery—Lester Mingus and R. B. Harper have formed a copartnership under the style of Mingus & Harper and purchased the Edson Bengé meat and grocery stock.

Carson City—Louis Gittleman, formerly of Lakeview, has leased a store building which he will occupy with a stock of clothing, men's furnishings and shoes March 15.

Middleton—J. B. Resseguie has purchased the interest of Daniel Hickey in the general merchandise stock of J. B. Resseguie & Co. and will continue the business under his own name.

Portland—Warren E. Ludwig died at his home Feb. 15, aged 56 years. Mr. Ludwig engaged in the general mercantile business here twelve years ago under the style of W. E. Ludwig & Co.

St. Johns—Miss Rena Cushman, recently engaged in the millinery business at Lansing, has purchased the millinery stock of the George H. Chapman department store and taken possession.

Kalamazoo—A. W. Howell, meat dealer at 720 North Burdick street, has taken over the A. B. Fargo meat market, at 210 West Main street, and will continue it in connection with his other business.

Owosso—Arthur Ward, of the late firm of Pearce & Ward, has formed the Arthur Ward Co. to conduct a hardware and furniture business in the two stores of the Knights of Pythias Temple.

Pinconning—Goldworthy & Moreland, hardware dealers, have dissolved partnership and a new corporation under the style of the Goldworthy & Moreland Co. will be organized, with

a capital stock of \$10,000. Richard Moreland is President and Walter M. Goldworthy Treasurer and Manager.

Ross—Brummel & Ten Haar have sold their stock of general merchandise to Herman Felgenhof, of Drenthe, and Henry Telgenhof, of Zeeland, who have formed a copartnership and will take possession March 1.

Lake Odessa—John Snitzler, receiver for the Arthur Tolles stock of general merchandise, has sold it to W. D. Reynolds, recently of Nunica, who will take immediate possession. Mr. Reynolds will add a line of shoes to the stock.

Marshall—B. W. Pinch has sold his stock of general merchandise to the Interstate Stores Co., of Cleveland, Ohio, which will take possession April 1. The company owns a chain of stores throughout the State. Mr. Pinch will retain an interest in the corporation.

Detroit—Hunter Bros., dealers in rugs, carpets, etc., have merged their business into a stock company under the same style, with an authorized capital stock of \$40,000 common and \$10,000 preferred, of which \$25,000 has been subscribed and \$22,000 paid in in property.

Detroit—The Melchers Lumber Co. has merged its business into a stock company under the same style with an authorized capital stock of \$10,000, of which \$5,000 has been subscribed and \$1,000 paid in in cash.

Detroit—The Adix Co. has engaged in business to sell boilers, radiators and steam fitters' supplies at wholesale, with an authorized capital stock of \$5,000, of which \$3,000 has been subscribed, \$1,900 being paid in in cash and \$1,100 in property.

Saginaw—John Rufus Morley, 83 years old, died Feb. 14 at the family home, following an illness of pneumonia. Mr. Morley was one of the Morley brothers who helped make Saginaw what it is to-day. He was born in Weedsport, N. Y., and had resided in Saginaw many years. Besides his widow he is survived by three sons, George R., President of the First National Bank; Albert H., Vice-President of the same institution, and John M., of the Mershon-Morley Co., and two daughters, Mrs. Stanford T. Crapo, of Detroit, and Mrs. Frank Sellers, of Chicago.

Manufacturing Matters.

Three Rivers—The Kirch Manufacturing Co. has increased its capital stock from \$20,000 to \$40,000.

Detroit—The capital stock of the C. H. Little Co., dealer in builders' and pavers' supplies, has increased its capital stock from \$500,000 to \$1,000,000.

Mesick—Foreclosure proceedings on a \$9,000 mortgage on the L. J. Tripp broom handle factory has been instituted by the People's Savings Bank of Cadillac.

Pigeon—The Pigeon Ice Cream & Supply Co. has engaged in business with an authorized capital stock of \$8,000, of which \$4,410 has been subscribed, \$2,200 being paid in in cash and \$2,210 in property.

Detroit—The Halpin Creameries has engaged in business with an au-

thorized capital stock of \$40,000, of which \$24,000 has been subscribed and paid in in property.

Saginaw—The Graff Seamless Shoe Co. has been incorporated with an authorized capital stock of \$25,000, of which \$12,500 has been subscribed and \$2,500 paid in in cash.

Detroit—The McHie-Scotten Tobacco Co. has engaged in business with an authorized capital stock of \$300,000, of which \$150,000 has been subscribed, \$42,000 paid in in cash and \$58,000 in property.

Pontiac—The C. V. Taylor Co. has engaged in the manufacture and sale of automobile tops and wind shields, with an authorized capital stock of \$25,000, all of which has been subscribed and paid in in cash.

Detroit—The Carpenter Chemical Co. has merged its business into a stock company under the same style, with an authorized capital stock of \$350,000, which has been subscribed and \$35,000 paid in in cash.

Lansing—The A. H. Horton Co. has engaged in business to manufacture, buy, sell and assemble electrical devices and electrical fixtures, with an authorized capital stock of \$25,000, which has been subscribed and \$24,970 paid in in property.

Vermontville—The Vermontville Creamery has been purchased by H. Gordon & Son, of Detroit, for the purpose of making butter for the Hebrew trade. They also operate a creamery in Fostoria, Ohio, as well as a retail butter store in Detroit.

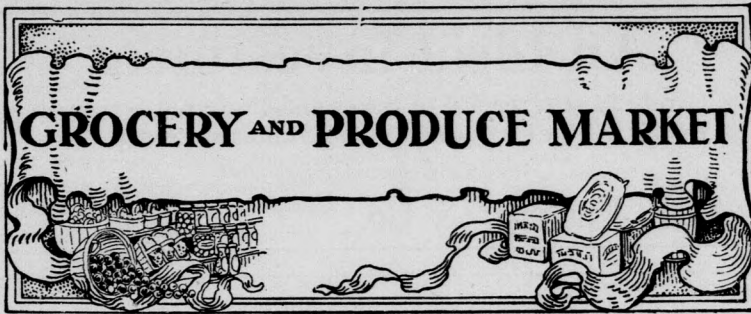
Calderwood—The Mercer-De Laitre Lumber Co. has merged its business into a stock company under the style of the De Laitre & Anderson Company, with an authorized capital stock of \$100,000, all of which has been subscribed and paid in in property.

Romeo—A stock company has been formed to take over the roller mill property here. The company will be known as the Romeo Milling & Elevator Co. It proposes to make extensive alterations to the mill and do a general elevator and produce business.

Michigan Potato Market About Steady.

Toledo, Feb. 20—As predicted last week, the potato market declined several cents. A sharp decline was averted by the fact that Michigan railroads were unable to supply many cars for the shippers. Small dealers and some large dealers quoted considerable lower prices, enabling the trade to buy considerably less in some instances. Farmers moved stock very freely filling up a good many of the empty warehouses.

Receipts of foreigners in the East were very heavy the past week and advices are that they will still arrive heavy this week and next week. These foreigners are supplying the bulk of the trade in all states bordering on the Atlantic Ocean as far west as Pittsburgh. Tennessee and Alabama are receiving a portion, and some few have gone as far west as Kansas City. On the whole, I would consider the market about steady at declining price of last week. George Wager.



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—Creamery has declined 6@7c during the past week. The present supply of butter is ample, and the quality is good. The consumptive demand, however, is only fair. Local dealers hold creamery at 26@27c for tubs and 29@29½c for choice dairy rolls and 18c for packing stock.

Cabbage—3c per lb.

Celery—25c per small bunch and 40c per large; California, \$1.10 per doz.

Cranberries—Late Howes, \$9.50 per bbl.

Cucumbers—\$1 per doz. for hot house.

Eggs—The price has dropped fully 7c per dozen during the past week and nothing but a cold wave will cause a higher range. Local dealers pay 24@25c for all offerings of fresh.

Grape Fruit—Florida, \$6 per box of 54s or 64s.

Grapes — Imported Malaga, \$4.50@5.50 per bbl., according to weight.

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

Lemons—California, \$6 for choice and \$6.50 for fancy.

Lettuce—Hot house, 15c per lb.; head, \$2.50 per bu.

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

Onions—\$2 per bu. for home grown; \$2 per crate for Spanish.

Oranges—Floridas, \$3.50 per box for all sizes. Navels, \$3.25@3.50.

Potatoes—\$1.10 per bu.

Poultry—Local dealers pay 11c for fowls; 7c for old roosters; 10c for geese; 13c for ducks; 15@17c for turkeys. These prices are for live weight. Dressed are 2c higher.

Radishes—35c per dozen for hot house.

Squash—1c per lb. for Hubbard.

Sweet Potatoes—\$6.25 for Jerseys.

Tomatoes—\$2 per crate of 4 baskets from Texas.

Turnips—50c per bu.

Veal — 5@10c, according to the quality.

The Grocery Market.

Sugar — Another advance of 10 points has taken place, putting granulated to 5.80, New York basis. Raws now show an advance of 50 points from the lowest point, largely owing to the bad season in Cuba. Not only are they gathering less of a crop

down there, but the percentage of sugar to the ton of cane is smaller. The demand for refined has been good during the past four or five weeks from both the retailer and consumer. The advance in prices is about a month earlier than usual. The meeting of the International Sugar Conference in Brussels has not accomplished much as yet. Germany has refused to agree to Russia's increasing her exports beyond 150,000 tons.

Tea—The market continues quiet. Japan lines of high grade are getting scarce and in demand, as low grades are not being sought to much extent. The retirement of the old Tea Board, which was composed of importers, and the appointment of the new Board, composed of jobbers and a representative of the Government, has stirred things up considerably and a great deal of opposition seems to have developed in the East, which feels that it has been slighted in that it has not received sufficient representation. Formosa teas are more in demand and the acreage is increasing. Farmers who formerly grew sugar cane are turning to tea culture as more profitable, owing to the high prices of tea and lower prices of sugar. The growing in Russia is increasing under the direction of expert tea growers, the annual crop now averaging about 200,000 pounds from 1,200 acres of cultivation. They resemble the Ceylon or India teas and are consumed mostly in Poland and Central Asia. Calcutta sales for the season, April to December, show an increase of 2,500,000 pounds over 1910, but the quality is rather inferior. Ceylon teas continue high and the better grades are quickly picked up. The demand for all growths of tea seems to have caught up with the supply and prices will remain high with possibly an advance in new crop 1912 Japans.

Coffee—Prices are holding firm at quotations of a couple of weeks ago. Reports from Brazil state that there is a firmer feeling among holders, but no change in prices as yet. The sales of valorization coffee made in Europe recently have not affected the markets of the United States, which would indicate a strong market.

Canned Fruits — California canned goods show no change and no special activity. The demand for most varieties of canned fruits is said to be larger than usual for February. This, however, is thought to be due to the extremely cold weather during January, making it impossible for green fruits to be shipped any distance and causing many to use canned fruits in place of fresh.

Canned Vegetables—Tomatoes are without change. The pea packers, whose product seems to be more in demand than that of any other staple, have practically withdrawn offerings of futures. They know that their seed is going to cost far more than in former years, but they are extremely doubtful as to what its productive powers will be. Therefore, having sold quite freely for future delivery, they are now for the most part withholding offerings, and those who quote at all are disposed to ask an advance of 5@10c a dozen over the opening prices. It is said that at least three-fourths of Wisconsin's and other Middle West packers have sold futures up to the limit of their prospective output and will take on nothing more in advance of the packing season. State packers are reported to be in about the same shape, but the Southern canners' position does not seem to be clearly defined. None of the larger Baltimore concerns have yet named future prices. Spot stocks of peas are small, and are going steadily into consumption on small orders at full prices. Corn remains at very low prices and is selling well as it is much the cheapest article in the canned vegetable line.

Dried Fruits—Raisins are quiet at ruling prices. Currants are moderately active for the season and unchanged in price. Other dried fruits are quiet and unchanged. Prunes in secondary markets are weak, but on the coast rule about unchanged. The weakness is due to overloaded buyers. The demand is light. Peaches and apricots are unchanged and dull.

Syrups and Molasses—Glucose is without change. Compound syrup is in fair demand at unchanged prices. Sugar syrup is dull and unchanged in price. Molasses is fairly active at ruling quotations.

Rice—The country has been looking around more actively and once distributors are through stock taking more interest is expected from that quarter. The South still holds the whip hand in the situation, as the rough rice is under good control, so much so that a number of mills have closed down for the season. The receipts are moderate and find ready absorption, so that stocks are not materially increased.

Cheese—Stocks are light and the demand good. It looks as if the market would remain firm for some time to come, without perhaps any further radical change in price.

Fish—Cod, hake and haddock are in fair demand at steady to firm prices. Future prices on lobster were made during the week on a basis around 25c above a year ago. Domestic and imported sardines are both quiet and unchanged. Salmon is scarce, high and unchanged. Mackerel is strong, active and shows a tendency to advance.

Provisions—Smoked meats are unchanged. Pure lard and compound are both firm, but without change in price, and with a better demand reported than for some time. Dried beef, canned meats and barrel pork are all unchanged and in reasonable request.

Welcome To Manager Patton!

D. T. Patton, who for the past year has been sales and merchandise manager of the Freeman-Patterson Shoe Co., Minneapolis, has purchased practically all of the capital stock of the Grand Rapids Shoe & Rubber Co. and will take the position of President, Treasurer and Manager of the corporation. Mark W. Short, who has managed the business since last October, will spend two or three months in the West, but may conclude to return to Grand Rapids in the spring and engage in some other line of business here. P. D. Leavenworth will continue with the house in the capacity of assistant manager.

Before going to Minneapolis a year ago Mr. Patton was for twenty years connected with the Bentley & Olmstead Co., Des Moines, Iowa, and his name is familiar to merchants in that State because of the thousands of shoes sold bearing his name as a trademark.

The Sparta Grain Co., which is composed of Grand Rapids and Sparta business men and investors, will shortly begin the erection of a commodious and modern elevator at Sparta. The contract calls for the completion of the work by April 9. The ground plans of the elevator calls for a building 24x40 feet with an upright 20x24 feet and 50 feet high. The company has one of its new 40x50-foot warehouses about enclosed, but will not erect the second until the coming summer. The elevator will be located between these two warehouses and will give the grain growers around Sparta a cash market for their wheat. Machinery will also be installed for the grinding of feed and the power will be furnished by the Grand Rapids-Muskegon Power Co. The organization is a strong one, from a managerial standpoint, on account of its close relationship to the Watson-Higgins Milling Co., of this city.

Arthur Hilsey, formerly Membership Secretary of the Y. M. C. A., has taken a position as traveling representative for the Watson-Higgins Milling Co. He will cover all the available towns south of Grand Rapids and see his trade every thirty days. This addition to the traveling force of the house gives it three representatives—one in the city and two outside.

Pentwater—The Saunders-Chase Co. has engaged in the manufacture of fish nets and fish hank lifting machinery and all appliances and equipments connected therewith, with an authorized capital stock of \$10,000, which has been subscribed, \$1,178.90 being paid in in cash and \$6,821.10 in property.

Joseph P. Visner (Edwin J. Gillies & Co.), who was at the U. B. A. Hospital for twelve weeks, was so much better Monday that he was removed to his home, at the corner of Bates and Dolbee streets.

Greenville — E. Vandercook has opened a bazaar here.



Directors Held Responsible For Excess Loans.

According to a recent ruling of the Comptroller of the Treasury, when banks make excessive loans the directors who sanction such loans must initial the paper that there may be no questions as to who may be responsible. With their initials on the paper a director can not plead that the facts were misrepresented or that he did not know what was going on. Another salutary measure is against the non-resident director who never attends its loan meeting. The department can not absolutely forbid non-resident directors, but it can exercise an influence that amounts to pretty nearly the same thing. The non-resident director is not an evil in this city. James D. Lacey is a member of the Grand Rapids National City Board and he stands alone as the only non-resident director in the local banks. He was formerly a resident of Grand Rapids with large business interests and still has affiliations here, but it has been several years since he made his home in this city. He was elected to the National City Board years ago and remained on the list because everybody knew and liked him and nobody wanted him to entirely lose his connection with the old town. He survived the merger, and this increased the Board to such a size that to have one non-resident made little difference. Joseph H. Martin is a director of the Old National and he is away from the city so much that he can almost be classed as a non-resident. William Alden Smith also comes almost in the non-resident class as he is away most of the time. But, as stated, the non-resident director is not an evil in this city. They are residents of the city, live business men and what is more important still they fully realize their responsibilities.

In other days all the banks had non-resident directors, for the most part up-State lumbermen who had a good deal of business to do with the banks during the year. They were usually elected to the bank directorates to secure their business, and instances can be recalled when it would have been more profitable for the bank to have elected then as a condition that they should go elsewhere with their loans. Michael Engleman, Wm. Steel and R. G. Peters were once directors of the Old Fifth National and the original management was proud to have such names on its stationery. But it was different when they failed, and their failures brought

the bank as near to a smash as a bank can get and still escape.

The bank clearings are making a fine showing this season, as compared with former January and February records. The January clearings were about 20 per cent. ahead of the clearing for January a year ago and the February clearings will do as well. There have been no extraordinary transactions since the year opened to unduly swell the totals, but it has been just a nice daily gain, with every indication that this will continue.

Vice-President Clay H. Hollister, of the Old National, was in a railroad wreck last week, but it never touched him. He was on his way to New York on the Pennsylvania limited when all the coaches but the one in which he was a passenger went into the ditch. The newspapers had a scare head to the effect that he was chopped out of the car with an ax, but the facts were not nearly so thrilling.

One bank in town can change management and nobody know the difference, or care particularly, and this is the Postal Savings. Col. Loomis K. Bishop, after thirteen years' service as postmaster, this week will retire and W. Millard Palmer will take his place. But business at the savings window will go on just as though nothing had happened. If the Postal Bank made loans as well as received money the change would probably attract greater attention. As far as the depositing public is concerned there will be no change as A. A. Weston will still continue at the window.

Comptroller of the Currency Murray is seeking to protect banks from their own stockholders. Experience has shown him that a good many institutions are in the habit of declaring as dividends every dollar the law allows. When a bank starts simply with its capital, and is not at once successful, organization expenses and salaries may for a time eat into its original funds. To meet this situation he proposes to ask new banks to pay in 10 per cent. of their capital in the form of a surplus. Banks already existing will be requested to follow a more generous policy toward themselves than heretofore.

The evil which Comptroller Murray strikes at is more serious than most persons realize. Small banks everywhere feel the pressure from their shareholders for dividends. If the

An Ideal Investment

Carefully selected list of Bonds and Preferred Stocks of Public Utility Companies in large cities netting 5% to 7%.

Descriptive circular on request.

A. E. Kusterer & Co. 733 Michigan Trust Bldg., Grand Rapids
Both Phones: 2435.

You Can Add to Your Income

If all your time is not taken

Selling Life Insurance for

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

ASK US HOW

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

GRAND RAPIDS NATIONAL CITY BANK

Resources \$8,500,000

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

Merchants, Treasurers, Trustees, Administrators and Individuals

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

CORRESPONDENCE PROMPTLY REPLIED TO

Fourth National Bank

Savings Deposits

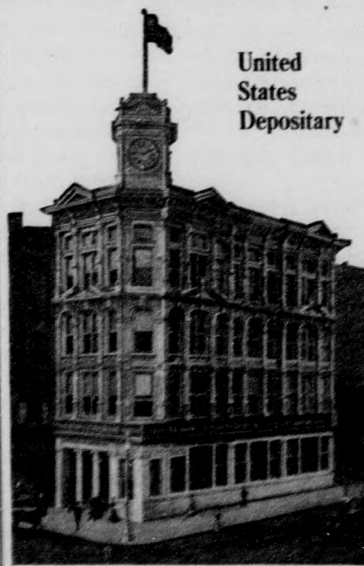
3

Per Cent Interest Paid on Savings Deposits

Compounded Semi-Annually

Capital Stock **\$300,000**

United States Depository



Commercial Deposits

3 1/2

Per Cent Interest Paid on Certificates of Deposit Left One Year

Surplus and Undivided Profits **\$250,000**

man who has organized a bank in a small town does not promptly report earnings, the people who have entrusted their funds to him think he is not "making good." Their unfriendly attitude often prevents the attainment of the very object they desire.

How far will this suggestion be likely to influence the banks? The Comptroller has no power to require any such thing as he recommends. Insatiable stockholders may force a division of profits down to the last dollar. This is the same condition that exists as to many other phases of the banking situation. It emphasizes the necessity for administrative reform.

In the fifty years from 1860 to 1910 the population of the United States trebled, growing from 31,000,000 to 90,000,000 and the wealth of the United States grew about seven and eight fold, advancing from \$16,000,000,000 to estimates which vary from \$107,000,000,000 to \$120,000,000,000, says the Philadelphia Press. F. L. Hoffman furnishes one answer in an article on American life insurance for half a century. The average size of a life insurance policy is under \$2,500. Some of these policies are held by the very rich, but the great majority, as their value shows, are held by men of moderate means. Life insurance is the saving fund of the salaried man and wage earner rather than of the great capitalist.

If the great increase in national wealth has gone to the very rich, then the total of policies and the amount of insurance would not keep up with the increase of wealth. If the increase in wealth has been distributed through the whole mass of the community, then life insurance would grow with the wealth. If, on the other hand, those of moderate means have been able, as the years went on, to save more and more and to have a larger and larger proportion of the mortgage on the invested wealth of the country represented by life insurance, then the amount of life insurance would increase very much faster than the increase in aggregate national wealth.

The amount of life insurance has grown in the past half century just one hundred fold, from \$163,703,455 to \$16,404,261,042. In other words, the share of the wealth of the country owned by those of moderate means would seem to have grown sixteen times as fast as the growth of the general wealth.

How about the wage earner? His savings are in industrial insurance. This began in 1876. Since then the population has exactly doubled and wealth trebled. The amount of industrial insurance, in this period, has grown from \$443,072 to \$3,177,047,784, or 7,376 fold, and the number of policies from 4,816 to 23,034,463, or 4,957 fold.

Quotations on Local Stocks and Bonds.

	Bid.	Asked.
Am. Box Board Co. Com.	26	
Am. Box Board Co. Pfd.	32	
Am. Gas & Elec. Co. Com.	77	80
Am. Gas & Elec. Co. Pfd.	45	47
Am. Light & Trac. Co. Com.	297	300
Am. Light & Trac. Co. Pfd.	197	198
Boone City Lumber Co. Pfd.	156	158
Can. Puget Sound Lbr.	2 1/2	3 1/4
Cities Service Co., Com.	96	92

Cities Service Co., Pfd.	83	84
Comw'th Pr. Ry. & Lt. Com.	64 1/4	65 1/4
Comw'th Pr. Ry. & Lt. Pfd.	89 3/4	90 1/4
Dennis Salt & Lbr. Co.		100
Fourth National Bank	190	193
Furniture City Brewing Co.		75
Globe Knitting Works, Com.	110	125
Globe Knitting Works, Pfd.	100	101
G. R. Brewing Co.		220
G. R. Nat'l City Bank	180	182
G. R. Savings Bank	180	180
Holland-St. Louis Sugar, Com.	11 1/2	12 1/4
Kent State Bank	250	255
Lincoln Gas & Elec. Co.	32	33
Macey Company, Pfd.	98	100
Michigan State Tele. Co., Pfd.	99 1/2	101
Michigan Sugar Co., Com.	94	97
National Grocer Co., Pfd.	87 1/2	89
Pacific Gas & Elec. Co., Com.	59 1/2	60 1/2
Pacific Gas & Elec. Co., Pfd.	91 1/2	93
Peoples Savings Bank	235	
United Light & Railway Com.	72	83
United Lt. & Railway 1st Pfd.	80 3/4	83
United Lt. & Railway 2nd Pfd.	73	75
Bonds.		
Chattanooga Gas Co.	1927	95 97
Denver Gas & Elec. Co.	1949	95 97
Flint Gas Co.	1924	96 97 1/2
G. R. Edison Co.	1916	97 99
G. R. Gas Light Co.	1915	100 1/4 100 1/2
G. R. Railway Co.	1916	100 101
Kalamazoo Gas Co.	1920	95 100
Sag. City Gas Co.	1916	99

February 20, 1912.

Citizens Telephone stock is in good demand and the price has shown a further advance to 97 bid and 98 asked. There is no great amount of the stock offered for sale.

Due probably to the favorable report issued for the year 1911, American Light and Traction common advanced to actual sales at 305 and later re-acted to to-day's quotation of 297@299. The stock is being quite freely purchased at present prices.

The committee's final report on the Sugar situation brought out several enquiries for sugar stock, Michigan selling at 94@95 and some Holland-St. Louis being traded in at 12@12 1/4.

Several large blocks of United Light and Railways second preferred changed hands and quotations have advanced to 73@74, and the continuing demand gives prospects for a further stiffening of the market. The common was 71 bid with almost no trading as present holders seem unwilling to liquidate at prevailing prices.

RECORD BREAKER.

Nine Tons Oleomargarine Sold by One Firm Last Month.

Van Westenbrugge & Erb are wholesale distributors for Western Michigan of the famous "Double C" Oleomargarine, manufactured by the Ohio Butterine Co., Cincinnati, O. Statistics show there has been more butterine of this brand sold in this market than of any other brand during the month of January, the total sales amounting to 17,830 pounds. A remarkable record when it is understood that "Double C" has been on this market only since one year ago last November. Evidence conclusive of the superior quality of this brand over all competitors. At present "Double C" is sold in Grand Rapids, Holland, Zeeland, Muskegon, Greenville, Belding, Kalamazoo, Grand Ledge, Ionia, Lansing, Grandville, Berlin and Hamilton, Mich. If your dealer does not handle it call up Van Westenbrugge & Erb, 8 South Ionia street, Grand Rapids, Mich., Citz. 4044. Bell Main 4997.

Taking No Chances.

A youthful attorney from New England, who hung out his shingle in a North Dakota town, was for a time hard put to make a living there. He was continually exercising his wits to the utmost to see that "nothing got away from him."

One morning, as he sat in his office waiting the coming of a man who had promised to pay a certain fee, there came a summons for him to go to court. Before departing, he placed this notice on his office door: "Out for an hour. Will be back soon. Been gone thirty-five minutes already."

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

3 1/2 %

Paid on Certificates

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

GRAND RAPIDS
FIRE INSURANCE AGENCY

THE McBAIN AGENCY

Grand Rapids, Mich. The Leading Agency

We recommend the purchase of the Preferred Stock of the

Cities Service Company

at prevailing low prices

Kelsey, Brewer & Company

Investment Securities

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

2 1/2 % Every Six Months

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

\$100.00 Bonds—5% a Year

THE MICHIGAN TRUST CO.

WE WILL

BUY---SELL---QUOTE

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

C. H. Corrigan & Company

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

Grand Rapids, Michigan

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

\$1,300,000

Resources

\$8,000,000

LET US SERVE YOU

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OF BUSINESS MEN.

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Entered at the Grand Rapids Postoffice as Second Class Matter.

E. A. STOWE, Editor.

February 21, 1912

"If in my lifetime I have succeeded in putting hope and courage into some other fighting soul, I am more than rewarded. Looking back now, it seems to me as if what I have done, and tried to do, is as nothing to the opportunites that were given me, and all my desire is that I may help put some purpose into those who come after me, to make up for lost time."

FAIR PLAY FOR COTTER.

It is easy to criticize the railroads, and it is also more or less popular to do so. It is possible the railroads need to be prodded occasionally, but even in criticism there is such a thing as being reasonable and fair.

The directors of the Saginaw Board of Trade recently adopted resolutions complaining of the service rendered by the Pere Marquette railroad and calling upon the State authorities to take drastic action against it. The Saginaw Board later repudiated what its official representatives had done and rescinded the resolution, but this came after the original action had been given the widest possible publicity and done all the harm it could. It is not the purpose of this article to call special attention to what Saginaw itself concedes was a mistake, but merely to cite it as an illustration of ill timed, ill considered and unjust criticism, the kind of criticism that harms but does not help, that tears down instead of building up, that takes the heart out of men instead of spurring them on to do better—the kind of criticism, in fact, that should be avoided.

During January and the first half of February the service given by the Pere Marquette was wretched, both freight and passenger, but wretched service was what we received from every other railroad in the country. This was not the fault of the railroads, but was due to the weather conditions. When the weather conditions during this period are recalled instead of finding fault reasonable men were glad that service was not worse than it was.

The Pere Marquette is essentially and peculiarly Michigan's railroad. It gridirons the State as no other railroad does. It crosses Michigan north and south, east and west and diagonally. It touches all the important trade and industrial centers. It gives service to more towns and more people

in Michigan than any two other roads in the State. It is to Michigan's interest that this road prosper, because prosperity is the only channel through which the best service can come. With money in the treasury faster trains, quicker freight deliveries and improved terminal facilities may be looked for; a deficit in the revenues means curtailment at every possible point and unsatisfactory service to the people dependent upon it.

The Pere Marquette as a system is the result of a series of mergers. The old Detroit, Lansing & Northern and the old Chicago & West Michigan were brought together under a single control. Then this combination and the old Flint & Pere Marquette were united. The financiers who engineered these various deals sacrificed everything to make a showing of earnings that the stocks and bonds they issued might appear attractive to the investing public. Instead of putting the earnings into maintenance, equipment and improvements, as should have been done had proper consideration been given the welfare of the property, it was used to swell the net available for dividends, and upon the showing made more securities were issued and marketed. This policy, long continued, brought the system to a receivership and when it passed to the present control it was far advanced in financial and physical decay, without money, equipment, adequate facilities for doing business or efficiency in its operation. Under the present control, with President Cotter in charge and with the cordial co-operation of General Manager Patriarch, it has been the policy to build up the property and make it what it should be. With the change in management and policy came an increase in the business which emphasized the folly of the old control in sacrificing the road's welfare to make a showing of earnings. The facilities for handling the traffic were totally inadequate. There was not enough rolling stock, not enough passing tracks, not enough sidings and the terminals and junction points were subject to constant congestion. With confidence in the future of this Michigan system and with faith in the abilities of President Cotter, those in control last year spent \$2,500,000 in making improvements. Nearly a million of this was spent in Grand Rapids alone in enlarging the Wyoming yards, increasing the capacity of the repair shops and in double tracking. Much money was spent at other strategic points and still more money was paid out for new locomotives and freight cars. The plans call for other large expenditures the coming year. The work undertaken last year was not completed until the season was far advanced. No opportunity has yet been given to show the good results that will come from these expenditures in improved service. The coming season will bring the returns. Michigan's policy should be to wait patiently, and give all the encouragement possible to the management and to be helpful in every way. This is due to the control which

has shown its faith in Michigan. It is due to President Cotter who is doing so much to rehabilitate the Pere Marquette and to bring it up to a standard that will make it a credit to the State. It is due to the people who are dependent upon this system for the service they receive, for it is the only policy that will hasten improvement.

President Cotter stands high among the successful railroad men of the country. He has been in the service all his life. He worked up from the ranks. He was chosen for his present post because of his abilities as an organizer and executive and his efficiency in meeting hard situations. He has worked incessantly and intelligently to improve conditions and to bring order out of chaos and has already made splendid progress, and the coming year, with the improvements that have been made, this progress will become apparent. He needs the help and encouragement of the State, he wants it, he deserves it and he should have it.

On a mileage basis the Pere Marquette is one of the lowest capitalized railroads in the country, but conditions are such that the stocks and bonds carried make a heavy load. In the merger processes many short lines—mere logging roads—were brought into the system—roads that were not intended to be permanent but along which small towns grew up and the service had to be continued to them. Many of these short lines are operated at a loss and represent a heavier charge upon the system than many bonds. The policy of President Cotter is not to abandon these loss makers, but to build up and develop the country tributary to them with a view to making these lines profit producers eventually. Under President Cotter's administration an immense amount of work along this line has been done, and where five years ago were chiefly stump lands, will now be found potato fields, bean patches, sugar beet plantations and fruit farms. It takes time to make progress and to show results in this work, but it is a work that is of vast benefit to the whole State. President Cotter should be given opportunity to work out his plans and, in the meantime, would it not be a good idea for us to give him a friendly pat on the back occasionally to hearten him for the hard job of building up a run down property? This is the disposition of the Grand Rapids Association of Commerce. Isn't it the attitude that every town the Pere Marquette touches should take? Isn't it to the interest of us all to be boosters instead of knockers?

MAKING MOST OF THINGS.

If you deal in provisions it is safe to say that fully half of your customers do not understand the food value of many of your goods. Study the needs of your regular patrons, and you will find that they run in grooves. Some will depend largely upon canned goods; others have a fondness for cheese or dried fruits, rice, tapioca or two or more of a dozen other things. It is also safe to say that they have a few tried and true methods of serv-

ing, and seldom vary far from these.

In the North sweet potatoes are usually baked, while the Southern cook finds a new way of cooking for every day in the week, and then by no means exhausts her resources. Her ways with rice are equally versatile and satisfactory. It is always a mark of skill in the good housekeepers to utilize all food in some way, ringing as many variations as possible. Why not help the patron to learn of the many changes which may be made with even the most simple things, and thus gain general goodwill as well as increase sales.

The manufacturer of food supplies takes pride in enclosing a few choice recipes with every package. Yet these fall far short of covering the field. When you open a new case of figs insert in your advertisement in the morning paper some of the uses to which they are especially adapted. Not every one knows that they are fine for sauce or that they are as nice as raisins for cake. Ways of serving oranges and of making candied dates are much more suggestive when coupled with the fact that you have the material fresh and cheap. Of course, each way should first be tested. Gain a reputation for reliability in using as well as in furnishing, and the cook will appreciate it as well as the suggestion for a new dish which is seasonable. Give the pile of lemons in the window a more suggestive force than lemon pie or a cure for colds; the cheap meat cut an attraction of dainty serving.

Robert W. Irwin ought to seriously consider the acquirement of a rabbit's foot, the foot of a real graveyard rabbit caught at midnight in the dark of the moon. He does not need such a token in his business, for in business he has been fortunate. He does not need it in his social relations, for in social circles there are few so well liked as he. He does not need it among his friends, for of friends he has many and they love him as they should. But in his public activities the bringer of good luck is sadly needed. Mr. Irwin undertook the management of the recent river transportation project, which subjected his friends to a loss of about \$30,000. He was chief promoter of the plan to go to Lake Michigan for city water—and it failed. He was one of the principal sponsors for the water power company franchise—and it went down. He was one of the most active in behalf of the plan to bond the city for a convention hall—and it met defeat. He was President of the City Charter Commission and, as such, fathered the proposed city charter—and this, too, has gone into the discard. There is not a more public spirited citizen in Grand Rapids than Mr. Irwin. There is none who surpass him in civic patriotism, in the desire to make the city better and its people happier, or in the willingness to serve. But he needs a rabbit's foot.

Ignorance of the law ought to be accepted as an excuse, unless the Government has given the people a good chance to learn it.

PARCELS POST.

Congressional Leaders Fearful of Making Serious Blunder.

Washington, Feb. 20—Considerable nervousness has been apparent in business circles. Leading men connected with the administration's prosecution of trusts and with the investigations in the House of Representatives have assured enquiring anxious business men that only violators of the law are aimed at and that there is no intention of injuring or alarming any legitimate business interest. At this critical juncture, leaders of both parties are wary of starting something which might cause them to have to account hereafter for responsibility for a business panic. Statements of retail and wholesale merchants and manufacturers before the Senate Postoffice Committee that the enactment of legislation instituting parcels post would necessitate their curtailment of credits and retrenchments of expenses, in advertising and in assistance to local enterprises, has caused party leaders to feel cautious about creating any further business apprehension or disturbance thereby, especially when it is realized that the merchants can hardly be classified in the category of law-breaking trusts. As to their assertion that their disablement would be followed by creation of a huge trust of the chief mail-order concerns, neither those now prosecuting the trusts nor those investigating the same are anxious to be charged with responsibility for bringing about such a condition.

The appearance of Hon. W. S. Shallenberger, formerly Second Assistant Postmaster General, before the Senate Postoffice Committee the other day was a reminder to persons who have noted placards in post-offices announcing international rates, made, not by Congress, but by the Postoffice Department, that Mr. Shallenberger, after being sent to Germany, reported that from that government he "failed to get a reliable estimate of the cost of parcels, as compared with the amount of revenue derived from the system," that he was told by German officials that it did not pay, and that he refused to recommend an international limit above four pounds and six ounces. It is also recalled that Postmaster General Cortelyou declared a domestic parcels post impracticable.

Following the visit of about twenty-five prominent business men from Baltimore, a delegation of leading business men from Lynchburg, representing the Board of Trade, Chamber of Commerce and Retail Merchants Association, protested to the Senate Postoffice Committee against parcels post enactment. They asserted that the proposed plan of Government shipment of merchandise at rates regardless of distance and at less than cost of carriage would be a subsidy discriminating against home industries in Virginia markets in favor of distant concerns. They said that for transporting farm products the scheme was not practicable, that it would impair ability to extend mer-

cantile credits and nullify local option.

Third Assistant Postmaster General Madden said concerning the establishment of a parcels post:

"It is physically impossible for carriers to handle any more mail than they do to-day. We can not burden them any more than they are burdened now.

Therefore, if we go into the parcels post business, we must organize practically a new service of carriers with additional offices, wagons and horses for collection and delivery. This will mean a revolution in the service and the expenditure of an enormous amount of money, which will not be repaid by postage collected so long as the rates are uniform without regard to distance.

If the zone system of rates is adopted the administration of the service would be very much complicated."

"Are there not many ways in which the postal service could be extended?" replied Ex-Postmaster General Cortelyou in response to an enquiry. "All over Europe packages are carried by post and both farmers and merchants do an express business through the mails."

"I think the conditions are somewhat different here," replied Mr. Cortelyou. "Our distances are so great that it would be difficult to establish such a service and maintain a uniform rate of postage. We should either have to have a high rate or a temporary deficit. The express companies would compete with us in handling packages under the "zone" system for short distances. The result would be that Uncle Sam would get all the long distance parcels and the express companies all the short distance parcels. The Government would, therefore, work at a great disadvantage. Indeed, I doubt whether it would be wise at this time to ask Congress for a separate parcels post."

The Interstate Commerce Commission has been examining the officials of express companies here in answer to a widespread request from mercantile and manufacturing associations for regulation and reduction of express rates. Railroad commissions in several states have already reduced such rates for intrastate business. Merchants are hopeful that reductions generally will be secured. Complaints are made through traffic bureaus of commercial organizations that rates only slightly discriminatory have greatly injured certain localities. So far nobody has advocated that the commissions repeal the laws of nature and make the same rates for 2,500 miles as for seventy-five miles, as proposed that the Government do through parcels post.

Fred T. Loftin.

Small Cogs in Big Businesses.

A chain is only as strong as its weakest link, and vast business machinery is frequently dependent for smooth running upon exceedingly obscure cogs. A large manufacturing concern of the Middle West recently learned the truth of that statement by costly experience.

Anticipating a large demand for its product, the firm bought heavily of raw material, extending several short time notes to pay for it. And then, almost simultaneously with its delivery, came a sudden announcement of the formation of a great "trust" in the purchasing field. That meant, of course, that, instead of there being numerous markets that could be shared with competitors, the unfortunate manufacturers found themselves face to face with the necessity for securing the entire business of the combination—or going to the wall.

The entire sales force was ordered to work, and the resulting campaign was one that for sheer brilliance would be difficult to surpass. It was particularly ticklish work, not only because of the keenness of competition but because the personal equation figured so strongly. The product of one manufacturer was essentially no better than that of another, and the outcome of the solicitation depended chiefly upon demonstration of adequate service in the handling of the goods. The campaign was tactfully handled along these lines, with steady insistence upon "personal attention," and day by day the manufacturers grew more sanguine. Finally, to their great jubilation, verbal assent to a contract was secured that certainly looked as if their commercial safety was assured. Then one morning—an extremely cold morning—the telephone bell rang in the office of the manufacturer.

As usual, the nearest person answered it. In this instance it was the youngest and "freshest" of the office boys.

"This is Blank & Co.," said the voice at the other end, naming the purchasing coalition. "Will you send a boy right over to us? We—"

"Gwan," broke in the office boy. "Don't you think we've anything to do but send out kids?"

There was a short pause. Then: "All right," said the voice quietly. "Send one when you're ready. Good-by."

Within an hour the much desired contract was signed—in favor of others! The voice had belonged to the President of the purchasing corporation!

The office boy was, of course, discharged. But the blame for his error in judgment belonged rightfully upon the shoulders of those whose laxity made it possible for any but a carefully trained and naturally adapted expert to handle so difficult and so vitally important a post as that of telephone operator. H. V. O'Brien.



There is a Demand
for
MAPLEINE

(The Flavor de Luxe)

Housewives need it, and
must have it

**Are You Meeting
This Demand?**

Order from your jobber, or
The Louis Hilfer Co.,
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Crescent Mfg. Co., Seattle, Wash.

IMPORTANT

Retail Grocers



who wish to please
their customers should
be sure to supply them
with the genuine

**Baker's
Cocoa and
Chocolate**

Registered
U.S. Pat. off

with the trade-mark
on the packages.

They are staple goods, the
standards of the world for purity
and excellence.

MADE ONLY BY

Walter Baker & Co. Limited
DORCHESTER, MASS.

Established 1780



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

Detroit Department

Newton Annis Forced To the Wall.

Detroit, Feb. 20—Newton Annis, the furrier, has made an assignment to J. L. Hudson. This arrangement was made owing to the fact that the rebuilding of Mr. Annis' place of business had cost him three times what he had figured it would and he found himself in financial difficulties for the time being. To clear the situation the business was assigned to Mr. Hudson until such time as Mr. Annis can pay off his different creditors in full. Mr. Annis will remain in charge of the big fur store. Friends of Mr. Annis explain that the present difficulty is due solely to the cost of rebuilding the store, the work costing far more than Mr. Annis had anticipated, and that he will soon have the affairs straightened out. The assignment is made for the purpose of arranging it so that all creditors shall share alike, pending the time of full settlement.

The Old Detroit National Bank has closed a deal by which it purchases from Howard G. Meredith, British Vice-Counsel, the Burns building, at 88 and 90 Griswold street. While neither purchaser nor former owner is willing to disclose the consideration, the value of the property is conservatively estimated by the realty men familiar with central property at \$100,000 to \$125,000.

The structure is solid stone, four stories in height, with a frontage of 50 feet and a depth of 80 feet. It was erected by James Burns more than thirty years ago and was known at the time of its construction as one of the finest of Detroit's buildings. Mr. Meredith acquired it twelve years ago from the James Burns estate.

Adjoining the Burns building, on the north, is the Lewis block, bought a year ago by the Buhl estate, which also owns the Telegraph building, at the southeast corner of Griswold and Congress streets. Both buildings include Nos. 92, 94, 96, 98 and 100 Griswold street.

When asked what disposition the Bank will make of the property, and whether the institution proposes to erect a new structure on the site for its own use, Alexander McPherson, President of the Old Detroit National, said that the purchase was an investment, and further that the Buhl estate would erect for the Old Detroit National a large building on the site now occupied by the Telegraph and Lewis buildings.

S. Francis Walsh, of S. Francis Walsh & Co., who recently notified the Secretary of State of the dissolu-

tion of that concern, after considerable publicity relating to Walsh's connection with the United Bankers' Corporation and trouble at several banks in the State, has given a bill of sale to David T. Nederlander, pawnbroker, for \$440 worth of furniture at the offices on Griswold street and an automobile at the Woodward garage. Mr. Nederlander says the bill was given in return for money he had loaned to Walsh.

The annual meeting of the Michigan State Life Insurance Co. re-elected the old officers. The regular annual dividend to stockholders of 8 per cent. was declared. The last year was the most prosperous in the history of the company, the balance sheet showing over \$8,000,000 of insurance in force and over \$500,000 of assets.

Lucius E. Wilson, Secretary of the Detroit Board of Commerce, has tendered his resignation to become Vice-President and General Manager of the Warren Motor Car Co. The resignation will take effect April 1 and it is likely a successor to Mr. Wilson will be chosen following the election of a new board of directors early next month. Already several men are working for the position vacated by Mr. Wilson, which pays a salary of \$7,500 per year.

Fire in the five-story building at 96 Jefferson avenue, occupied by the wholesale dealers in woodenware, paper, stationery and novelties, did between \$8,000 and \$10,000 damage to the building and contents Sunday. The origin of the fire is not known. The loss is partially covered by insurance.

The old Simeon Folsom residence, now business property, corner of Washington avenue and State street, has been purchased by Charles B. Warren from Welch Brothers. The consideration announced is about \$150,000. The frontages are 60 feet on Washington avenue and 100 feet on State street. The building has been a landmark for more than forty years, having been built and occupied by Mr. Folsom in 1870. He bought the land in 1859 for \$4,000 and sold the improved property in 1873 for \$25,000, Welch Brothers having acquired it about six years ago.

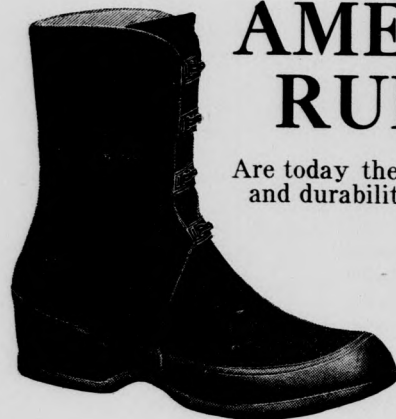
The Board of Commerce dinner, to be held at the Hotel Cadillac Wednesday evening, will be a new departure from any function which the Board has given heretofore. It is unique in that it is the first dinner the Board has ever given to which

the sons of members are invited. Judge A. J. Murphy, of the Detroit bench, will deliver the address, on: The Future Owners of Detroit. In addition to the educational feature, many novel entertaining stunts have been provided. Some of the best local vaudeville talent has been secured. On Feb. 23 the motion pictures of the city of Detroit will be released for general use in moving picture houses. The Board has secured, as a special concession, the privilege of an advance showing of these pictures on the night of the 21st before Board members and their sons. These pictures were taken last summer, under the direction of the Board, and include all the best features of Detroit's municipal and industrial life. As an added feature, the operator was taken to the scene of the launching of the new steamer, City of Detroit III., and pictures were taken of the largest sidewheel passenger boat on the Great Lakes as it slid into the water.

Irvin Butterworth, General Manager of the Detroit City Gas Co., announces that the company is preparing to erect a gigantic gas tank. "The excavation work for the tank was started two months ago, and is being done by a Pittsburg contracting company," said Mr. Butterworth this

morning. "The tank will be completed about the latter part of October or the first part of November, this year. The company will spend about \$1,000,000 this year in the work, and about as much next year. The completion of the plant will see the doubling of our manufacturing facilities also." The huge reservoir will be almost twice as large as the great steel cylinder which Detroiters have long beheld at the foot of Twenty-first street. The capacity of the latter is 3,100,000 cubic feet.

The report from Washington that Congressman Fordney had forced a report from the Hardwick Committee on the investigation of the sugar business, which was complimentary to the Michigan beet sugar enterprise, had the effect of making the holders of Michigan Sugar sit tight. For weeks there has been much uncertainty as to what Congress would do in the sugar matter, and every move has been closely watched. Practically no stock is really offered, and while the quotation is 93 asked with 90 and 91 bid, there is a feeling that the stock might even reach 100, which is causing the present holders to await further development.



AMERICAN RUBBERS

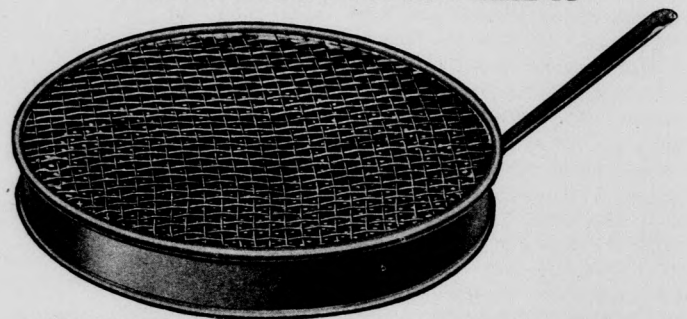
Are today the leaders where strength and durability are the requirements

All Styles
See our Catalogue

Detroit
Rubber Co.

The APEX BREAD TOASTER

TOASTS BREAD AS YOU LIKE IT



FOR USE OVER GAS, GASOLINE AND BLUE FLAME OIL BURNERS

Order of your jobber, or

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

BOOTH COLD STORAGE DETROIT, MICH.

A perfect cold storage for Poultry and all kinds of Fruits and Produce. Eggs stored with us usually sell at a premium of 1/2c per dozen. Liberal advances Railroad facilities the best. Absolutely fireproof. Correspondence solicited.

ROOMS FOR TRANSIENTS.

How the Hotel Pressure Can Be Relieved.

Mobile, Ala., Feb. 20—I have learned, through the local newspapers, that all of the directors of the Grand Rapids Association of Commerce are Republicans. This fact is of no consequence, if the directors shall keep out of partisan politics. The old Board occasionally considered and acted upon matters that were purely political and suffered loss of influence and membership as the result. While no fault can be found with the present Secretary, the methods employed to elect him to office were purely political.

The hotels were badly overcrowded at times during the furniture exposition season last month and there will be many just causes for complaint during the coming midsummer season, unless an organization of some character shall undertake to care for the overflow of visitors. A lesson might be learned by our people in the work of caring for the strangers within our gates, from the little city of Ann Arbor. Upwards of 5,000 students attend the University of Michigan ten months in the year. The hotels of Ann Arbor can not accommodate 500 people. The students are lodged and fed in the private homes of the citizens and the charges for the service are very moderate. Every convenience necessary for the comfort of the students is provided and the business is remunerative. The attendance of buyers of furniture during the exposition months of June and July in Grand Rapids will be considerably larger than in January last and over-crowding the hotels will surely result. The hotels at Ottawa Beach will care for a part of the crowd, but the buyers, whose time is valuable, ought not to be compelled to seek accommodations at points from thirty to forty miles from the market. The extra time and expense involved in such practices they should not be compelled to incur.

In the month of October last President Clements, of the Board of Trade, appointed a committee, of which H. C. Cornelius was chairman, for the purpose of tendering aid in the matter of providing lodging for the crowds of furniture men who it was known would come to the city in January. The committee failed utterly to comprehend the duty it was expected to perform and did nothing. With proper attention, probably 1,000 good rooms in private homes could have been made available for use by the strangers. President Sweet, of the Grand Rapids Association of Commerce, although interested, in a measure, in hotel property, should take the Ann Arbor plan of caring for sojourners within our gates into consideration and appoint committees to care for the furniture men in June and July and the teachers who will come to our city later in the year. Many of the salesmen take rooms at the hotels for the season, occupying rooms that should be given to the buyers. Salesmen should welcome the privilege to enjoy the quiet com-

fort and superior conveniences of private homes to the ordinary life of the hotel. Spending the greater part of their lives in public houses, the offer of private entertainment should and probably would be quickly accepted.

The disposal of garbage and litter does not seem to have been a serious problem with the people of Birmingham, Ala. The material is collected in wagons and taken to a large vacant lot outside of the city, where it is treated with inflammable materials and burned in the open air. It was not deemed necessary to purchase an expensive outfit, such as is used in Grand Rapids, to obtain the same result.

In the same city one George H. Todd has established a rat exterminating industry that would be useful in Grand Rapids. Mr. Todd conducts a shooting gallery and puts up live rats for targets in an area twenty feet square. He uses two hundred traps to catch the rats and 1,000 were killed by the patrons of his gallery recently in ten days. Rats are increasing in number by the thousand in Grand Rapids and the damage done annually to property amounts to a very large sum. Grand Rapids should encourage the establishment of a rat killing industry such as has been established by Mr. Todd. If the city should undertake to supply the rats, perhaps the National Guard would kill them. It would be fine sport for the guardsmen.

For the purpose of advertising the city, the Chamber of Commerce of Birmingham, Ala., at little expense, provided citizens who would obligate themselves to address and mail them to friends or acquaintances in other states, many thousands of postal cards. The card was a folder of three sections, each of which bore five views of important industries of the city. The reverse side contained a bristling array of statistics showing the growth of population and business in its various forms, during the past ten years. This plan I respectfully refer to the Grand Rapids Association of Commerce.

A day or two ago I stretched myself across the chair of a grey haired barber, in the hotel Cawthon, and as he proceeded to lather my face, he enquired:

"From the North?"

"Yes, from Grand Rapids, Mich."

"Know Lyman W. Welch?"

"Very well and I esteem him very highly."

"Fine man"

"Yes, indeed."

"Lyman W. Welch and I were boyhood friends, in Lebanon, N. H. We worked in a furniture factory. The firm failed in business and I came to Alabama and I afterwards learned that Welch went to Grand Rapids. Before going to Lebanon, I worked in a carriage factory in Boston. I am a native of that city."

"I surmised that you are an able supporter of the tradition that Yankees may be known by the questions they will ask."

"Thank you. While Welch and I lived in Lebanon the young men of

the place organized a brass band and orchestra. Welch did not do very well with a horn, but he was such a good fellow that all the boys wanted him in the organization. In the orchestra I played the second violin and Welch the double bass viol. I was asked to take the double bass, but as I was a little fellow I did not like to carry such a heavy instrument. When Welch took the double bass it was like the meeting of a mother and daughter after many years of separation. The instrument naturally belonged to Welch and Welch to the instrument. And you should have heard him play! Such deep and strong or such light, appealing tones as the score required, you never heard from such an instrument, if you never heard Welch play it. His skill was the subject of discussion in many musical circles in New England. Yes, yes, I tell you he was a master of the instrument. The orchestra was often engaged to play for dances, banquets and concerts. We usually traveled in the old-fashioned Concord coaches that were so generally used in New England thirty years ago.

"Welch was the main support of a widowed mother and several orphan children. His brothers were younger than himself and a burden upon the slender income of the family. Every dollar he earned was devoted to feeding, clothing and educating the children. He had a great heart and was loyal to those who were dependent upon him. And you say he has prospered?"

"Yes, Mr. Welch is in good circumstances?"

"I am so glad to hear you say that. When you see him, ask him of he remembers C. H. Thompson, who played with him in the band at Lebanon thirty years ago."

"I will be pleased to do so."

Arthur S. White.

Activities in the Buckeye State. Written for the Tradesman.

The Dayton Chamber of Commerce at its recent annual meeting adopted a resolution condemning the central police station of the city as an unfit place for habitation and urging immediate relief from revolting conditions that now exist.

Columbus will hold a special election May 21 to vote on the question

of issuing bonds for \$350,000 for the purchase of sites for a city hall, mall and art museum, in connection with the proposed civic center.

Springfield will vote May 21 on a proposition to take water from Mad River and Buck Creek, creating an artificial lake covering 60 acres or more in extent. The project will cost in excess of \$50,000.

The Cincinnati Council has passed an ordinance authorizing the Director of Service to employ an expert for an investigation of the Cincinnati Traction Co., the expense of same being limited to \$20,000.

President Leopold Rauh, of the Dayton Chamber of Commerce, was recently presented with a silver loving cup by the Executive Committee in recognition of four years of valuable service.

Cincinnati has received a boost in the new time tables of the Baltimore & Ohio and the Cincinnati, Hamilton & Dayton railroads, which contain an article setting forth the attractions of Cincinnati for visitors and the opportunities afforded there for manufacturers and others.

Feb. 29 will be observed as "Health Day" in the public schools of Ohio, with talks by physicians, dentists, teachers and others interested in the prevention of needless diseases.

The Akron Chamber of Commerce has added 10 new members since the annual meeting in November last and the total membership now is 1,149.

Almond Griffen.

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

Buffalo, Feb. 21—Creamery butter, 26@29c; dairy, 22@26c; rolls, 22@25c; poor to good, all kinds, 18@25c.

Cheese—Fancy, 17@17½c; choice, 16@16½c; poor to good, 10@15c.

Eggs—Fancy fresh, 33@34c; choice, 31@32c.

Poultry (live)—Turkeys, 17@20c; chickens, 14@16c; fowls, 14@16c; ducks, 17@19c; geese, 13@15c.

Poultry (dressed)—Geese, 13@14c; turkeys, 18@23c; ducks, 17@20c; chickens, 15@17c; fowls, 14@16c.

Beans—Red kidney, \$2.90@3; white kidney, \$2.75@3; medium, \$2.65@2.75; marrow, \$2.90@3; pea, \$2.65@2.75.

Potatoes—\$1.10.

Onions—\$1.75. Rea & Witzig.

A "threatening day" is no threat to one whose body is sound.

WORDEN GROCER COMPANY

The Prompt Shippers

Grand Rapids, Mich.

RETAILER AND JOBBER.

Essential Features in the Field of Distribution.

Written for the Tradesman.

The old saying, "There is nothing new under the sun, which has long since established its place as a universal truth, finds a happy application in a consideration of this question.

Mind moves in cycles and this accounts, perhaps, for the periodical recurring of many of the questions which have agitated the minds of people for centuries.

There is a great deal of loose talk in regard to the middleman who is charged with making exorbitant profits and having much to do with the increased cost of living.

The cry is for the marketing of goods through fewer hands, getting them to the ultimate consumer by a shorter route and saving the profits of those who handle them along the present established paths of distribution.

Perhaps in some departments of trade there is an opportunity to eliminate expense, and reduce the cost of goods to the ultimate consumer.

Commission merchants in some lines seem to add unduly to the price of the articles in which they deal. The jobber and the retailer are not middlemen. The jobber is here because the retail merchant is here.

The retail merchant has ever been and is now a necessary factor in the field of distribution. His method of selling goods has been handed down through the ages. It has withstood the test of time and has survived the business revolutions of centuries only because it is the best system for supplying the wants of the people that human wisdom has so far devised. The retail merchant is a necessary factor in production and distribution.

The well-known economist, Professor Ely, of the Wisconsin University, says: "It has seemed to some, even among economists of an earlier time, that the farmer is more truly a producer than the manufacturer, and the manufacturer than the merchant; but careful thought discloses the fallacy of such a view. All industrial classes alike produce one or more of the four sorts of utility, and they do so by changing relations of things in time or space. The farmer changes the position of grains of corn by dropping them into the earth. Then he removes weeds and throws earth about the rising stalks. Thus man acts in changing the relations and position of things, aided by Nature's materials and forces, result in more corn for human consumption. The manufacturer in the same way changes the position of pieces of matter, and, aided by natural forces within and without the object of production, he causes matter to assume a form which fits it, or better fits it, for human needs. So, too, the merchant changes the places of things from where they are less useful to where they are more useful, or holds them in one place until a

change of external circumstances gives them greater time utility. He is producing utilities as fully as is the farmer or the manufacturer."

Adam Smith, in his Wealth of Nations, says that the capital of the retailer replaces, together with its profits, that of the jobber of whom he purchases goods, and thereby enables him to continue his business. The retailer himself is the only productive laborer whom it immediately employs. In his profits consists the whole value which its employment adds to the annual produce of the land and labor of society.

In times of advancing prices the retail merchant has always come in for more than his share of criticism. Many years ago the retail merchants of England were criticized in much the same way as the retail merchants of the United States are criticized today, and Adam Smith answered those charges then in these words: "Besides possessing a little capital the retail merchant must be able to read, write and account, and must be a tolerable judge, too, of perhaps fifty or sixty different sorts of goods, their prices, qualities and the markets where they are to be had cheapest. He must have all the knowledge that is necessary for a great merchant, which nothing hinders him from becoming but the want of sufficient capital. Thirty or forty pounds a year can not be considered as too great a recompense for the labor of a person so accomplished. Deduct this from the seemingly great profits of his capital and little more will remain, perhaps, than the ordinary profits of stock. The greater part of the apparent profit is, in this case, too, real wages."

Perhaps many elements enter into the increased cost of living, but there is much in the statement of President Hill, of the Great Northern Railroad, that it is not so much a question of the high cost of living as it is "the cost of high living."

Ricardo, the eminent French political economist, says: "It is the cost of production which must ultimately regulate the price of commodities, and not, as has been often cited, the proportion between the supply and demand; the proportion between supply and demand may, indeed, for a time, effect the market value of a commodity, until it is supplanted in greater or less abundance, according as the demand may have increased or diminished; but this effect will be only of temporary duration.

It must be clear to any student of the subject that the increased cost of production on farm and in factory and not the method of distribution is one of the important factors in the increased cost of living.

The retail merchant is an essential—a necessary factor in production and distribution, and yet he could not serve to the best advantage his trade and conduct his business at a profit without the jobber.

Success in retailing depends upon the ability of the merchants to keep the dollars working all of the time, to give the dollar its highest work-

ing power, in giving every dollar in the capital stock its highest efficiency.

When a merchant buys twelve dozen of an item (a usual minimum factory quantity), he has invested in the twelve dozen several round hard dollars; he has lost the use of several of these dollars which might be put into other goods. In other words, several of these dollars are resting on the shelf and bringing him nothing. They swell investments but they do not swell the sales.

On the other hand, he could invest the same number of dollars in perhaps six different items, five of which would sell on a par with the one which he has purchased. He has then six items yielding him a net profit rather than one; and when he sells the twelve dozen he has turned his stock six times instead of once.

This is why the jobber plays an essential and important part in the field of distribution. It is the jobbers place to carry the surplus stock, to take the risk, to make possible for the retailer the highest number of turns for his stock.

It is the retailer's business to buy his goods in small quantities and oft-

en, and to look to the jobber's stocked warehouses for his frequent needs, and he must do so if he is enabled to sell his goods to his customers at the right price, for his profit depends not on a single sale but on the frequent turning of stock,

ANNOUNCEMENT

J. F. Wiersum, who has for six years been in the employ of F. E. Stroup the well known Produce and Commission Merchant at 237 S. Division St., Grand Rapids, Mich., has taken an interest in the business and the name will hereafter be known as
STROUP & WIERSUM

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

All Kinds of

Feeds in Carlots
Mixed Cars a Specialty

Wykes & Co., Grand Rapids Mich.
State Agents Hammond Dairy Feed

SUCRENE The ideal dairy feed. Palatable, Digestible, Nutritous; increases milk production.

Stands the test with the World's Largest Milk Producers.

A money maker for the dealer.

ROY BAKER, Agent

Wm. Alden Smith Bldg.

Grand Rapids, Mich.

Geo. Wager, Toledo, Ohio

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

Write for information.

Established 1876

Can fill your orders for Timothy, Clover and all kinds of Field Seeds

Moseley Bros.

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

Both Phones 1217

Grand Rapids, Mich.

The Vinkemulder Company

JOBBERS AND SHIPPERS OF EVERYTHING IN

FRUITS AND PRODUCE

Grand Rapids, Mich.

W. C. Rea

Rea & Witzig

A. J. Witzig

PRODUCE COMMISSION

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

"BUFFALO MEANS BUSINESS"

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

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

Established 1873

and it is in this way with the aid of the jobber that he is enabled to serve his customers to the best advantage and to make sufficient net profit to stand in business.

Adam Smith recognized the necessity of the jobber in these words: "The capital of the jobber replaces, together with their profits, the capitals of the farmers and manufacturers of whom he purchases the rude and manufactured produce which he deals in, and thereby enables them to continue their respective trades. It is by this service that he contributes indirectly to support the productive labor of society, and to increase the value of its annual produce."

The retailer and the jobber are essential factors in the field of distribution and this old and recognized method of distribution through the retailer and the jobber is serving well the people of the United States; it is supplying their wants on a very close and fair basis of profit. The present method of distribution is in no wise a factor in the high cost of living, but on the other hand the increased cost of living has been brought about largely by the increased cost of production on farm and in factory by a higher standard of living, and more than all the other forces combined by the increased production of gold.

During the last twenty years the supply of gold has been increasing very rapidly. The increase has been much greater than the increase of the volume of commodities which are bought and sold in the markets. This means that gold in its relation to the things we buy has become more plentiful, that an ounce of gold will not exchange for so much as formerly. It means that we can not buy as much with an ounce of gold (\$20.67) as formerly. The annual output of the earth's gold mines is now more than one-half a billion dollars, which is more than four times what it was a few years ago.

The general condemnation of the wholesaler and the retailer as being the cause of the high cost of living is irrational and baseless. They were in business twenty-five years ago just as vigorously as now and prices steadily fell for years. The retailer and wholesaler are selling goods to-day closer than they were ten years ago—there is absolutely no evidence that their present profit is now larger than it was in 1896. On the contrary, many retailers are in serious distress because their trade in many articles is declining and customers are criticizing their high prices.

That the rise of prices can not be due to the retailers and wholesalers—to the present method of distribution—must be evident to any man when he considers that the rise of prices is a world wide phenomenon.

The people of Canada, of England and of all other countries where gold is used as money are suffering as we do in the United States from the increase in cost of living, and the great

majority of the people in those countries, like the majority of the American people, are blaming the local tradesman and local conditions rather than the real cause—the unprecedented increase in the supply of gold.
Edward B. Moon.

The Campaign Against Factory Fires.

The campaign for the prevention of fires in manufacturing establishments appears to be gaining momentum as times goes on. The latest movements are those of the State of Pennsylvania providing for a compulsory fire drill in industrial establishments where women and girls are employed, and of the fire marshal of the State of Michigan in ridding factories, as well as other buildings, of accumulations of rubbish.

In Michigan the fire marshal has designated Tuesday, July 25, as "cleaning day." He has requested the chiefs of fire departments and village officials, and instructed deputy fire marshals throughout the State, to make it their special business to see that the provision of the law requiring the cleaning up of rubbish be strictly enforced, and to urge upon the public the importance of keeping their premises clean thereafter.

One Way Round.

There is an aged darky who has a stand outside one of the Washington markets, where he disposes of the produce that he brings from Virginia several times a week. Not long ago he delivered a pair of dressed chickens to one of his customers. She was in the kitchen when the chickens were brought in, and, womanlike, shivered a bit when she saw the headless fowls.

"I should think you'd never have the heart to cut off the heads of those innocent chickens," she exclaimed involuntarily.

"I does hate to do it, ma'am," said the darky, "but I manages to git around it in a way."

"How?"

"I chops de chickens off de heads."

Nothing Fails Like a Little Success.

That brilliant and self-satisfied quadruped known as the "quarter horse" has long been the despair of the breeders and trainers of thoroughbreds.

The quarter horse, always a nervous, wiry, fleet-footed animal, enters a race with head up, nostrils quivering, his whole bearing indicative of a lofty purpose to go in and distance all his competitors.

He starts out with a splendid burst of speed. One by one he overhauls and passes all the other entries. Inexperienced onlookers cheer wildly as he puts feet, then yards, then rods between him and the nearest horses behind him. But men who knew horses sigh and shake their heads. They know what is going to happen.

When the quarter horse has what he considers a safe lead he decides that he has exerted himself sufficiently for a little while. With a contemptuous sniff, meant for the poor, slow-gaited creatures who are jogging along behind, he slows down to an easy, comfortable pace. It is apparent that through his mind is passing some such thought as this:

"What's the use of my wearing out my strength in this competition? None of those fellows coming along after me amount to anything, or they never would have let me get so far ahead. I'll just take it easy, and if any of them happen by any chance to come up with me, why, I'll simply let myself out a little and lose them."

Unhappily for the quarter horse, this is never possible. The horses behind do come up, and he does try to distance them again, but he has consumed all his energy in his original dash, and, try as he will, there is no more race left in him.

Among the failures you meet in any gathering of people—in the crowds hurrying to and from their weary, poorly paid labor—in the little places in big business concerns—about the doors of the employment offices—on the bread line, even in the jails, are many human quarter horses.

The quarter habit is fatal, even for those born with unusual talents or advantages. To sit back, and enjoy the fruits of the first success, with a feeling that you must necessarily be far superior to those who have not succeeded, will speedily unfit you for any really important place, even in the littlest of all the little worlds of which this big world of humanity is made up.

An observer of life who has managed to sell his observations to publishers for large sums of money was asked the reason for the failure of a man who was once regarded as one of the great men of the country.

"That is easy," he replied. "As soon as he became a great man he spent so much time being great that he didn't have any time left to accomplish anything else. Really great men haven't any time to be great. All their extra hours are put in doing the things they started out to do before they became great."

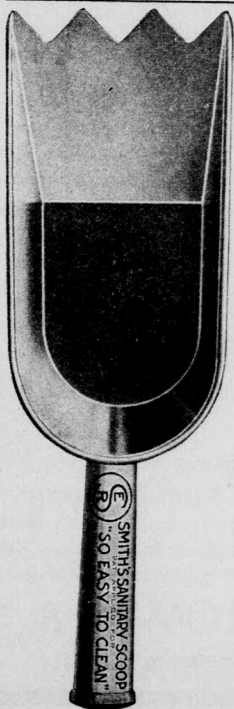
A little talent coupled with a little industry, sometimes a little of either quality, will often bring a little early success. With success comes praise, which is pleasant to hear—and compliments, which are easy to believe.

But stop and listen to either for long and your little success will be your only success. And of all the despondent, hopeless, helpless failures in this life the man who has been a success is the worst. The sight of others enjoying the rewards that once were his embitters him and fills him with blind jealousy. And the jealous man might just as well give up, for his usefulness is at an end.

It may be that most people have the inclination to be quarter horses. Few are born with that love of work that enables them to go cheerfully at all the tiresome details that must be mastered in every calling.

Cats seem partly human; they often climb trees from which they are unable to descend safely.

A great deal of "encouragement" is given in a very discouraging way.



There's A Smith's Sanitary Scoop For Every Grocer

It does away with the disagreeable, unsanitary way of handling Dried Fruits, Brown Sugar, Loaf Sugar, Nuts, Sal Soda, Lump Starch, Hard Candies, etc.

No more sticky fingers or dirty hands to wash a dozen times a day.

Smith's Sanitary Scoop Does The Work!

It is made of the best quality steel, heavily nickelplated and just the size to be most convenient for you.

Dig with it—Scratch with it—Pry with it.

Use the four steel fingers instead of your own. They are stronger, more sanitary and "So easy to clean."

A Money Back Guarantee With Each Scoop. If you are not perfectly satisfied with it—fire it back and your money will be returned at once.

Your jobber sells them at Fifty Cents each. Add one or two to the next Order you give the Salesman and you will be glad that you did—if not, your money will be returned.

If your Jobber does not carry them in stock—send me Fifty Cents in stamps with his name and address and I will send you a Scoop by prepaid Express.

E. R. SMITH, Oshkosh, Wis.

STEADY INCREASE

In Membership, Receipts, Influence and Accomplishments.*

The record of our Association since our last convention shows very gratifying progress in all departments. Our membership has grown steadily, our balance in the treasury has increased, notwithstanding the fact that the officers have spared no reasonable expense in furthering the cause of the organization whenever the opportunity presented itself, we have achieved quite a number of important accomplishments in the interests of the hardware trade and the membership as a whole has displayed a greater degree of active interest than ever before.

I recently read the proceedings of the Idaho Association convention and noted with considerable interest the fact that the dues in that organization range from \$10 to \$25 per year, according to the amount of stock carried, and that honorary membership dues are \$5. The membership of that organization is growing steadily, which is good evidence that the membership appreciates the benefits to be derived from this source and are willing to contribute liberally towards its maintenance.

The large number of members which we have in Michigan has made it possible for us to keep our dues at the nominal sum of \$4 per year, so that the financial consideration can certainly be no barrier to any legitimate hardwareman maintaining a membership.

Our influence in matters of state legislation has been very clearly shown during the past year. I take it that our Committee on Legislation will cover this matter very thoroughly, but can not refrain from mentioning our active participation in events at the capitol and the gratifying results derived from these efforts.

The bill introduced by Senator Barnaby to license the selling, purchasing, owning, carrying and borrowing of deadly weapons, would have proven a body blow to the dealers who handle fire arms and we have every reason to feel that if it had not been for the active work done by our Committee, the measure would have been enacted as originally drawn up. We succeeded in having it changed to suit our desires.

Another measure introduced by Senator F. B. Scott requiring that packages of loaded shells, cartridges and ammunition be stamped with the date of manufacture, would also have had a serious effect upon the hardware dealer handling sporting goods. While I do not believe the goods deteriorate, the purchaser would demand goods recently packed and this would cause all kinds of trouble as some loads do not move as rapidly as others, and it would be impossible for a dealer to have a fresh stock always on hand. This measure was killed through our efforts.

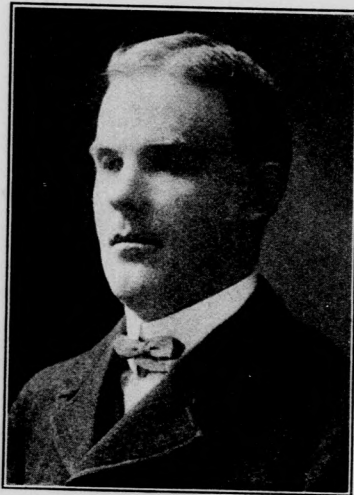
You have been advised of the insurance legislation introduced for the purpose of prohibiting the making and

*Annual report of Arthur J. Scott, Secretary Michigan Retail Hardware Association, read Feb. 20, 1912.

enforcement of unauthorized contracts of fire insurance. Our members responded promptly to a letter sent them on this subject and when our Committee was in Lansing, we found our representatives in a mood to listen to our requests, with the result that although this bill was passed, we were in a position to know that an amendment would be made to our drastic State insurance laws which would make it possible for the leading mutual hardware fire insurance companies to become authorized to write insurance in the State.

It was clearly apparent that when the amount of assets is compared with the amount of insurance in force, a number of the hardware mutuals are really on a firmer basis than the majority of old line companies and as this is actually the fairest comparison to make in arriving at the strength of a company, the change in the law so as to admit these hardware mutuals was only common justice.

Our Committee also strongly favored



the bill introduced by Senator Mapes to prohibit gift enterprises and prevent the issuing or giving away of trading stamps. We feel that this measure was one which should have our support.

In the matter of national legislation, Secretary Corey, as you know, recently appeared before the Senate Committee on Postoffices and Post Roads and submitted some exceedingly forceful arguments against the measure which we have every reason to believe carried a great deal of influence with the Committee. It would seem that the fairest disposition to make of this matter at the present time is to appoint a Commission, authorized to thoroughly investigate the subject of parcels post in foreign countries and to also determine the effect which same would have if introduced in the United States. Without the information which can only be available as the result of an investigation of this kind, the Government is liable to make a grave and costly mistake and we believe that our influence should be exerted towards the above disposition of the matter.

There has been some active work done in behalf of one cent letter postage and I believe that this movement should have our unqualified support.

The Postoffice Department during recent years has professed to follow a policy of making each department as near self supporting as possible and it seems unfair that first-class postage should be carried at such a tremendous profit.

We have heard many arguments in favor of expanding the service for the benefit of the farmer and I can not help but feel that the farmer has so far been pretty fairly treated. In small towns the rates have steadily been advanced on call boxes, until the rates in a city the size of the one in which I am located, run \$3 per year. In other words, people in these places pay the above amount for the privilege of going down to the postoffice and bringing home their own mail, while the farmer has it delivered right to his door free of charge through rural free delivery.

Before passing over the matter of legislation, I would like to recommend that this Association at future sessions make arrangements to have some one present at Lansing all the time when the Legislature is in session, to go over the business each day, scrutinize every bill introduced and report to our officers on any that appear in any way to affect the retailer. I believe that in conjunction with other organizations, an arrangement of this kind could be effected at a moderate expense.

We have all read of the campaign inaugurated by Secretary Corey in the National Bulletin, urging members to place catalogue house selling prices alongside of the different items entered in their want books. I realize, as shown in the Bulletin, that some criticism has been made of this attempt to place the dealer in a position where he can buy his goods at the lowest possible price, so as to be on even terms with and able to compete with the mail order houses. From the standpoint of a retailer, I believe that the plan is a capital one and ought to be followed by every man who is anxious to do something practical along the line of meeting this foreign competition.

We have not had many complaints this year and those that have been received have been followed up carefully by your officers. I hope that the members all appreciate the fact that regular blanks are furnished for this purpose, and it is up to you men,

when any irregularity in trade practice comes to your attention, to notify the Secretary, giving him full facts in the case and asking him to take the matter up with offending parties.

I believe it would be an excellent thing if the dealers would organize clubs and urge the hardware men in each locality to get together at regular periods, to discuss local conditions and to agree upon plans for adjusting trade evils and strengthening the retailers position among the consumers.

I further feel that we ought to get our individual businesses as near to a cash basis as possible and have a full and complete understanding with each customer as to terms of settlement. We certainly do not all agree that business can be conducted strictly on a cash basis, but there have been so many who, to say the least, have followed rather loose methods in the extension of credit, and the loss which has been occasioned has had to be charged against the business, thereby in the final analysis interfering with our ability to sell merchandise as cheaply as possible.

Since our last convention we have inaugurated a bargain department that has been productive of exceedingly satisfactory results. I have received copies of similar lists published in other states and have reason to feel that we are to be congratulated upon the interest which the members have shown in this feature. Quite a number of genuine bargains have been offered in every list so far published, and I believe that we ought to scrutinize these lists carefully and wherever possible take advantage of the offers which they contain. By so doing, we will not only save money for ourselves but also enable some other member to acquire the use of capital which he now has tied up in goods which are unsaleable in his territory.

We have many opportunities to realize that manufacturers and jobbers appreciate the efforts which we have put forth in compiling an accurate list of the legitimate retail hardware dealers in the State. The list was corrected in January for publication in the souvenir programme, and we are told that it is the best list of this kind obtainable. It is to be hoped that the members will appreciate the importance of promptly notifying the Secretary's office of all

SEND NOW
FOR
YOUR
CATALOG



FREE ON
REQUEST
TO
DEALERS

Sunbeam Harness Catalog No. 8
Farm Implement or Carriage Catalog
Trunk, Suitcase and Bag Catalog
Stock Sunbeam Brand Collars, Harness, Robes, etc., and increase your business. Prompt shipments—mail orders given careful attention.

BROWN & SEHLER CO.
Home of Sunbeam Goods
GRAND RAPIDS, MICH.

changes in business which occur, so that the list can be kept up to date at all times.

On Thursday, Feb. 8, your President and Secretary attended a meeting of Lansing, at which time an organization was formed, to be known as the Michigan Federation of Retail Merchants. The objects of this organization will be to bring about a closer affiliation among retailers in all lines, so that a solid front may be presented in taking up legislation and other matters of mutual interest to all merchants. Your President, Mr. Roe, was honored with the presidency of this organization, the possibilities of which I believe will appeal to all of us. The details of the organization are still to be worked out and our membership will be furnished with full details as soon as same are available.

Last year, at the close of our convention, the membership report showed 789 members on the list. Out of this number, sixty-four have either sold out or gone out of business, six resigned, two were dropped because it was found that they were ineligible for membership, and twenty were dropped for non-payment of dues. This leaves 697 members on our list who were members a year ago. During the year we have taken in 125 new membership, bringing our total membership up to 824 at the present time. These 125 members were received through the following sources:

New ones who joined at our last convention	11
Applications by mail	29
Sent in by Mr. Davis and by our associate members	85

This matter brings up the question of eligibility for membership in our Association. I believe it is our desire to include every man who conducts a legitimate hardware business, maintains a store that is open during business hours with somebody to wait on the trade, and sells his goods at a fair margin of profit. There have been one or two cases in which applications for membership have been received from parties who really do not come under this heading, and it is sometimes a difficult matter for the officers, not familiar with local conditions, to arrive at an intelligent conclusion in deciding whether or not to accept such applications.

In the event that any member is appealed to for information relative to a prospective member, it is to be hoped that he will give a frank expression on the subject and will not be affected by any prejudice. He can rest assured that any communication from him will be treated absolutely confidential.

I want to say a few words about mutual insurance, although the subject has been pretty thoroughly covered by men more competent to give complete information in regard to its benefits than I am. Occasionally we find a dealer who hesitates about placing his business with the mutual companies, but it is only necessary to investigate the records which have been made by our hardware mutuals and to compare their assets with the insurance in force, to note the prompt-

ness with which claims are settled and to consider the fact that a large portion of the saving in cost is the result of the cutting of heavy expenses in securing business and the payment of salaries. When we consider these things, we can not help but feel that the man who does not take advantage of this great saving, is following a policy in purchasing this commodity of insurance which if pursued in his other buying would be disastrous.

We feel justifiably proud of our hardware exhibit at this convention, and have attempted to make this department not only interesting and educational to the members, but profitable to the exhibitors. I believe that manufacturers realize more now than ever before that it is a big advantage to them to be able to come in contact with the dealers upon occasions of this kind and to show their line and describe their goods. The automobile manufacturers spend millions of dollars for this very purpose and admit that the results constitute the best possible form of advertising.

I take it that it is unnecessary for me to comment extensively upon the work of the various committees who have had charge of the arrangements for this convention. There is probably no one who has not been in close touch with the plans as they have developed during the past few months, who understands the amount of time and thought that has been necessary to provide for this series of meetings, for the entertainment features and for the completion of the exhibits. I will not mention these men personally, for you all know them, and I hope that this convention will at the proper time extend to them an expression of your appreciation of their work.

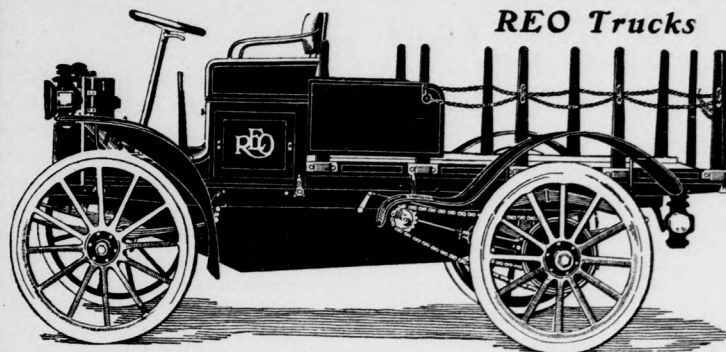
There has been no time during the past year when there has been the least friction in the carrying on of the work entrusted to your officers, all of whom have given their best efforts in behalf of the Association. If these men did not feel that their efforts in this connection were appreciated, I am sure they would not be justified in spending the time necessary in carrying on this work.

The letters received from time to time from different members, indicating a desire to co-operate in any way, where it can be shown their efforts are of value, is most encouraging, and I believe stimulates the desire of your officers to merit your approval in everything undertaken.

I personally want to again thank you all for the consideration which I have received at your hands, and I now conscientiously feel that one of the greatest assets which I possess is the friendship of you men, who are so loyally helping to place the retail hardware business as a whole upon a higher plane.

They say that no man is a hero to his valet—and, indeed, there is a good reason for it; if he tried to be, he would not have time for anything else.

When you encourage a prize-fight you help to prepare the kindlings for a future war between nations.



Wheel base, 90 inches—Horsepower, 10 to 12—Length behind seat, 6 feet—Capacity, 1,500 pounds. Front seat top, \$25 extra.

Only \$750

And Built by R. E. Olds

Please mark that price, and note this truck's capacity.

Most trucks which do what this truck does, costs from \$1,200 up.

We are building trucks on a business basis—at a dray-wagon profit.

They are built in a separate factory.

with a capacity of 5,000 trucks per year.

And they are sold through the thousand dealers established on Reo cars.

To pay more than we ask for a truck like this is rewarding inefficiency.

The Famous Designer

It goes without saying that R. E. Olds knows how to build a truck.

The dean of designers with 25 years of experience. The builder of myriads of pleasure cars. The creator of Reo the Fifth.

Mr. Olds should be—and he doubtless is—the best qualified man in the business.

Mr. Olds' method of perfecting this truck was to put hundreds of them into use.

They were operated in city and country, on hills and plains, in all sorts of business service.

One loaded truck ran from New York to Oregon. Two carried the baggage in the Glidden Tour, from New York to Jacksonville.

These tests have now covered two years. And never has a truck of this size and capacity shown better records in service.

50 Cents a Day

This truck is built so a 12-year-old boy can drive it. There is nothing to get out of order—nothing to do but steer.

It is immensely economical. On a six months' test, covering 4,553 miles and making 3,733 stops, the cost for gasoline, oil and repairs averaged 50 cents per day.

The average of many accurate tests shows the cost of delivery by Reo truck to be 60 per cent the cost of delivery by horse.

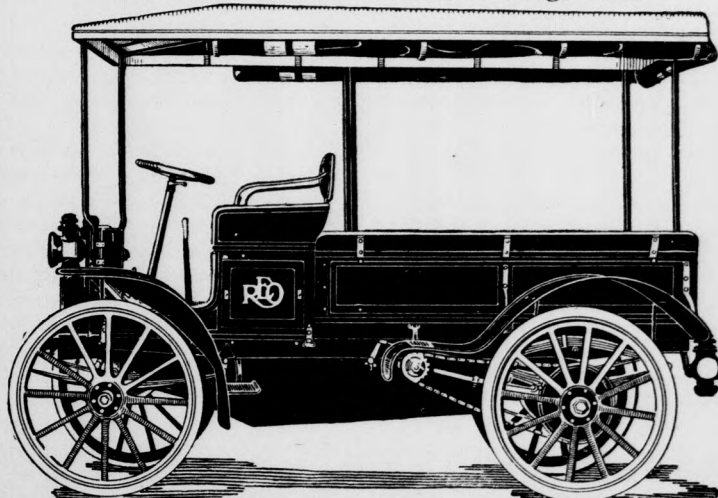
It does five times the work of a one-horse truck, and does it three times as quick.

It is always ready—never gets tired. Nothing can feaze it—heat or cold, rain or snow.

The Reo dealer—right in your town—will demonstrate the truck. He will teach your men to run it. And he is always there to take care of it.

Write us for information.

R. M. OWEN & CO., General Sales Agents for REO MOTOR TRUCK CO., Lansing, Mich.



Price \$750 f. o. b. Factory. Top over all, as shown in cut, \$50 extra.

WASHINGTON'S NERVE.

His Principal Occupation Was Not Acquiring Dignity.

Written for the Tradesman.

The portraits of Washington do not show the real man. Washington's portraits give one the impression that he was always seeking an attitude of great superiority.

If one looks at a picture of the great man crossing the Delaware, he sees him standing in a position which no one could possibly have maintained in a leaky boat, on a swift river, surfaced with grinding cakes of ice. If you see his portrait in a battle scene, you see him in fine uniform, standing well up in the stirrups, his sword pointed to a line of men who seem to be debating whether to run and save their own lives or advance and save their country.

By the way, did it ever occur to you what a lot of fool trappings these warriors get? A few hundred years ago, when leaders really fought and took chances in battle, the sword was useful as a weapon of defense, perhaps of attack. But now, when officers mostly view conflicts from distant hill-sides with telescopes, when guns will shoot ten miles or more, and around a corner at that, where is the use of a warrior tangling up his legs with a sword which is never used?

Still, the sword is the thing in modern life. It is quite probable that the officers of the State militia would resign if they could not wear them. The girls like the idea of a sword. It supplies a place to rest an awkward hand. It shows that the wearer is not supposed to be a common scrub. And the gold lace, and the buttons, and the things they wear on their shoulders—things which look like the tinsel pads the ringmaster puts on a horse before Ninon de la Christobal De Vaux, the Queen of the Arena, leaps to her desperate act, at the risk of a two-foot fall on soft sawdust.

But never mind, Washington's men didn't have many swords, or much gold lace, or many acres of epaulets, and Washington really used his blade. But, all the same, the men whose brushes sent his features down to posterity had their own notions as to how a hero ought to look, and the result is that the Father of His Country seems to be about a thousand miles away from any human instinct. The painters have caused him to pose as distant, unapproachable, superior and unsympathetic. The dignified poses thus forced upon him will soon make him a joke with the ignorant.

Washington was dignified in the sense that he did not permit any personal familiarity, but he did not hold his associates off at arm's length, as some of his biographers state. He was warm of heart, generous, friendly in the best sense of the word. There were no barriers between the real man and those he knew to be loyal friends.

Do you remember the story of Washington and Lafayette at Valley Forge? That was the darkest winter of the war. The American soldiers had neither food nor clothing. They

slept on the ground wrapped up in shawls, cloaks, bedquilts—anything that would keep them warm. One night Lafayette, a young, enthusiastic soldier, who was serving the colonies without pay or hope of reward, went to the headquarters of the Commander in Chief and found him lying on the ground, wrapped in a great cloak and shivering with the cold. He bent down to deliver a message and Washington took him in his arms, wrapped him inside his cloak and the two slept there until morning.

Human! Washington is said to have known the needs of every soldier in his ragged army! He was not at all the sort of a man our school children imagine him to have been. The painters are to blame for that. The biographers are trying to remedy the evil. Therefore, pay little heed to the portraits of Washington and dwell longer on the things he did. If you do this you may get over the idea that Washington was in the Vice-President Fairbanks row.

The one thing which carried Washington through the awful Braddock defeat and through the perils of the Revolution—where he suffered more from the taunts of enemies and the little meannesses of the Continental Congress than he did from the efforts of the British army—was Nerve. The word is not used here as expressing cheek, impudence, self-assertion. It is used as describing the staying quality of the human brain. Nerve is will. It is more. It is the force that forces the will. It is the power back of endurance. It is dominant, autocratic, in that it binds every energy to a purpose, whether that purpose be good or bad.

The man who has a natural or a cultivated nerve force can stand unmoved under the envious assaults of the selfish and the ignorant. He can fix his mind on one great purpose and keep it there. He can keep good control of himself in emergencies. Napoleon and Lincoln had this kind of nerve. Grant had it. Washington possessed it in a greater degree than either.

Look at the things he did and the circumstances under which he did them and you will understand. And when you begin to look you will begin to see that Washington was not the man the painters have tried to make him out to be. He was human. He worked, and froze, and went hungry, and fought slander as well as Indians before he was 20.

He left school before he was 16 and, after giving up a midshipman's berth in the British navy at the request of his mother, went into the forests surveying for Lord Fairfax, the father-in-law of his brother Lawrence. It was March and the mountains were covered with snow when the future President undertook the task set before him.

At night on the third day out he sought shelter in a hovel standing alone in the midst of a small clearing. After a frontier supper, he undressed himself, as usual, and tumbled into bed, feeling, doubtless, as if

he would never want to get up again—just as hundreds of 16-year-old boys have felt after a hard day's work.

But Washington got right up! His bed was straw, without tick or sheets, and the single blanket which covered it carried its weight in vermin. He dressed and slept out of doors that night.

The boy was only 18. Do you get it? He wasn't posing then. He was beginning his life work with patience and nerve. On that trip he crossed the Alleghanies and, entering on an almost untródden wilderness, commenced his surveys. The few Dutch settlers there were along his route were not much company for the boy, for they knew little English, but they collected along his course to see the boy working his mysterious instruments.

So might Lincoln have gathered the settlers of Illinois about him when he went out to survey, only Lincoln was within reach of civilization, in a friendly district, often with acquaintances during the night, while Washington was in a hostile country, with savage Indians jealously watching his every step. And he was 16!

God sent Moses into the wilderness and kept him there for forty years before He permitted him to point the way to the Land of Canaan, and it seems that the same Providence sent Washington and Lincoln into the wilderness to learn self-reliance, coolness in danger, patience, industry—to learn that, after all, it is only the human element that is of account.

If the young clerks who have an idea that they ought to jump from high school into a managership or a partnership will read biography they will discover that all the men who have made good in a large way were prepared by early hardships and struggles for the positions they were to occupy later on. They will find that the nerve school which Washington and Lincoln attended held no crack football teams, no champion baseball nines.

So, swimming mountain streams, making his way, drenched and shivering, through pathless forests, Washington built character. He built physical as well as mental nerve during

those hard-working days. He grew the nerve which distinguishes a man of action from a weakling, from one who shrinks before every unfavorable word or physical difficulty. This is the sort of nerve Lincoln grew in the woods and fields of Illinois.

During the years which followed, years in which Washington was either Commander-in-chief of the forces of the province of Virginia, Commander-in-chief of the armies of the colonies, or President of the United States, he was richer and better for the hardships of his early life. First the Legislature of Virginia, then the Continental Congress hampered him in every way. Knockers never waste their time on dead ones, and Washington was particularly alive.

His soldiers were unpaid, unclothed, hungry, and they took vacations whenever they saw fit. Sometimes Washington did not know whether he had an army or not. His men left in squads, sometimes in the face of the enemy. Congress hampered his actions as busy-bodies in the North hampered his resignation. But he knew that he was right and stuck.

And through all his troubles Washington moved calm, patient, thoughtful of those about him. His nerve held in every trying situation. Now, it seems that there must be a lesson in the lives of Washington and Lincoln for the young man who is thinking of taking over most of the world as soon as he gets time. The thing for such to do is to get ready.

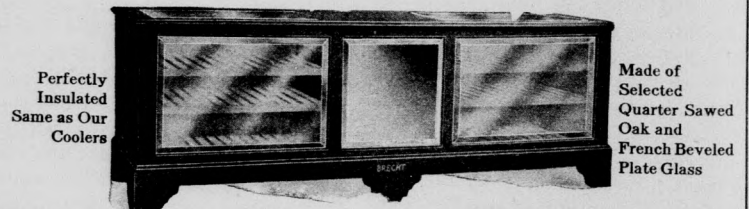
Washington possessed physical characteristics which gave him the bulge on most of the men of his time, but, after all, it was not the physical body that won. It was the nerve of the man—the spirit, the will that had been made strong by self control in the woods and the mountains. And that is what must win in any battle—social, financial or patriotic. It is always the man who can shape circumstances and not permit them to mold his actions that wins.

Read up on biography, young man, and learn how men have prepared themselves for work, and how they have faced the world under difficulties.

Alfred B. Tozer.

IT'S A GOOD INVESTMENT

To Display Your Food Stuffs in a Sanitary Manner
Consider How Attractive and Inviting They Would Appear in



Perfectly
Insulated
Same as Our
Coolers

Made of
Selected
Quarter Sawed
Oak and
French Beveled
Plate Glass

Brecht's Refrigerator Display Case

Keeps your food stuffs in a clean and sanitary condition and is a protection to perishables
WE MAKE HIGH GRADE MARKET OUTFITS, COOLERS, ETC.

Write Department "K" for Particulars

THE BRECHT COMPANY

ESTABLISHED 1853

Main Offices and Factories ST. LOUIS, MO.

New York Denver San Francisco Hamburg Buenos Aires

MODEL CITY

Established by Grand Rapids Man in Alabama.

Written for the Tradesman.

Mobile, Feb. 15—I paid a visit to Lucedale last week and spent a day in the study of its attractions and the timber and farms of the K. C. Lumber Co., owned almost exclusively by Gregory M. Luce, formerly of Grand Rapids. Several years ago Mr. Luce purchased 25,000 acres of land heavily studded with yellow pine, and set to work for the purpose of clearing off the timber and putting the land under cultivation. Mr. Luce also platted a little city and gave it his name. Since then he has given much time and means to the work of building up the city and is financially interested in almost all of its business enterprises. He established an adequate system of water works, an electric lighting plant, a newspaper and erected a very good hotel, which is well managed under a lease. It is called the Gregory. He owns one-half of the stock of the Luce Commercial Co., a large share of the stock of the Lucedale Bank, also a majority of the stock of a company which deals in hardware, furniture, burial caskets, buggies, etc. The town is attractively laid out on a level plateau and contains, among other advantages, a large and handsome brick school house, now overcrowded with pupils, a court house that cost about \$80,000. The town also has good shipping facilities, supplied by the New Orleans, Mobile & Chicago Railroad. Mr. Luce conceived the idea that Lucedale would make an excellent seat for county government. He did not adopt the plan so often put into use in Michigan, by trying to steal the seat from another town, but went before the Legislature of Mississippi and presented substantial reasons why a bill providing for the organization of a county to be named in honor of United States Senator George should be passed. The bill passed in the course of time and then Mr. Luce made it his business to have Lucedale named as the county seat. The mills of the K. C. Lumber Co. are located nearly one mile north of the city. Timber, deals, lath, flooring, siding and shingles are manufactured. Nearly all of the lumber is sold in France, Italy, Germany, England, South Africa, Porto Rico, Central and Southern America and Mexico. The better grades of lumber are used in the manufacture of furniture by the French, the Italians and the Germans. The mills are supplied with logs brought in on railroads constructed for the purpose and moved from time to time as the service requires. The sawmill cuts 125,000 feet, board measure, every operating day, and four trains running into the woods supply the logs, which are dumped into a pond. The water of this pond is pumped from a spring nearly one mile distant. Mr. Luce has cleared off a considerable part of his land and engaged in truck farming. Before planting he caused samples of

the soil to be analyzed and last year produced large crops of sweet potatoes, Bermuda onions, alfalfa, etc. This season he will add ten acres for tomatoes and other field crops in like proportion. He is endeavoring to teach the people that the lands of George county are admirably adaptable to farming and to develop industries that will support the city of Lucedale when the rapidly disappearing timber of the region shall have been disposed of. "I gave the town my name and I desire to see it grow and its citizens prosper. The timber on our tract will be cut off in four years, when I expect to retire from active business. I desire that Lucedale shall become, and ever remain, a prosperous city," Mr. Luce remarked, in discussing the future of the place. A. S. White.

New Ways of Making Money.

Of all the hobbies by which people amuse themselves or make money that of raising fur bearing animals on the edge of a city is probably the most unique. Yet this is what one man does. Manager of a flower and plant company during business hours, his chief desire is to achieve the successful domestication of fur bearing animals. Seventeen years ago he began to experiment in the breeding and raising of skunks, opossums and coons to that end. A permit was obtained from the State Fish and Game Commissioner which allowed the owner to keep birds and animals in captivity for scientific study. On the land surrounding the hothouses there are four black English fallow deer, a white opossum, pigeons and a lusty eagle. Fur bearing animals are becoming more scarce each year, and some day this man will find a fortune in his hobby.

A certain progressive boy is doing what other boys could do to advantage. He loved to work with and put together bits of machinery, saving all his money that he collected from odd jobs. Last winter he purchased a bone cutter. He then bought all the bones and refuse from a butcher for a cent and a half a pound. After it was ground he sold it for three cents a pound to his neighbors, who knew its value as an egg making food for hens. He earned enough money to buy a gasoline motor, which is running his bone cutter this winter. He is now buying bones from every butcher in town and selling every one of them.

A man in the notion business as a favor repaired the dolls of some of his little daughter's friends at odd moments. He fixed a new eye in one, strung a new arm on another, and stuck a little hair on another. To make the "babies" as good as new became a pet hobby with this successful "operator," and his fame spread until the "doll hospital" became a paying "side line," requiring the services of several people.

A high school boy's aptitude for making odd and artistic pieces of jewelry during his leisure hours later helped him to pay his way through college. After finishing high school he took a few lessons in jewelry work, with the result that when he entered college he was qualified to do repair work of all kinds. He invested in some necessary tools, including a jeweler's saw, pliers, hammer, blow pipe and soldering outfit. A card placed on the college bulletin board announced that he would do jewelry repairing neatly, quickly and reasonably. In a short time he had all the

work he could do, and his receipts were sufficient to meet all his college expenses.

The wife of a village blacksmith as a diversion during her spare time insisted upon dabbling in the work of the shop. Now she has developed a truly marvelous skill in the peculiarly exacting manipulation of metals and woods so necessary to blacksmith repair and construction work. She is now capable of taking her husband's place at the forge and is a necessary aid to her home, and her work in the shop is purely a pleasureable consideration. Paul Keller.

Southerners Like Chittings.

In his testimony given before the United States Senate Committee on Manufactures, in connection with the hearing on foods held in cold storage, Thomas S. Foster, the Ottumwa, Ia., packer, made an interesting statement regarding the consumption of by-products now as compared to former years.

"More by-products are eaten by the American people than formerly. There was a time when we could no more get an American to eat a hog's back bone than we could get them to eat the entrails, although part of the entrails are now being eaten by Southern people and by the colored people in the South. For instance, chittings. The chittings is the large entrail of the hog that is cleaned and cooked and cured and sent to the colored people of the South. They are very fond of them and eat them a great deal.

Keep on the train, in society matters, even if it contains things you do not like, and which you may have a chance to improve; it is ever so much better than going afoot.

**YOU ARE ALWAYS SURE of a sale
and a profit if you stock SAPOLIO.
You can increase your trade and the
comfort of your customers by stocking
HAND SAPOLIO
at once. It will sell and satisfy.**

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

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

SENSIBLE SUGGESTIONS

From the Experience of a Practical Merchant.*

In presenting to you this, my second annual report, I am filled with a deep feeling of pride and satisfaction, not because it embodies any particular achievement, but by reason of the fact that it makes record, or perhaps rather shows, the accomplishments and progress of our body as a whole. On the threshold of the fifteenth year in the history of our organization there is every reason to feel optimistic, for the realization of a substantial standing after overcoming the many obstacles that beset the rocky path of the Michigan Association, makes contemplation of the future more than a dream of confidence and security. It is therefore a sincere pleasure for me to have the honor of presenting the report and recommendations of the executive office of the organized retailers of this commonwealth, who are rapidly nearing the goal towards which we have been striving for these past fourteen years.

A survey of the past year of effort shows that something has been done. Even although we are not yet satisfied—I feel that you are not and I know that I am not—still we must appreciate the fact that there has been no retrogression and, indeed, in comparison with past years, considerable has been accomplished. But the battle for bettering conditions must be kept up. You know, as General Sherman said: "There is great fighting all along the line," and like him we should get to like the fight. It is by fighting and keeping everlastingly at it that we shall win the day.

The first work we had on hand was the looking after two bills, introduced in the Legislature at the behest of the retailers. One was the anti-trading stamp bill, which was passed and became a law, and the other was a bill providing for the regulation of the size of fruit packages, which was defeated through the efforts of the farmer lobbyists. On this act, which was known as the Verdier bill, a great deal of work was done, although without the result desired. When it was taken before the House of Representatives, it met with some opposition and was referred to the Committee on State Affairs for the obvious purpose of killing it. When my attention was called to the status of the matter the Committee on Legislation, the Executive Committee and your President met at Lansing. After having made special effort to meet with the Committee on State Affairs, which was successful, the bill was modified and reported out. It passed the House unanimously, but it did not reach the Senate until near the close of the session, and there it was defeated. Now, I would recommend that no further action be taken on this bill or rather a bill of this nature, for there is at present a bill of similar import pending in the National Congress. If this is passed, the matter will become a Federal law, and then we may have a similar act passed by the State Legislature. If we do, well and good, but

*Annual address by M. L. DeBats, President Michigan Retail Grocers' and General Merchant's Association, at Traverse City, Feb. 13, 1912.

it would then really matter but little.

Your President had the pleasure of attending the meeting of the National convention, which was held in Denver. Some important matters were taken up and disposed of. The giving of free deals was thoroughly discussed, and the following resolution was offered and adopted:

Whereas—It is the custom and practice among manufacturers and jobbers of food products, grocery staples, to use a selling plan known as "free deals," giving a case free with a purchase of a specified quantity; and

Whereas—We believe this method of selling is unbusinesslike and injurious to the retailer, tying up his capital in surplus goods and overstocking him, and that the benefits of the

cent. The reason which was given for advocating this, was that in some of the states the jobbers forget the place they hold and become retailers, and to retaliate it was necessary to buy goods this way. I believe at this time it is not necessary, and hope that in the future it will not be forced upon us to buy goods in any other manner than from the manufacturer to the jobber, then to the retailer. The relationship between the jobber and the retailer in our State, I believe, is better than in any other state which was represented at the convention, and I know that they (the jobbers) are always ready to help us in every way.

In September your President was requested to attend a meeting at Chi-

isolation designed for the benefit of the retail merchants.

Sec. 3. To demonstrate the necessity of retail merchants to manufacturers, wholesalers and consumers of the United States.

Sec. 4. To co-operate with all other organizations having for their objects the advancement of the best interests of commerce.

There was some expense attached to this meeting for which your President, after consulting with two of your Executive Committee, and your Secretary pledged \$50 from out of the funds of our Association with the understanding that if the members did not sanction our actions, we would, as individuals, pay the amount.

I would now recommend that we have a representative at Lansing during the session of the Legislature, whose duty it will be to scrutinize all bills that might be offered and would affect the retailers in any way. To show you what the Legislature might do, I will quote a passage from a bill which was offered during the last session. If this had become a law, it would have compelled every retailer to be a chemist or employ one.

"Every person who sells any vinegar, except it be delivered to the purchaser in the unbroken packages in which such sellers received it, shall plainly and conspicuously mark or brand the receptacle or container in which such vinegar is delivered to the purchaser, whether such receptacle or container be furnished by the seller or purchaser, with label showing the kind of vinegar so delivered and the substances or substance from which it was made."

My attention has been called to the careless manner in which some of the retailers neglect to give the proper consideration to the reading of their fire insurance policies. So to bring matters squarely before you, I am going to take the liberty to ask the following questions, and I hope that you will take no offense:

Are you insured?

Are your buildings and additions thereto sufficiently covered by insurance?

Are your fixtures, including counters, shelving, awnings and signs sufficiently covered by insurance?

Is your stock sufficiently and completely covered by insurance?

Do you keep for sale goods of more hazardous nature or in larger quantities than provided for in your policies, and, if so, are they handled in such a manner that should a fire occur there would be no question as to the validity of your policy?

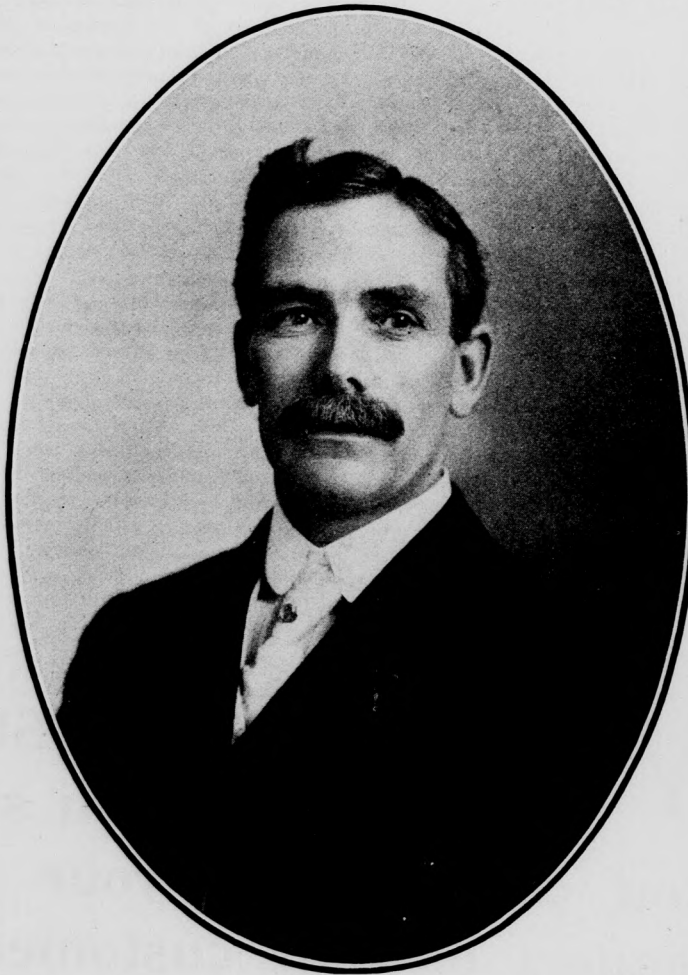
Have you examined the forms on your insurance policies?

Do you take an annual inventory?

Are your books kept in such shape that you could show your loss should a fire occur?

Do your policies permit of other insurance? If so, "it is important that the written and printed portions of all policies covering the same property read exactly alike. If they do not, they should be made uniform at once."

Would further make following suggestions: Policies covering country



M. L. DeBats

free goods should be in the form of price reductions on case lots; therefore, be it

Resolved—That we, the National Retail Grocers' Association, in convention now assembled, are opposed to free deals, premiums and gift schemes of all kinds, and do request the manufacturers and jobbers to discontinue the practice of free deals.

I would recommend the adoption of a similar resolution.

The parcels post question was also considered and met with the usual reception. Co-operation or buying exchanges was also gone into very thoroughly. However, I can not see where the retailer is benefited by this. The question was asked how much was saved by buying goods in this manner. The answer was about 6 per

cent. The reason which was given for advocating this, was that in some of the states the jobbers forget the place they hold and become retailers, and to retaliate it was necessary to buy goods this way. I believe at this time it is not necessary, and hope that in the future it will not be forced upon us to buy goods in any other manner than from the manufacturer to the jobber, then to the retailer. The relationship between the jobber and the retailer in our State, I believe, is better than in any other state which was represented at the convention, and I know that they (the jobbers) are always ready to help us in every way.

Article I.

Name.

The name of this organization shall be "The National Federation of Retail Merchants."

Article II.

Object.

Section 1. To safeguard and serve the interests of all retail merchants.

Sec. 2. To promote all just leg-

buildings and stock usually have in the forms or riders the three-fourths value and iron safe clauses.

Make no changes in your buildings without first getting in writing the consent of the companies carrying your insurance.

Use no artificial light (acetylene gas, gasoline, etc.) without the approval of the companies carrying insurance.

Should any of your buildings be vacant for a longer period than ten days get a vacant permit.

If you are not fully satisfied that your insurance covers your property as you desire, you should take your policies to some insurance agent, or to some one familiar with insurance forms and policies and have them looked over.

If you are using gasoline in connection with your buildings, you should see to it that your insurance policy fully covers all facts.

Attention to this might save you many dollars and considerable trouble.

In conclusion, I wish to thank the trade papers for the aid that they have given me during my term of office.

Habits of Rabbits Change.

A German natural history authority calls attention to an interesting change in the habits of German wild rabbits. The animals are giving up their ancient habit of burrowing and have commenced to imitate the hares, which nest only above ground. The German hares themselves were once burrowers and gradually went through the same change in habits in this particular that appears to characterize the rabbits at the present day. In woods where the undergrowth is thick the rabbits find hiding-places in plenty for their nests, and even in open country, unwooded—and they seem to be taking more and more to the open. The female makes little fortresses for her young, to protect them from the cannibalistic propensities of the male; she lines the nest warmly with fur from her own breast, visits them secretly at night, and perhaps suckles them once more during the twenty-four hours; but each time that she leaves she carefully piles rubbish before the opening.

A Unique Verdict.

A Wheeling, West Virginia, lawyer says that he has heard many queer verdicts in his time, but that the quaintest of these was that brought in not long ago by a jury of mountaineers in a sparsely settled part of the State.

This was the first case for the majority of the jury, and they sat for hours arguing and disputing over it in the bare little room at the rear of the court room. At last they straggled back to their places, and the foreman, a lean, gaunt fellow with a superlatively solemn expression, voiced the general opinion:

"The jury don't think that he done it, for we allow he wa'n't there; but we think he would have done it ef he'd had the chanst."

The Function and Leadership of the University.

Third Paper.

The Forestry School as a feature of our great University was established upon the urgent and persistent suggestion of the Michigan Forestry Commission. It was a very modest section of the educational plan in its inception. The demand for it originated in a need of the State from which were disappearing the great forest which had been the source of almost unlimited wealth. Lumbering had been a tremendous factor in the evolution of the State, but no one knew anything about forestry, which should be the basis of permanent lumbering. Because we had not recognized this fact, decadence in lumbering had set in. The process had been a slaughtering business and the raw material upon which it fed was so rapidly disappearing that many predicted that the epoch of the lumberman was about to be closed forever.

Contemplating this situation and desiring to foster an industry which had been of immeasurable value to the State, the Forestry Commission foresaw the necessity of educating toward processes which were scientific and which had in mind always the perpetuity of the business. The Regents of the University were willing listeners to the appeal and instituted, in a small way, a Forestry School and began the search for a man equipped by education and experience to frame its methods and put life and inspiration into its work.

It took some time to find the man, but the search was crowned with success.

In Professor Filibert Roth the University and the State acquired a leader of great attainment; indomitable courage and public spirit; a good mixer among men and one who grasped at once our needs and proceeded with great energy to fill them. He regretted at the outset that two schools of forestry should be established in the State, as, following the action of the University, the Agricultural College had founded a second school. But he contended that if there should prevail the proper differentiation in the work, each could be a strength to the other. He proceeded to put the emphasis first upon the making of foresters who should go out equipped for immediate usefulness wherever most needed; and second upon the establishment of State commercial forests commensurate with the opportunities and the maintenance permanently of the wood making industries of the State. He urged the importance of furnishing the raw material for these industries to feed upon.

This work has been so successful in its first division that we have a College of Forestry equal to any in this country and the men it has turned out have proved to be a most important product in character and efficiency. The second division of work has encountered great difficulties, but, in the campaign of education instituted by the University and warm-

ly supported by the State Forestry Association, a good deal of progress has been made. A free hand was given Professor Roth and he spoke freely and eloquently over a great portion of the State. He carried the leading oar in the State Forestry Commission craft until its duties were merged in the Public Domain Commission.

My own conception of the function of the University in connection with forestry is that it shall recognize the vital importance of the State of the permanent establishment of large areas of forest principally upon lands not adapted to the promotion of successful agriculture, to be managed for the purpose of furnishing raw material for our great wood working industries; at the same time recognizing its own obligation to serve the State by popularizing this movement and educating men to carry on an enterprise of such proportions as to demand the best ability and broadest training.

All this work is new to our country and Old World methods, while of value, may not apply to our conditions. We must work out our own forest problem and it is clearly within the scope of University methods to lead in formulating plans based upon the widest knowledge and broadest conceptions of economics and State craft.

Beyond our State borders the University has a responsibility in assisting in the tremendous problem of conserving our national forest re-

sources and furnishing well equipped men to enter the field and make their influence felt in the national councils.

The men who by taste and training are fitted to lay hold of the great questions of conservation are few. Our University can well afford to specialize on forest conservation and bring to its aid every possible element of strength. Michigan, whose forest wealth was its greatest advertisement for many decades, might well be the center from which shall emanate the most expert counselors in fostering and maintaining forest conditions and forest wealth. These conditions should be as permanent as any factor in the maintenance of our ability as a nation to lead the world in the wise administration of our unparalleled resources.

Let me conclude, then, my contention for a broad conception of our State obligation with regard to forest wealth by enunciating earnestly and incisively the view that the Agricultural College, the Public Domain Commission and the State University shall work together harmoniously and without jealousies and, avoiding acuminous criticism, each occupy its own field and do its best work. They should all cultivate a broad angle of vision as to their responsibility to the State and Nation, furnishing an example of foresight and efficiency in forest management commensurate with the unusual opportunities afforded by the State.

Chas. W. Garfield,
Pres. Michigan Forestry Ass'n.

Barlow's "Old Tyme" Graham Flour

Sweet as a Nut
Stone Ground



JUDSON GROCER CO.

Exclusive Distributors

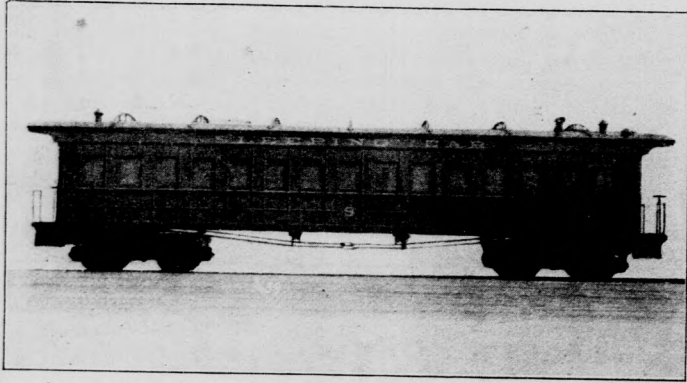
GRAND RAPIDS, MICH.

GEORGE M. PULLMAN.

Proud of His Successes, He Concealed His Failures.

Written for the Tradesman.

Several months ago the Michigan Tradesman published a number of sketches reciting incidents in the lives of George M. Pullman, the builder and operator of sleeping cars and the founder of the Pullman Palace Car Co., and members of his family. Those sketches attracted widespread attention and in the comment which followed many additional facts in relation to the Pullman family were brought out. The editor of the Tradesman received a number of letters in which the writer discussed the subjects of the sketches, and the editor entered into correspondence with officials of the Pullman Palace Car Co. for the purpose of verifying the truth of the statements published or for correcting the same, if proven to be erroneous. He also interviewed a number of old residents of Grand Rapids with the same purpose in view. As a result of these activities, the fact remains that the



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sketches so published were substantially true.

Previous to the year 1859 George M. Pullman, his three brothers and several sisters were residents of Grand Rapids. William Widdicomb, whose memory is retentive and usually correct, says Mr. Pullman never was a resident of the city. Eugene E. Winsor and John Mowatt, an employe of Mr. Pullman in the early years of his business in building sleeping cars, are positive that he resided in Grand Rapids a short time. Mr. Winsor was engaged in selling groceries, occupying a little store on Monroe street in 1857-8. George M. Pullman lived in a small house, on Prospect hill, at a point that is now in the rear of the Ledyard building. Entrance to the house was gained by a pathway over a vacant lot, on the north side of Monroe street, now covered by the Friedman store. Mr. Winsor supplied him with groceries and met him almost daily. His means were limited and Mr. Winsor experienced much difficulty in collecting his bills. Under the firm name of A. B. Pullman & Co., the brothers operated a small cabinet shop, located on Erie street, in the rear of the Winegar Furniture Co.'s store. The furniture produced was sold at retail. After

the failure of the firm and the departure of George M. Pullman for Chicago, he, with the aid of an uncle, engaged in the business of raising buildings there. A. B. Pullman made furniture by hand in a small frame shop adjoining the buildings of Oliver Bieake, southeast corner of Fulton and Lagrave streets. During a visit of the writer with Gregory M. Luce, of Mobile, Ala., Mr. Luce stated that his father, the late Ransom C. Luce, had pointed to the shop several times while he (Gregory) lived at home and remarked that A. B. Pullman had "manufactured furniture by hand in that shop." Mr. Gregory M. Luce stated that quite a number of pieces of Pullman furniture are still in use in Grand Rapids and that a "what-not" which he made is in the old home of his father. A letter written by Hon. Charles W. Garfield, dated Biloxi, Miss., February 2, 1912, contained this sentence, "The Pullman's (George M. and A. B.) moved the barn of my uncle, Joel C. Simonds, about the years 1857-8 to its present location on Alger avenue, on the Baxter place, from its former position on Burton avenue, just south

of the present Garfield lodge, on the playgrounds." Readers of the sketches will remember that George M. Pullman was engaged in moving buildings on the route of the Erie Canal before taking up his residence in Grand Rapids and that before moving to Chicago he sold the rollers, windlass and tools used for that purpose to Harry H. Ives. Probably the apparatus was used in moving the barn of Mr. Simonds, as stated by Mr. Garfield.

George M. Pullman was proud of his successes but not of his failures. He was not unlike many other men in that respect, although no proofs are needed to sustain the generally admitted fact that many great fortunes have been built and many important enterprises carried to a successful termination by men who had failed in business. The late C. C. Comstock came to Grand Rapids burdened with a debt of \$50,000. For a time he carried on a modest business as agent. A few years later he paid off his debts in full, although outlawed. When he died he left property worth upwards of one million dollars. Marshall Field, in his youth, was not regarded as of much account because his employer considered him a failure as a common salesman. The record

of his subsequent life in business is so well known that further discussion of the subject is unnecessary. Charles R. Sligh and John D. Case failed as manufacturers of bicycles. They paid up their losses in full several years after the claims against them had become uncollectable in law and have prospered amazingly since. The Widdicomb Mantel Co., the Oriol Cabinet Co. and the Luce Furniture Co. failed, but recovered and won marked success under one and the same management. The French failed in their efforts to construct a ship canal across the Isthmus of Panama. The Americans bought the abandoned plant and next year, probably, they will complete the canal. Really it seems that in many instances failure is but the stepping stone to success.

Mr. Pullman was not the first to construct sleeping cars. He found a number in use on the railroads of New York State before he engaged in



No. 2

the building of such cars. They were crude in design, as were his own. Aside from providing bunks upon which travelers might rest, they contained but few conveniences. The cut (No. 1) shown herewith represents the first Pullman car—an ordinary coach converted into a sleeper. The interior (see cut No. 2) shows that little change had been made in its appearance. No. 2½ shows the old-fashioned wood burning stove and the box filled with wood, the only means provided for heating the car. The upper berth construction, a very important feature of the perfected car, is lacking. No. 3 shows how the bedding was disposed of when not in use and one of the smoky, ill-smelling oil lamps used at night. The upper berth was designed and patented by William Ellingwood, an ingenious cabinetmaker, employed by Mr. Pullman in supervising the conversion of ordinary day coaches into sleepers. John Mowatt and Eugene E. Winsor agree upon this point. Ellingwood sold his invention to Mr. Pullman and the latter thereby gain-

ed possession of the most essential feature, mechanically considered, necessary in the construction of sleeping cars. Mr. Winsor kept in touch with the Pullmans many years after they left Grand Rapids and is well posted in regard to their transactions. On one occasion he met George M. and Albert B. Pullman at the Fifth Avenue Hotel, New York. They were awaiting the sailing of a steamer upon which they had engaged passage. Their mission was the introduction of the Pullman sleepers upon the railroads of Europe. Mr. Winsor was invited to make the trip with the brothers as their guest.

In his correspondence with the officials of the Pullman Palace Car Co. the editor of the Tradesman learned that a history of the Pullman sleeping car had been published during the life of Mr. Pullman, under his personal supervision and issued with his approval. In this history Mr. Pullman omitted the facts concerning his early experiences as a mover of buildings on the line of the Erie Canal, in New York, and his failure as a manufacturer of furniture in Grand Rapids. Like a certain very prominent manufacturer, who commenced his business career in Grand Rapids, with less than \$300 capital and a fac-

WM. D. BATT

Dealer in
HIDES, FURS, TALLOW AND
WOOL
22-124 Louis St. Grand Rapids, Mich.

Hart Brand Canned Goods

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

Michigan People Want Michigan Products

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.



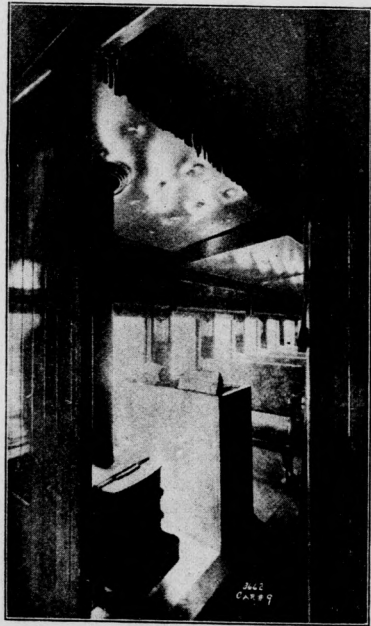
Tanglefoot

The Original Fly Paper

For more than 25 years the
Standard in Quality

All Others Are Imitations

tory capable of producing goods worth \$1,200 in one year, he seemed to scorn the weak and wabby ladder by which he ascended to a firm financial footing. The editor of the Tradesman wrote a letter to the publisher of The Story of Pullman, ask-



No. 2½

ing for information concerning the work, and received the following reply:

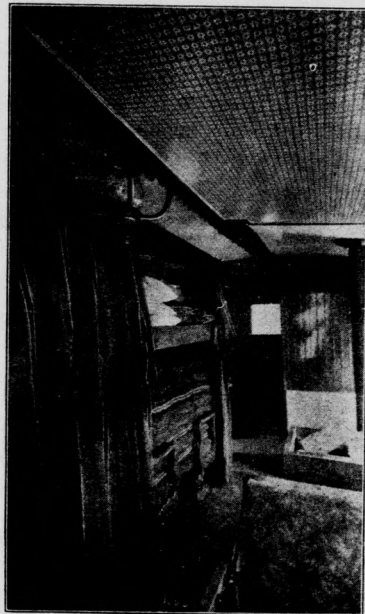
"In response to your esteemed favor, I am sending you, under separate cover, a biographical sketch of George M. Pullman that was prepared under his personal supervision and revised from time to time, in which I was a participator with him during his various visits to this city when I conferred with him accordingly, and I am inclined to think that it is about as complete and correct a biography as has ever been made. I may say it was in course of preparation for upwards of a year before it was made complete and perfect to his satisfaction, and it was prepared a very short time before he died.

"On looking it over I do not see anything about Grand Rapids in it, so I am rather inclined to think that he never lived there, although, of course, I can not verify that fact, but it seems feasible that he would have mentioned it to my editor or myself during the various interviews we had with him from time to time, and while corrections were being made."

In the opening paragraph, referring to Mr. Pullman, a noted French painter, who had earned fame and fortune because he had neglected nothing, is quoted: "Fidelity to this maxim makes all the difference between success and failure." He continues, "The power to focus all the faculties upon one's life work, to see the extraordinary within the ordinary, the great within the little and to bring to the solution of minutest details the inspiration of a capacious mind, is at once the test and proof of greatness and the mainspring of all success."

Mr. Pullman was the possessor of these important faculties and during

his life he was faithful to his allegiance to the maxim of the French painter. Without question Mr. Pullman saw the extraordinary within the ordinary, as illustrated in the moving of Mr. Simonds' barn and the raising and moving of great business buildings and hotels which he conceived and carried on successfully in Chicago; in his vision of the magnificent sleeping and parlor railway coaches bearing his name to-day while engaged in converting the common day coach into the primitive sleeper of 1860. The book says: "Mr. Pullman located in Chicago in 1859. He was engaged from 1852 to 1857 in moving buildings on the Erie Canal." In the absence of evidence to the contrary, it is fair to presume that he lived in Grand Rapids in the latter years. The book does not state where he lived during the year 1858. His first serious attention to the discomforts of travel by rail dates from a night journey made from Buffalo to Westfield. The narrative continues: "It was a sixty mile ride and Mr. Pullman occupied a bunk in one of the clumsy sleeping cars then in vogue. These cars were modeled after the sleeping bunks in use on the passenger boats of the canals and consisted of three tiers of shelves on each side of the car. What especially appealed to Mr. Pullman was the provision in the rear end of the car of a towel and basin and water, wherewith he could make his toilet." The important upper berth had not found a place in his mind at that time. The opportunity to remodel a day coach and make it fit for sleeping purposes occurred in the year 1859. Mr. Pullman was not an inventor nor an expert mechanic, he possessed ideas and was obliged to work them out by the aid of those whom he engaged for the



No. 3

purpose. When he adopted a plan for an upper berth, it was met with the objection that it would necessitate the addition of about two and one-half feet to the height of the car, as well as several inches to the width. What railway would run its trains

with cars of unequal height? Mr. Pullman argued that it would be better to raise the height of all cars and thereby improve the standard of car construction and he risked all he had upon the ultimate success of his idea." His first car, the Pioneer, finished in 1865, was constructed according to the plans outlined above and contained the upper berths originated by Ellingwood. This feature of car construction had been duly patented, but Mr. Pullman did not claim the invention as his own. Considerable space is given to a history of the development of the business of the company and the building of the town of Pullman.

In these sketches the writer has endeavored to establish beyond question two facts—that George M. Pullman was for a short time a resident of Grand Rapids and that he was not the inventor of the Pullman sleeping car. He was a man of great force of character; he originated and developed a great business enterprise; he was an able financier and a sagacious manager of a very important manufacturing business. He achieved that which entitled him to be justly recognized as the father of long distance travel by rail, for he made long distance travel not only possible but comfortable, even luxurious, and his accomplishment ensures his name a place on the list of great men of business of the nineteenth century.

A. S. White.

An "Interest in the Business."

Every worker, in every line of business, has an "interest in it," or ought to feel it. It is distinctly to his interests that the business shall be a success, consequently he should school himself from the start to consider himself a vital part of the business and individually responsible for its success. It is noticeable in every branch of commerce that the clerks and helpers who take this kind of an interest in the business are the ones that climb the quickest into the most responsible and best-paying positions, and subsequently become entitled to a real, financial interest in the concern.

But such people are few and far between. The great majority of workers in all commercial walks of life center their interest in the salary or wages they are paid, and the time they are supposed to give in working for the stipend. They are clock-watchers and pay-chasers, having no further interest in the house employing them than getting as much as they can for the least expended time.

Among the greatest and the smallest concerns, enthusiasm on the part of employes is a rarity.

This is decidedly wrong, even from a selfish, personal viewpoint. It is the individual effort that makes the collective success—the labors of the least important workers help, proportionately, as much as the higher-paid and better-brained employes. It is the individual energy which makes the successful whole, and success to the house means success—or promotion—for the workers who have contributed to the achievement.

If employes would only get it deeply impressed in their minds that active loyalty to the house or individual employing them is the surest bid for future promotion there would be less apathy in stores, factories and offices. But the average employe is afraid of doing too much for his concern—if it is not in his particular line he thinks he has no right to do the work. He is afraid of working five or ten minutes overtime at night, but is not so particular in getting to his post on time in the mornings.

The writer only recently was in conversation with two clerks employed by a large city concern, and was astonished to find that neither of the two were aware that their concern was advertising in the newspapers and by posters. They did not believe it when told, yet, if they were doing their duty, they ought to have been familiar with the advertising and know just what it claimed. He ought to know all about his house and what it is doing to increase its trade. He should be helping it to increase, even in the humblest way—but still helping.

Both Workers.

"I hear your new minister is very efficient."

"Oh, yes."

"How about his wife? Is she doing anything to bring the people to church?"

"Indeed, she is! Wears a different gown every Sunday."

Symons Brothers & Company
Wholesale Grocers
Saginaw :: Michigan

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.

Specify Jennings Extracts
They cost a few cents more but the sale is quicker and quality better—
There's a reason!
Direct or of your Jobbers
JENNINGS FLAVORING EXTRACT CO.
Grand Rapids, Mich.



Definite and Practical Plans Essential To Success.

Written for the Tradesman.

An editorial writer in a recent dry goods periodical recommends that "every merchant should shut himself up for a whole day and spend the time in deliberate planning."

This is good advice. By deliberate planning it is not to be assumed that an active and unbalanced imagination should be given free rein to devise wild and chimerical schemes, but rather that every person who is at the head of a business or of a department occasionally should give his time and his best thought and energies to mapping out his future business programme. In the editorial quoted the special emphasis was placed on planning one's business for this coming spring. But the wise merchant will take a longer view, and make practical plans not only for the next few weeks, but for the next few months, and even for the next few years.

All your plans will not work out just as you think they will. Some for one reason, some for another, will prove not quite feasible, but most of them if thought out and weighed carefully should be of benefit. A business ought to come out better and will come out better when intelligently directed than when it is left to drift.

While not every man has the prophetic vision to devise a bold and original project and the force and executive ability to make the dream come true, every man should be able to shape his business policy as his best judgment dictates; and he should take the time and trouble to use his best judgment in solving the perplexing problems that are sure to arise.

"Every merchant should shut himself up." That is an essential part of this piece of excellent advice. No one can accomplish much in the way of making intelligent plans for the future at a time when his mind is distracted with every vexatious detail of the present. He must content himself to let his assistants do the fighting while he is laying out the campaigns.

Some thirty or more years ago there was a writer of humorous German-American dialect who styled himself Hans Breitmann. Speaking of the methods of poetic composition, Hans remarked: "The poet shoost goes into himself for a leetle dime and cooms oud mit a boem." The merchant should become oblivious to outer things for a little time, while he is forming his purposes and framing his designs.

Plan your buying. This is vital. For every sin of omission here, for all neglect of making up your mind as to the what and when and how of your buying, you have to pay a heavy penalty.

Some lines have not proved satisfactory or for some reason or other are not suited to your trade. If possible, plan to cut those out. Other lines have been winners. Perhaps enlarge on such to some extent. Of course, make a clear distinction between staples and novelties. With a good dry goods staple one may hold to the same thing for years and years, one's trade on it growing continually. A novelty that is a great hit one season is likely to be flat as a flounder the next. For novelties choose genuine novelties—things that are really new and striking. The demand for novelties, by the way, varies greatly with locality. It depends upon the psychological make-up of your patrons. For staple goods, give the preference to such brands as are known among your customers and have won their confidence.

Before going to market plan within quite definite limits how much you are going to buy, and hold yourself pretty closely within those limits. Overbuying and all the train of disasters that follow it are largely the result of buying from impulse.

This mistake may be made when buying at home by sample. The man who has not definitely determined just what he had best do is the one who is overpersuaded by the honeyed eloquence of the traveling salesman.

A stock of goods shows for itself whether the buying has been carefully forecasted. Take corsets, for instance. The successful merchant keeps up his stock carefully on a few good lines, each one of which means something in his trade. He does not put in a new and different line unless it promises some distinctive features of merit. The careless buyer purchases a few dozen of every corset seller that comes along, and as a result has always a large and ill-assorted stock of odds and ends.

Perhaps you need a different system of doing business. Your business has outgrown the methods you began with ten or fifteen years ago. You need a more economical and up-to-date way of doing things. Don't go at it headlong and install radical changes with a jerk. Consider carefully and decide what system is best adapted to your particular circumstances. Then judiciously put it in practice.

Very likely you want to change from credit to cash. If you do this

suddenly, abruptly, with just a curt announcement that you are not going to trust out any more goods, you will be sure to alienate and offend good customers who have been buying on credit. You will want their patronage right along. Plan how you will metamorphose good credit customers into good cash customers. Other merchants have done this very thing and you can do it. Announce the change from credit to cash some time beforehand. Educate your customers up to it. Use tact and patience and take time to explain all the why's and wherefore's.

Have the mail order houses been cutting into your business? Plan how to meet their competition in such a way as to reduce their inroads.

Perhaps some portion of your stock is too large. You have too much money tied up in that particular line in proportion to what you are selling or can hope to sell. Plan just how to reduce so as to employ less capital but still hold substantially all your patronage.

This bare outline sketched above will enlarge as you begin to see the possibilities which the laying of definite plans holds for you and your business.

One word of caution. Do not make your plans at night. Sleep at night. It is a mistaken notion that a busy man can lie awake two or three hours thinking over his business matters, and that the time so spent is so much clear gain. The mind is sometimes brilliant and original during hours of wakefulness, but the judgment is not good. Things take on wrong colors and proportions. The ideas are distorted. A scheme that seemed perfectly practicable between 1 and 2 at night may look hazardous and even hare-brained when considered by daylight. Do not aim to do your thinking at night.

Shutting one's self up for a day now and then in order to take time to plan is good. Better yet would it be to consider planning a most essential part of business and set aside

some regular and definite time each week for doing it. This time should not be Monday morning, when a hundred matters more or less demand imperatively the attention of the boss; nor Saturday afternoon or evening, when trade is the heaviest and all hands are tired with the week's work. Some time in the middle of the week, when it is possible to abstract one's self for a few hours from active participation in affairs, is the best.

Fabrix.

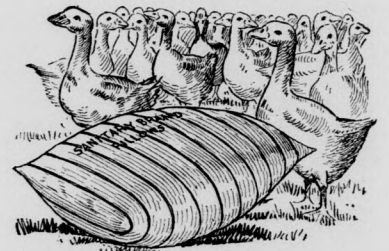
BEDDING



All Kinds of Bedding

Mattresses	-	\$2.50	to	\$15.00
Pillows	-	.40	to	2.50
Pillow Cases	-	.10½	to	.19½
Sheets	-	.45	to	.75
Mattress Protectors	-	1.35	to	2.00
Bed Spreads	-	.70	to	5.00

All kinds of Cotton and Woolen Blankets and Comforters.



Live Geese Feathers

Paul Stekete & Sons
Wholesale Dry Goods
Grand Rapids, Mich.



For the Painter and Paper-hanger

Satisfy the mechanic
and you have a good
customer.

"Empire"

overalls will help do this because the fabric is good, the workmanship is first-class and the fit is sure to please.

Let us figure with you.

Grand Rapids Dry Goods Co.
Exclusively Wholesale ::: Grand Rapids, Mich.



Clothing



The Man's Store Catering To the Women.

Men furnishers certainly are awakening to the possibilities in making their stores earn more money. The rent is fixed no matter how much or how little business they do, and generally there is room to accommodate more stock and to accommodate more customers. In the large cities the men furnishers have their rush hours; the lull is in the forenoon and the mid-afternoon. In smaller communities the rush occurs one or two days a week. But women are out all the time and they can readily be accommodated and waited on leisurely during the hours when otherwise there would be comparatively little to do.

The men furnishers in big cities have taken to parallel lines—that is, they have put in women's hosiery, gloves, handkerchiefs and other items, which can be handled as readily as the men's hosiery, gloves and handkerchiefs. They are not putting in full lines—but only specials, such as a 50 cent silk stocking and a 25 cent stocking—a dollar and a dollar-and-a-half glove—and the sealpackerchief handkerchiefs for women as well as for men.

No more selling ability is required to handle these goods than is required to handle the men's lines of the same kinds—large stocks are unnecessary—the goods are staple and take up comparatively small space. There is something more to think about here than the profit on these women's items, for when you get the women into your store there is always an opportunity to sell them something for the men, inasmuch as a large percentage of women buy men's underwear and half hose, men's handkerchiefs, and often suspenders, and not infrequently neckwear and shirts.

The department stores never overlook the men's end—and the volume of sales made to women by the department stores in the men's lines is enormous. Why, then, should the men furnishers and clothiers and furnisshers hold strictly to the old custom of exclusiveness? They gain nothing thereby, they lose—there is no doubt about it—for even now the women accompany the men to the clothing and furnishing goods stores. Then why not have merchandise to appeal to the women, and get their money as well as the men's money? Not to do so is simply foregoing a possible profit, which is wholly an additional profit without additional expense.

Your rent remains the same, your light costs no more, your salesforce is not increased, and in these days of so many advertised lines, it is positively easy to do business on certain lines of women's wear. You certainly can do as well as any department store because you can buy the adver-

tised goods to the same advantage and quote prices equally as low. Yet, whatever the profit you make, no matter how small, mind you, it is additional profit, in excess of the profits you now figure on making on the exclusive lines which you regularly handle.

If you have ever before given this proposition thought you probably concluded that it requires too many different things—a lot of fancy stock that you know nothing about, which will run into large money, and for that reason you dismissed the idea. That is not the line to work on. Specialize in women's specials.

No need of carrying an enormous variety of hosiery, from the lowest price to the highest price. Just take hold of a 25 cent and 50 cent stocking—at \$1, \$1.50 and \$2 glove—women's toques and sweaters. Simply carry a limited line of the most popular items, in which fancy frills have no part. There is good profit in all these goods. There is no deterioration, they are not susceptible to frequent change of style, and they are goods that can readily be duplicated.

And while you are about it you might just as well handle women's and children's hose supporters—particularly the children's, since they are in constant demand. The addition of these will swell the sales of your garter department, for every time you get a woman customer your chances are good of selling not only one pair of children's hose supporters, but two or three pairs if there are several children in the family. The process is simply doing more and getting people to buy more. You will get the women in your store most often at a time when you are not busy with men, with the time to wait on them. Thus your otherwise dull hours are made profitable.

As it is, retailers have many women customers who buy men's underwear and socks. You now wait on women—so why not take advantage of their presence in your store? Why limit yourself to the sale you make to them of men's items for which they come to you? Why not have women's specials displayed for them to see? Why satisfy yourself with getting \$2, \$3 or \$5 when you might just as well get \$7 to \$10 from a woman customer? Surely any retailer anywhere can do what the busy New York retailers do, and has more time to give it attention.

Take the nine Weber & Heilbronner stores located in the busiest part of New York City. You will find women's stockings displayed in their windows. Weber & Heilbronner long ago appreciated the value of getting the women into their stores. They use a few women's items as special advertising attractions to swell the number of their customers, thereby swelling their sales and profits.

Rogers, Peet & Co. devoted much

space to the advertising of novelties for Christmas and New Year's gifts—not only gifts for men but also articles for women, the intent being to get women to come in and buy presents for men; and they also wanted to get the men to buy presents for women instead of going to the department stores for them.

And right here it should impress you as a valuable suggestion that Rogers, Peet & Co. are featuring all kinds of novelties in stationery, leather goods, smokers' articles, bronze desk ornaments, which really take up only table or top of counter space, requiring no extra expense in the handling, and which add to the profits.

There was a time when insurance agents specialized, either in fire or life or some other kind of insurance. Now the insurance agent who specializes is a rarity. He has long ago learned that he can not only insure a man's life, but that he can just as readily, while he is at it, sell fire, burglary and automobile insurance.

The manufacturer of underwear does not hold strictly to making men's underwear, but also makes women's and children's underwear. He might just as well do so, it is all practically in the same line and does not alter the conduct of his business.

The big successful jobbers do not limit themselves to any exclusive line, but cater to men, women and chil-

dren. The jobbers who handle the most lines naturally are the most successful, and generally can quote the best prices. Their pro rata percentage cost of doing business is less than the small jobber who handles a few lines.

Open up. Get busy. Make your store earn more. The annual profit on these extra specials will go a long way toward paying a considerable part of your expense. There is no reason to rest and follow the methods of your predecessors. In a moderate and limited way pattern yourself after the department store.

In Missouri.

A Belleville merchant has this sign on his store door:

"Come in without knocking. Go out the same way."

Short prayers often last longest.

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

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

Bachelors' Friends

TRADE MARK

HOSIERY

Registered U. S. Patent Office and Canada.

Greater Value Cannot Be Put Into a Stocking

We could easily cheapen Bachelors' Friend Hosiery. We could use, in the heel, yarn that costs half as much. We could stint on the use of the fine material that goes for reinforcement.

But we make these hose—to give you maximum comfort—as good as they can be made. Combed Sea Island Cotton only is used.

Heels are reinforced up the leg far enough to protect friction points. Foot in front of the heel is double strength. The top is the genuine French Welt—the best welt ever put on a seamless stocking. Two-thread looping machines make the toe doubly strong. You will find this a far better wearing, more comfortable stocking than the ordinary kind. It will save you money and trouble. Six months' guarantee.

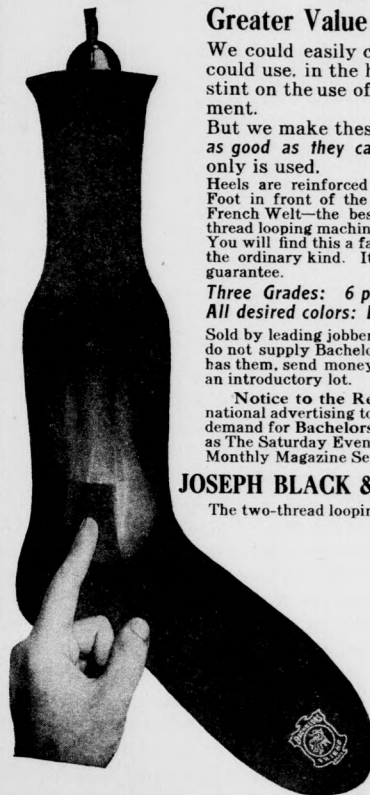
Three Grades: 6 pairs, \$1.50; 6 pairs, \$2.00; 6 pairs, \$2.50. All desired colors: Black, Tan, Navy, Slate, Bordeaux, Purple, etc.

Sold by leading jobbers and retailers throughout the United States. We do not supply Bachelors' Friend direct. But if no dealer in your town has them, send money order covering the amount and we will send you an introductory lot.

Notice to the Retailers:—The manufacturers are doing extensive national advertising to the consumer, which will undoubtedly create a demand for Bachelors' Friend Hosiery, in such well known periodicals as The Saturday Evening Post, The Associated Sunday Magazines, The Monthly Magazine Section, etc.

JOSEPH BLACK & SONS CO., Manufacturers, York, Pa.

The two-thread looping machines give double strength at this point.



No need
of this
since he
wears
Bachelors'
Friend.



EDSON, MOORE & CO., Detroit, Mich., Wholesale Distributors

FOURTEENTH MEETING

Of Retail Grocers' and General Merchants' Association.

On account of the lateness of some of the trains into Traverse City from the south last Tuesday, the convention of the Michigan Retail Grocers' and General Merchants' Association was late in getting started and as a result very little business was transacted at the afternoon session. The meeting was called to order by President M. L. DeBats, of Bay City, who introduced Mayor Wilhelm, who gave a hearty welcome to the visiting delegates and turned over the key to the city to them during their two-days' stay in the following words:

"I feel honored that it has fallen to my lot to say a few words of welcome upon this occasion. I hope that I shall be able to convey to you the love and enthusiasm manifested by our citizens toward your Association.

"I am glad that you have come at this time, when the Queen City of the North is clothed in robes of spotless white; a time when she is particularly susceptible to impressions of love and admiration. If you had come in May the scene would be much the same, only the white would be the white of blossoms upon the thousands of trees that surround our beautiful city, and the sweet perfume, the bright sun, the balmy air and the song of birds would all be combining in the promise of a golden harvest. Then, again, if you should come in June or July the scene would be changed. The Queen of the North would then be beautiful in her robes of green and from nodding stem and waving branch the lily and the rose would bid you welcome. You might then enjoy delightful drives about our city and enjoy also the most beautiful and the finest strawberries that can be grown anywhere in the world! Or, if you felt so inclined, you might bathe in the clear waters or enjoy a rock upon the billows of our beautiful Grand Traverse Bay.

"I wish to congratulate you upon the magnificent representation which you have here at this time. I would also congratulate you upon your noble purposes and lofty ideals. The time is not far past when merchants in the same lines of business, particularly if competitors, felt that they were enemies. But such meetings as this create bonds of friendship and helpfulness.

"I also wish to commend your organization upon your efforts to enforce the pure food laws. Human life, after all, is the most precious thing in the world, and your efforts to furnish your customers with pure and wholesome food and honest weights and measures is an object worthy to be obtained.

"Some one has said, 'Our lives are largely determined by what we eat,' but higher than this we find in Holy Writ, 'As a man thinketh, so is he.' And so it is well to think kindly of our competitors. It is well to strive to see the good in our neighbors and those with whom we come in contact.

"Therefore in behalf of Traverse City I extend to you a most hearty welcome. Everything we have is at your disposal, and if you do not find just what you want ask for it."

The response was given by Fred W. Fuller, of Grand Rapids. Following the speeches the regular reports of the officers of the Association were given, after which President DeBats appointed the following special committees:

Constitution and By-Laws—Chas. Wellman, Port Huron; Charles W. Reck, Lansing; C. G. Hill, Jackson; Joseph Sleder, Traverse City; L. P. Strong, Vicksburg.

Resolutions—Fred W. Fuller, Grand Rapids; M. J. Maloney, Detroit; W. H. McMorris, Bay City; J. A. Lake, Petoskey; C. W. Grobe, Flint; Henry J. Scarberg, Kalamazoo.

Auditing—J. D. Avery, Tecumseh; E. A. Hudson, Rochester; E. W. Garner, Flint.

Credentials—T. C. Woods, Port Huron; Frank Merrill, Grand Rapids; W. J. Cusick, Detroit.

The visiting delegates were entertained in the evening with a smoker in the banquet hall, at which there were several hundred delegates and local business men present. There was a liberal supply of everything that one could wish for to eat and drink, all of which was manufactured in Traverse City, and plenty of Traverse City cigars were furnished to those who enjoy a select weed. During the evening the lunch counter, which was kept heaped with a great variety of viands, was exceptionally well patronized and the visitors were particularly well pleased with the reception that was given them throughout the evening.

There was something doing every minute that the smoker was in progress and the evening was finished out with a vaudeville programme of high class, furnished by local talent exclusively. The performers introduced a novelty before their appearance by having the stage upon which their acts were given carried into the hall and placed in position, piece by piece, by several of the business men, who proved themselves adepts at stage building. After the platform was completed the company, consisting of Charles Larsen, W. D. C. Germaine, Charles Skelcher, Fred Hunter and Albert Dozenka, took their places and the curtain was rolled up on the performance by Tracy H. Gillis, who acted as stage manager and general director. This curtain was a unique affair, especially prepared for the occasion, and was filled with inscriptions in the form of puns and plays upon the names of prominent delegates and local business men. Many of the efforts were strikingly funny and altogether the innovation made a great hit with the visitors. Some of the stunts given were reproduced from the Eagles' minstrel show given here some time ago, while others were entirely different from anything ever produced in Traverse City.

The final act made a great hit with the visitors and was in the form of a police court scene, where a Hebrew

peddler was arrested by Chief of Police Johnson and dragged into court on a charge of peddling without a license. Judge Norlinger presided as judge of the court, and Gus Gottlieb took the part of the peddler in a very creditable manner. Fred Pratt was the prosecutor, while the defense was taken by Parm Gilbert. C. A. Skelcher was the ward politician who was backing the peddler and he received thirty days in jail, while his Hebrew friend received ninety. All kinds of schemes were tried to bluff the court, but none of them worked, as the Judge meted out justice in the same measure as he is wont to do in his regular court.

The music of the evening was furnished by the New Theater orchestra, which made a great hit during the evening, and it was kept playing and responding to encores for over two hours. After it left the crowd would not let Herman Kirchner, who presided at the piano, go, and he was kept until nearly midnight playing selections that were called for by his audience. Taken all in all, it was one of the largest and best events of its kind ever carried out in Traverse City.

Wednesday Morning.

The convention was called to order this morning early on account of the large amount of business to be transacted by the delegates, the time all being devoted to reports and the disposal of business relating to the general welfare of the convention. One thing to be regretted is the fact that the speakers who were scheduled to be present were unable to come at the last minute and had to telegraph their regrets for being unable to get here. It was expected that Fred Mason, a speaker of national reputation upon business topics, would be here, but he could not get away at the last minute and sent his regrets. The same was true of Lieutenant Governor Ross, who was also slated for a place upon the programme.

The report of the Committee on Credentials disclosed the presence of 141 delegates, as follows:

Alden—Leonard Armstrong, C. H. Coy.

Ann Arbor—Geo. H. Fischer, C. L. Pray, L. C. Johnson.

Bellaire—W. J. Nixon, L. G. Van Liew, Chas. Weiffenbach.

Bay City—J. H. Primeau, Wm. McMorris, A. Nord, Jos. M. Jean, Carl C. Schultz, D. B. Boughton, J. E. Schultz, John Schrader, J. D. Kavanagh, Adolph Blanchard, M. L. DeBats.

Cadillac—Harry H. Kingsley, Louis Johnson.

Coopersville—Ellis P. Little.

Detroit—J. C. Currie, E. W. Deiss, John Melzer, J. R. Rebene, John A. Altfeltis, W. J. Cusick, E. J. Schmidt, Geo. V. Rowe, G. W. Faulmann.

Elk Rapids—Jos. Butler.

Elberta—S. C. Glarum, Adrian Johnson.

Empire—John Fry.

Frankfort—Verne L. Pullman, N. E. Taylor.

Flint—Chas. W. Grobe, F. R. Armstrong, E. W. Garner.

Grand Rapids—Fred W. Fuller, J. Wisneski, J. F. Gaskill, H. Sears, E. L. May, A. W. H. Lodewig, F. A. France, Guy W. Rouse, F. R. Collon, M. Van Duseen, Glen E. De Nise, H. B. Zunderhook, G. Lindemulder, F. Rowe, R. W. DeBoer, L. J. Witters, C. W. Mulholland, G. Honner, F. L. Merrill, C. S. Perkins, A. L. Smith, A. E. Hollway, W. A. Woods, P. Hake.

Jackson—Geo. E. Lewis, C. G. Hill, Paul W. Haefner, E. H. Cochran.

Kalamazoo—H. J. Schaberg, Walter Hipp, Wm. Brown, W. H. Moerdyk, Frank Toonder.

Lansing—Chas. W. Peck, O. H. Bailey, A. C. Roller, F. J. Christopher, Kirk Van Winkle, Chas. Bantel, D. Glenn, A. P. Walker, F. L. Hoff, A. E. Cannan.

Muskegon—D. Christie, J. H. Thompson, Ole Peterson, O. A. Peterson, O. A. Peterson, A. R. Bliss.

Petoskey—J. W. Saigeon, J. L. Handerson, L. N. Overholt, Lewis A. Smith, J. L. Ferris, John A. Lake.

Parma—B. F. Peckham.

Port Huron—F. C. Wood, Thomas Hess, G. G. Canham, E. McGill, W. D. Smith, Chas. Wellman, S. J. Watts, W. L. Van Conant, J. J. Churchill, J. T. Percival, Wm. Scheffner, O. H. Schuck, A. C. Colver, D. H. Hunter, E. N. Akers.

Rochester—E. H. Hudson.

Saginaw—Victor J. Tatham.

Tecumseh—F. D. Avery.

Traverse City—John G. Straub, Geo. W. Kent, A. W. Bostak, W. R. Foote, S. W. Hines, C. B. Taylor, F. S. Birdsall, A. V. Friedrich, Otto Kyselka, L. Roscoe, Geo. Blue, L. R. Strickney, Frank King, C. C. Lewis, Wm. Gust, Julius Campbell, J. A. Nelson, J. J. Brezina, American Drug Co., Will Davron, J. C. Hopkins, C. A. Bugbee Drug Co.

Udly—John A. Zulauf.

Vicksburg—L. P. Strong.

West Branch—A. C. Nielson.

Wyandotte—C. N. Gore, Arthur Flowers.

The question box was in charge of A. C. Nielson, of West Branch, as chairman. Some of the questions were exceptionally interesting and suggestive, as will be noted by the following contributions and answers thereto:

Q. Who does the free deal benefit?

A. It benefits the customer because he gets the gift goods. All other benefit goes to the manufacturer and jobber. We consider it a detriment to the retailer.

Q. How should we figure our profits, on our costs or on our selling prices?

A. The profit should be figured on the cost including all items of the expense of doing business, the losses, etc.

S. The hotel, boarding house, blacksmith and livery men are protected by law. Why can't the retail merchant also be protected against deadbeats?

A. Hotel and boarding house keepers and livery men deal largely with transients and can only protect themselves by demanding payment in advance. Blacksmiths are only protect-

ed by their lien. Merchants need not deliver their goods unless paid for.

Q. Can we, as merchants, handle new goods (say, for instance, Fairbanks' "Crisco") for less than 25 per cent. profit? It appears to us that the Fairbanks Co. and other manufacturers would get the co-operation of the grocer much easier if they allowed them 25 per cent. Have them make "Crisco" at \$7.20 per case to all regardless of how many they buy, would be our suggestion.

A. We don't think retailers should assume to fix the price for manufacturers or jobbers. If the article looks good handle it.

Q. How best to compete with dealers who cut prices and at the same time give valuable premiums?

A. This Committee knows of no way to stop him nor of giving any better answer than the "survival of the fittest."

Q. What is your opinion of the writer who says we must mark our goods at a certain percentage of profit?

A. We do not think his plan is practical in our business.

Q. Do you consider it good business to give a cash discount on purchases or give prizes on voting contests, etc.?

A. We do not.

Q. Can any way be devised that will make transportation companies pay on the spot for goods lost, damaged or stolen in transportation?

A. We know of no way.

Q. Would anything you can propose be more effectual in establishing a universal price locally on vegetables and fruits than to have a law compelling the above commodities to be sold by weight? Would not this do away with a lot of the peddlers and dagoes that infest our cities?

A. We would recommend the selling of this class of merchandise by weight.

Q. How would a State Credit Association help the merchant?

A. We can not see how it would help the local merchant. Local associations would be more beneficial.

Q. Why not try and pass a law to protect the business men against losses?

A. Answered in previous question.

Q. How to stop a wholesale grocer from selling hotels and restaurants and others who are not in the business?

A. Refuse to buy from jobbers who sell to such concerns.

Q. How to get the start of deadbeats?

A. Impossible.

Q. Should we buy from any jobber or manufacturer if we know they sell to mail order houses?

A. Let us buy from whom we please and let them sell to whom they please.

Q. Would it be advisable to change our name so as to include all merchants and not have the grocery part so prominent?

A. (Leave answer to convention.) Referred to the Committee on Resolutions.

Q. We would like to have the question of future buying on canned goods and cheese, vinegar, etc., discussed with a view to eliminating the practice of buying future goods, and believe if it were done we would see these goods lower and the jobber and retailer paying less interest money to have the stock he requires?

A. (Left to convention.)

Q. Wholesalers to confine their sales to regular retail dealers?

A. Answered in previous question.

Q. Wholesalers or shippers to mark correct weight and rate on bill of lading?

A. A good proposition if they can be prevailed upon to do so.

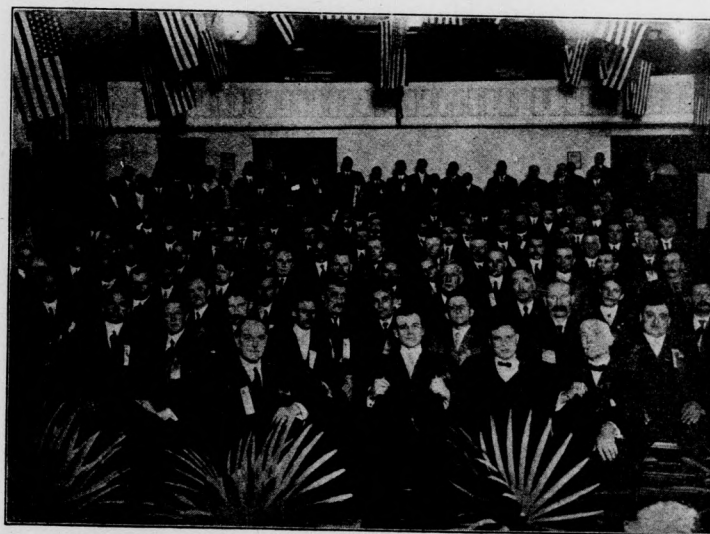
Q. Are you satisfied with the growth and results of the State Association? Have you been successful in increasing the attendance at annual meetings? How? How can we improve the condition of our credit business?

A. (Discussion by convention.)

S. P. S. know so well how to serve; and by the same token, the guests and their hosts enjoyed every bit of it, and said so. There were more than 250 at the tables and all were pleased with the programme.

The following menu was served:

- Oyster Cocktail.
 - Olives. Celery.
 - Wafers.
 - Pickles, Dill, Sweet and Sour.
 - Cream Potato Salad.
 - Kolace. Rohliki.
 - White Bread. Rye Bread.
 - Pork and Beans.
 - Lettuce.
 - Boiled Ham. Roast Beef.
 - Roast Veal. Roast Pork.
 - Boiled Tongue.
 - Catsup. Mustard.
 - Coffee and Tea.
 - Cream. Milk.
 - Ice Cream. Assorted Cake.
 - Grand Traverse Apples.
- A number of inspiring selections were rendered by the New Theater



Convention in Session

The following officers were elected: President — A. C. Neilson, West Branch.

First Vice-President—A. L. Smith, Grand Rapids.

Second Vice-President — W. H. McMorris, Bay City.

Secretary—J. T. Percival, Port Huron.

Treasurer—Geo. E. Lewis, Jackson.

Board of Directors—W. J. Cusick, Detroit; Joseph Sleder, Traverse City; Chas. Wellman, Port Huron; H. J. Schaberg, Kalamazoo.

It was decided to hold the next convention at Flint by a vote 200 to 58.

The Banquet.

If there was a single delegate who did not enjoy himself Wednesday evening, it certainly was not the fault of the committees in charge of the preparations for the convention and the big banquet and ball.

It was a great feast of good things—good things to eat and a copious flow of wit and humor. The ladies who prepared the banquet and those who served it so efficiently earned much praise. The menu was one of those excellent spreads which the C.

orchestra during the repast, which orchestra also furnished the music for the dancing in the hall.

City Clerk Tracy H. Gillis was introduced as toastmaster, and those who have enjoyed the originality of Mr. Gillis as a presiding official at a feast will realize that his end of the table furnished a big part of the show. Mr. Gillis presided with characteristic ease and injected much humor and appropriate hits when presenting the speakers.

The first speaker of the evening called upon by the toastmaster was Thomas J. Marsden, President of the Michigan Wholesale Grocers' Association. Mr. Marsden's speech was as follows:

"While your toastmaster was introducing me I thought of little Marjorie, who lives not far from my home. The other morning when she appeared for breakfast her mother said to her:

"Well, Marjorie, did you say your prayers this morning?"

"I didn't say my regular prayers, Mama," said the little tot, "but I did say the prayer that the servant girl says."

"And what was that?" asked the mother.

"Well, every time you call her in the morning, the servant wakes up and says: "Oh, God, how I hate to get up."

"This exactly describes my feelings this evening for two reasons: First, because nothing spoils a good dinner for me quite so quickly and quite so completely as the knowledge that the minute I have finished the ice cream I shall be called on to talk, and second this evening, because of an experience I had at a like convention in Port Huron a year ago.

"It was with fear and trembling that I accepted your President's kind invitation to address you. Not that I did not deem it an honor greater than I deserve, but experience makes us all cautious. Possibly at this time an explanation is in order. I know the retail merchants of Michigan, and every man who has ever traveled in this great State, or come in contact with you, knows that you are on the whole a fine bunch of good fellows, but, gentlemen, and I am addressing the gentlemen now, the members who attended your last convention, and among these I see Mr. DeBats, of Bay City; Mr. Reck, of Lansing, and Mr. Ganer, of Flint, are going to be forced some day to swallow their cold storage eggs, imitation fresh butter and short weight sugar. These gentlemen, at their convention last year, invited me to come to their open meeting and listen to some of their bright, brilliant and glittering remarks. They very kindly gave me a seat at the back of the room, where I was not particularly entertained nor enlightened. I presume I sat there for two hours—although it seemed like ten. There was a good billiard game going on at the hotel, and I knew from the billboards that a new film had been put on that day at Port Huron's moving picture show. Either of these entertainments would have been infinitely better and more uplifting. However, I was willing to sacrifice my own personal desires in the matter to give at least a slight air of dignity and intelligence to that body. Towards the close of Mr. Nelson's question box entertainment your worthy President asked me to come up on the platform and tell the members present how they could sell twenty pounds of sugar for a dollar, nine bars of Queen Anne soap for a quarter and still give Christmas presents to every customer.

"I was very glad to give this valuable information. Here was one opportunity for the members of that organization to learn something; here was a chance for them to improve themselves. I started up the aisle with my head erect, eyes front, congratulating myself that at last wisdom was about to have its inning. When I got to the platform and turned to face my audience it had disappeared. All that I saw were the vacant chairs, and the vanishing coat tails of a few blocked in the exits. The fact that they were about to hear something intelligent frightened them.

"Your President, Martin Moloney, and J. C. Currie, I believe, were still

on the platform. What detained them I never have learned. Martin Moloney apologized for the conduct of his fellow members, explaining that they didn't know any better, and begged me to come around early in the morning. 'We won't tell anyone that you are going to speak,' said he, 'and we'll lock the doors before you begin, and they'll have to listen.' I am glad you have got rid of that coterie of so-called officers; I like your new officers much better.

"A great deal has been said in the papers during the last year about the high cost of living. The grocer, both retail and jobber, has been made to bear the brunt of these attacks. The general impression seems to be that the fact that eggs are selling at 45 cents a dozen now is all the fault of the grocer, and not that of the hen. I heard one man, who was kicking to his grocer about the price of eggs, insist that 45 cents was a robber's price. 'It does not hurt the hen a bit more to lay an egg in the winter-time than it does in the summer-time,' said he, satisfied that he had settled the argument. Another man, who was kicking about the price of oatmeal, insisted that his grandfather used to get twenty-five pounds for 50 cents, and his grocer has the nerve to tell him over the telephone that oatmeal cost 5 cents a pound, and he could not possibly deliver a pound to him inside of half an hour. This man never mentioned the fact that his grandfather had to hitch up the team, and drive twenty miles in a springless wagon over a corduroy road, with the temperature at 15 below zero, to bring enough to last him until spring. He also failed to say that when his grandfather paid his bill, he paid it with \$40 worth of skunk and musk rat skins, that he had trapped, and \$1.50 in real cash. He also overlooked the fact that so pleased and surprised was the grocer to get that \$1.50 in real money that he celebrated the event by presenting his grandfather with a large sized plug of Battle Ax chewing tobacco.

"I have heard a lot of men, earning more money to-day than their grandfathers ever dreamed of, complain that the cost of living is excessive. I also notice that those same men are eating fresh dairy butter three times a day, and if you meet them on the street cars early in the morning you will discover egg stains on their mustaches and their vests. I also notice, too, that it is the custom everywhere nowadays for banks to close at noon on Saturdays, and re-open again from 6 until 8 o'clock at night. For the accommodation of whom? The retail merchant, with the fire-proof, burglar-proof safe? The wholesaler, whose banking is done Saturday morning, and whose labors end Saturday noon? The manufacturer, who pays and is paid by check, and who prefers never to see the money himself? No. But for the accommodation of the workingman, that he may deposit his surplus, after paying the exorbitant prices asked for food, fuel and frills. Watch the statements of the savings banks, and you will notice that every month the

savings deposits are larger than they were the month before. Notwithstanding the high cost of living, there is more money deposited to the credit of the American workingman than ever before in the history of this country. And yet they would try to make us believe that the grocers of this country are attempting to force the American workingman to eat his way into the poorhouse.

"I want to spend a few minutes with you now on association work. This is an age of organization and association. No body of men needs organization more than the retail merchants. And that reminds me of a story:

"There was a town in which there was just one general merchant. Having no incentive to hustle, as might be expected, he was doing only fairly well. In the course of time a Hebrew started a store next door to the left. A little while later another Hebrew came and erected a store on his right. We now have three merchants, all in the same line of busi-

ness; to better the industry by education; by increasing the facilities for public service and to give the consuming public clean, wholesome food and to make it impossible for the cheat and the crook to continue in business.

"There is a hysterical wave of public opinion sweeping this country at present that some one is being robbed, and the suspicion now rests on three classes. It is either the manufacturer, the middleman or the retailer. The manufacturer can easily prove his own case. As representing here to-night the wholesaler, I absolutely and positively brand the accusation as false and no one but an anarchist or fool would ever accuse the retail grocer of making an unjust profit. If sugar cost him last week 6 cents, he would, I believe, have the nerve to ask 6½. If it went down to 5.90 inside of a few days the consumer would be buying it at 6 cents, and, gentlemen, when the Mayor Shanks of this country get through making grand stand plays for personal and

ed States will be revolutionized and the retail merchant in the small town will be totally annihilated. For your information, the Michigan Wholesale Grocers' Association has done everything in its power to stop the passage of such a bill, and I also know that the National Wholesale Grocers' Association has employed legal talent of the highest standing to defeat such an iniquitous law. But there are strong interests in favor of it, and you can not write too many letters opposing it to your congressmen and senators.

"Ladies and gentlemen, in conclusion, the success of any organization is harmony. Individually do things that will force the world to look up to you as merchants and not prune peddlers; cause people to know that the hardware business, the grocery business, etc., is not a trade but a profession, and a profession of the highest calling. And, gentlemen, know that the retailer and wholesaler are in the same line of business. What is good for one is good for the other; your interests are his interests and his yours. Treat his traveling men as you want your clerks treated; when you come to the city come in and see us. Let us make the retail and wholesale business not the business of Traverse City and Grand Rapids, or Detroit, but the business of Michigan, and Michigan in 1912 will show to the United States as it did in 1911, that there is one State where business is good for all the people all the time.

"Ladies and gentlemen, I thank you."

Fred Fuller, of Grand Rapids, was the second speaker on the programme. In his brief address he paid a tribute to Fred Mason, Vice-President and General Manager of the Shredded Wheat Company. Mr. Mason was expected to be present and contribute to the programme, but he failed to arrive.

Chas. Wellman, of Port Huron, was the next to respond to the demand of the master of ceremonies. His talk was brief, the substance of which was the purpose he had in view at the time of founding the organization, and the gratifying results of its corporation.

H. U. Bigger, Secretary of both the Michigan and Indiana associations, made a short speech, as follows:

"I had the privilege of being at the National convention of Retail Grocers at Denver last June and assisting Brother DeBats in representing the grocery interests of the greatest State in the Union. As I listened to some of the speakers at that convention and heard what they had to say in regard to conditions in their respective states, I was proud to have come from the State of Michigan, and I congratulate you, gentlemen, now in having brought about such enviable conditions.

"To-day, when there is so much agitation in regard to the high cost of living, when from all sections of the country the harpoon is being thrown into the so-called middlemen, it seems to me the opportunity for good sane association effort is very apparent; the jobber needs the cooperation of his competitors as well as



Meeting of Directors

ness, and no association. Our friend in the center saw business getting away from him. One day something happened to make him realize that association connections would be a great boon. His competitor to the left erected a large sign, which read: 'Great Bargains Going On Inside.' The next day his competitor to the right erected a still larger sign, which read: 'Prices Absolutely Cut in Two.' Mr. Man in the center figured out that he would get into the association, and he erected a sign, joining the two, which read: 'Main Entrance Here.'

"Now, gentlemen, the good of an association, whether it be the Michigan Retail Merchants' or the Michigan Wholesale Grocers', is educational, and not what a good many outsiders think it is. You know if two or more merchants in the same line of business are seen talking together the by-standers, the Mutual Benefit Association or Mayor Lew Shank, of Indianapolis, immediately say: 'God help us. Sugar is going up again.'

"This is an erroneous impression. The objects of these associations are to set before the world examples of

political motives, they will find that the difference between the original cost of an article and what the consumer pays is simply for service, and he is getting in service cushioned seats, warm cars and eight tickets for 25 cents with universal transfers.

"If I might make a suggestion right here, there is a question which will come up in Congress in March, which, if passed, will affect every retail merchant in the United States, and if your Association and every other association do not put their shoulders to the wheel we will wake up some morning and find a parcels post bill in effect that will cause regret forever after. I understand that there are now about twenty different parcels post bills in course of construction. It would be a waste of time to explain any of these bills, for I have no doubt that every man in this room knows all about them. But the individual is so apt to think that the country can get along without his work that he is inclined to treat the subject with indifference. But, gentlemen, do not treat this lightly. It means that if a bill of this kind is passed that the business of the Unit-

the co-operation of the retailer, and I believe the retailer necessarily needs the co-operation of his competitors as well as that of the jobbers. The present method of distribution from manufacturer to jobber and from jobber to retailer and retailer to consumer has stood the test for many years, and I believe there is no more economical method of distribution, notwithstanding the fact that Mayor Shank, of Indianapolis, distributed a few carloads of potatoes, a few hundred turkeys and chickens and a carload of Christmas trees, for which work he received a fairly liberal salary, a salary, I dare say, any one of you gentlemen would be glad to receive for a like service.

"Few people seem to realize that the retailer and jobber go into the market and purchase the necessities of life so that they may be brought to the door of the consumer, where he can look them over and select such articles as meet his requirements. In other words, the dealer gambles as to whether or not the articles which he purchases will meet with the approval of his customers. Is not this service worthy of compensation?"

"It has been the history of mankind from time immemorial that we are always looking for something a little different. This seems to be perfectly natural, but it would seem to me that a new motto might be placed over the door of the home which would read something like this: 'For the love of Mike be reasonable.' It certainly costs more to live to-day than it did one hundred years ago, but is not it worth it?"

"Your efforts in opposition to dangerous legislation are to be commended, and in this connection I wish to say that you have had and will still have the hearty co-operation of the Michigan Wholesale Grocers' Association. We can not fight your battles for you, but we can and will support you in any effort you may make to better your conditions and to promote the welfare of the consuming public."

M. L. DeBats, of Bay City, President of the Association, made a brief informal address, consisting of several humorous stories.

John Straub, President of the Traverse City Board of Trade, in the closing speech of the evening, presented some excellent arguments favoring the abolition of too much credit. He made clear the fact that the majority of laborers whose wages are limited, if given too much credit, will spend a greater amount of his earnings foolishly than were he compelled to pay cash for things that he needs. In the course of his talk Mr. Straub also mentioned the fact that it is necessary for the Board of Trade and Business Men's Association to work together as one institution.

The speeches were immediately followed by the "Grand American Fantasia" by the orchestra, after which the guests repaired to the dance hall to participate in the ball.

About 11 o'clock M. B. Holley arrived, and seeing many of the delegates sitting back and not taking part

in the general good time, he instituted the feature of the evening, a square dance. Without further comment it will be known that those present enjoyed themselves.

Thursday Morning.

The Auditing Committee reported that the books and accounts of the Secretary and Treasurer were correct. Adopted.

The following standing committees were announced by President Nielson:

Legislation—J. J. Christopher, Lansing; A. R. Bliss, Muskegon; J. C. Currie, Detroit; F. W. Fuller, Grand Rapids; C. G. Hill, Jackson.

Pure Food—Geo. H. Fischer, Ann Arbor; Geo. H. Rowe, Detroit; L. R. Stickney, Traverse City; F. L. Merrill, Grand Rapids; H. H. Kingsley, Cadillac.

Question Box—L. P. Strong, Vicksburg; E. A. Hudson, Rochester; V. J. Tatham, Saginaw; W. J. Nixon, Bellaire; C. N. Gore, Wyandotte.

The Committee on Resolutions pre-

merchant who maintain a store and carry a stock of goods.

Resolved—That we condemn the action of wholesalers who follow this practice. Be it further

Resolved—That our Secretary communicate with said wholesalers and convey an expression of our attitude in this matter and solicit their co-operation in having the practice complained of discontinued. Be it

Resolved—That this Association favors affiliation with the Michigan Retail Merchants' Federation recently organized at Lansing and do hereby recommend that a delegate be appointed to represent this Association at the next convention called by said Federation. Be it

Resolved—That we recommend a card system of credits to honest and worthy customers upon their removal from one city to another interchangeable between local branches of the State Association; and be it further

Resolved — That we exercise due care and caution in using the same.



Scene at the Banquet

sented the following report, which was adopted:

Resolved—By the Retail Grocers' and General Merchants' Association, relative to the State Millers' Association communication regarding the use of Michigan grown wheat, etc., that we encourage home consumption of Michigan wheat products. Be it further

Resolved—That we condemn the practice of using text books in our schools detrimental to Michigan wheat interests and we ask the co-operation of our Domestic Science schools in encouraging the use of Michigan wheat products. Be it further

Resolved—That the school boards and school commissioners be notified of these resolutions.

Relative to the complaint of the merchants of Ann Arbor and other points, be it

Resolved—That all wholesale dealers in meats and other products who are selling direct to consumers, and

Whereas—We believe that all groceries and general merchandise should be distributed to the consumers through the channels of the retail

Resolved—That this Association is in favor of removing the tax on colored oleomargarine; and be it further

Resolved—That we recommend that the license for handling the same at retail be reduced to \$6 per year. Be it

Resolved—That it is the sense of this convention that the present high cost of living, which is receiving so much attention in all parts of the world, is due to conditions over which the retail merchant has no control and we condemn as unfair and misleading many of the present articles, fixing the blame of the increased cost on the retailer and jobber. Be it

Resolved—That this Association go on record again as opposed to the enactment of any parcels post legislation. Be it

Resolved—That this Association approves of the resolution adopted by the National Retail Grocers' Association at Denver, relative to the free-deal method now employed by some manufacturers in marketing their products. Be it

Resolved—That we highly esteem the attitude of those wholesalers and their representatives who have operated with us in various ways in fur-

thering the cause of this Association. Be it further

Resolved—That the thanks of this Association be extended to the trade papers, which have done so much to further the object of this Association. Be it further

Resolved—That the thanks of this Association be extended to the officers and members of the Traverse City Business Men's Association, the Honorable Emanuel Wilhelm, Mayor of the city, and others who have contributed to the success of the convention and the entertainment of the delegates.

F. W. Fuller,
W. H. McMorris,
M. J. Maloney,
J. A. Lake,
C. W. Grove,
H. J. Schaberg,

Committee on Resolutions.

On the recommendation of the Committee on By-Laws, the by-law prescribing the order of business was amended to read as follows:

Order of Business.

1. Enrollment of members.
2. Called to order by president.
3. Opening ceremonies.
4. Appointed by president committees on credentials, ways and means, resolutions, auditing, constitution and by-laws.
5. Report of officers.
6. Report of standing committees.
7. Report of election of officers and selecting next place of meeting.
8. Communications and bills.
9. New business, papers and addresses.
10. Adjournment.

Rumored About the Convention.

That C. W. Mulholland, of the Fleischmann Co., was with the boys on the special car from Grand Rapids. Leave it to "Mul." to show the boys a good time.

That "Mutt" and "Jeff," from Port Huron, were in great evidence at the Dutch lunch and grand ball.

That "Geo.," alias A. E. Hollway, and H. W. Sears, really saved the lives of the Detroit delegation when they produced the "lunch wagon" in the form of Uneda Biscuit ham sandwiches.

That Fred Rowe, Vice-President and Sales Manager of the Valley City Milling Co., lived up to his reputation and won his usual \$1.50! How? He lost that—and then some.

That F. A. France was "out" for the first time in twenty years. We believe it!

That Garrett Lindemulder, of the Lemon & Wheeler Company, was there spending the \$14,000 Mr. Lemon made when he sold the LeRoy farm. That "Johnny" Witters, of Daane & Witters, Grand Rapids, had all the fun anyone had at Traverse.

All mathematics is simply addition and subtraction, carried on in different ways. Multiplication and division are merely addition and subtraction several times repeated.

Probably, if it were not for fire, which man can generally escape, vegetation would conquer the whole human race.



Old Book-keeper's Devotion To His "Present" Wife.

Written for the Tradesman.

Old Barringer was the book-keeper. He had been in the employ of our firm about two years, and while no one disliked him nor could say aught against him, he was the occasion of much sly mirth among the younger men, the "boys" of the office, and the young lady stenographers.

He was of another and an older generation than they. Then he had certain peculiarities that were rather amusing, he was talkative and was forever giving himself away somehow.

He was married to a most estimable lady whom he always spoke of as "my present wife." I understand he had lost his first wife by death some years previous to the time he took the position at Blank and Blank's.

That expression, "my present wife," was forever on his lips. Her virtues and accomplishments were duly magnified for the benefit of all listening ears. To such of us as knew her, she seemed a rather colorless and commonplace individual, all right in her way but not in the least remarkable. In his eyes she was the most wonderful and admirable of her sex. If she were a little ill, he was solicitous itself. He had a great way of calling her up by telephone and saying little tender things to her—"billing and cooing over the line" the boys called it. When he and she were out together anywhere he was almost obsequiously devoted in his attentions. That he was a little soft and spoony was undeniable. Altogether, the phrase "my present wife" became a great by-word in the office, behind Barringer's back, of course.

While the fun at his expense still continued, in time we all came to like Barringer and to respect him. He was accurate and faithful in his work, and always polite and obliging; the only point about him open to criticism was that he persisted in talking and acting like some young fellow out on an endless honeymoon.

I became acquainted with Mrs. Barringer, and found that however much her husband might incidentally amuse us onlookers, he was making good on the main issue, that of keeping his old wife contented and happy. She also had been married before, and she had suffered cruelly from loneliness and neglect. Her former husband—dead at the time of which I write for some years—had been harsh and unkind. He never petted her. He did not even take the trouble to

talk to her. After the wilderness of the years she lived with him, life with the gentle, kindly-souled Barringer seemed like triumphal entry into the Promised Land.

Barringer lifted her up on a little pedestal and bowed down before her; a woman just naturally likes that kind of thing. He delicately flattered her. He appreciated her. He made her feel that she was necessary to his happiness, and that her comfort and welfare were all-important in his estimation. He did not have much money, but he was generous with her as to what he had, and so with this old couple who sometimes seemed a bit foolish to the rest of us, life moved along like "one grand sweet song."

As I have said, in time we all grew to like Barringer better. To my ears even that mirth-provoking appellation, "my present wife," took on a new and enlarged meaning. It seemed to me that Barringer unwittingly had found expression for a great truth, which is that in marriage there never can be a to-morrow and you may as well assume that there never was a yesterday—the future and the past are out of consideration—the present is all that counts.

A man may have been married once or twice or even thrice. How he treated his wife (or his wives, if there were more than one)—whether well or ill—can not be changed now. All he can do is to deal kindly and considerately with his "present" wife. Perhaps his present wife is the only wife he ever had—the only one he ever will have. He can not now atone for any neglect of her of which he may formerly have been guilty; he can not possibly take credit now for care and consideration he expects to give her in the future. By every just estimate he must stand or fall by present conduct.

As I came to take this modified view of Barringer and his seeming absurdities, I used to wish that some of the boys in the office who were married would manifest the same devotion to their present wives that the old book-keeper did toward his. I knew some of those wives—beautiful girls they had been, the very life of their little circle in society. And I knew some of them were eating their hearts out for just such devotion as Old Barringer was lavishing so freely upon his elderly spouse.

If only all men could be made to realize that the happiness and success of wedded life is made up of the small courtesies and attentions of every day—not of some great lump

sum of devotion at some particular time or on some particular occasion. I wish that every man could realize that his wife is his "present wife," just as Old Barringer did.

There is X., who was a bear at breakfast this morning, and came away slamming the street door without so much as calling out a hasty goodbye to the partner of his joys and sorrows. It is his present wife—and a very nice little woman she is, too—who is passing a joyless, even a tearful day because of X.'s matutinal bad temper.

There is K., who is going the pace, drinking and carousing, causing his wife no end of anxiety and heart-ache. He expects to break off and settle down sometime and be steady as a clock—of course he does. But it is his present wife who is now bearing the brunt of his misdeeds, whose hair is fast whitening and whose forehead is becoming crossed with anxious lines. If he should at some future time settle down as he intends, he can never make amends for what she is suffering now.

There is Comepelf, who is straining every nerve to amass a great fortune. He fondly imagines that once he passes the million dollar mark, his wife shall wear the costliest furs, the rarest diamonds, the realest laces. Very likely he nurses the delusion that it is on her account that he is working nights and Sundays to accumulate money. Now Mrs. Comepelf does not care much for luxury in the years to come, but she craves enough to live comfortably upon now. She does not like—nor would any woman like—trying to make ends meet with what Comepelf doles out to her. If Comepelf wants to make a success of marriage he should content himself with piling up somewhat less for the future and increase the present allowance of his present wife.

When the old book-keeper died, I shall never forget how broken up was the bereaved woman whom he had fondly called his "present" wife. "In my eyes he was perfect," she said. "I do not see how any one could possibly have been better, kinder or more considerate than was he during all the years we lived together." He was a poor man and he had no great ability, but he had well earned as fine an encomium as ever fell from human lips.

Directly across the street from the humble house where Old Barringer lived and died was the stately residence of one of the city's great men. He was a good man, too, and public-spirited, having given largely of his time and means to works of public benevolence. But his home had been merely his boarding place, where he ate and slept to keep up his strength for his work in the outer world. While he was in the limelight, his faithful drudge of a wife spent her days in

the light of the kitchen range, her evenings under the glow of the nursery lamp. He never had the time to tell her of his great projects—he never took the trouble to sympathize with and aid her in her cares and difficulties. He died at about the same time Barringer died, and the whole city mourned his loss. But in his own home it could not but be noted that even his widow, for whom he had provided with especial liberality, seemed to look upon his death more as a public calamity than as a personal loss. Some one remarked that the family seemed to take it much as would the other inmates of a hotel, if some morning a distinguished guest packed his grip and departed.

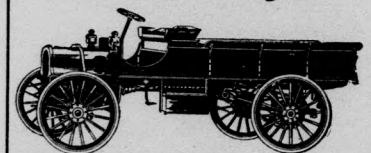
The kind and loving husband clause was placed in the obituary notice of this famous man; as it was also placed in that of the obscure Barringer. But which one deserved it? Quillo.

Marriage vows are too often followed by marriage rows.

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MAKING A MILLIONAIRE.

How It Can Be Successfully Accomplished.

The reason there are not more millionaires to-day is because young men do not aim high enough, do not work hard enough, and do not cultivate the money making qualities necessary to acquire great fortunes. A million dollars is an immense sum of money for any man to accumulate, but it can be done if the young man makes that his life ambition and exerts every energy to attain the goal.

The young man of to-day who does not succeed has only himself to blame because there are more and better opportunities than ever before for getting to the top. I believe that statement will apply with equal force to any business or profession, although naturally my viewpoint is largely from the department store side.

The chief reason so many men never get any higher than clerkships is because they are shifters and do not make the most of the opportunities at hand when they are younger. It is a great temptation to a young man to quit his job for one that pays a little larger salary, but nine times out of ten it later proves to have been a fatal mistake.

Much Depends on Employer.

Sometimes the employer is to blame for allowing a man in his employ to become a "shifter." An occasional word of encouragement and an evidence of personal interest in those under him go a long way toward making ambitious workers. And if a man has ambition, he is a climber. A climber is a man who takes a personal interest in his duties and performs them with the same energy he would exert if the business were his own. For instance, when an employe becomes dissatisfied and has the idea that he can make more money elsewhere, often a word of appreciation for his services and some sound advice on the folly of changing positions will have the effect of causing him to stick.

This is the young man's era. By that I do not mean there is no room for old men in the business world, but rather that the young men of to-day have unparalleled opportunities for achieving success, and successful young men make successful old men. If a young man does not possess the qualities of success, or rather does not develop them while he is young, his chances of acquiring a fortune in later years are very small.

Several instances have recently come under my observation where young men were dissuaded from throwing up their positions to take other jobs that paid a trifle better salaries. One of these men has just been promoted to a position paying better than \$5,000 a year. He started as a cash boy and gradually worked his way up to salesman, floorwalker and department manager.

Won Promotion by Sticking.

His progress was not as rapid as he thought it should be and one day he was offered a position as traveling

salesman at a little more salary than he was then receiving. He came to me and stated the facts, saying he had about decided to accept the offer. I knew he was making a mistake and pointed out to him that, while he might get a little more pay as a result of the change, he would injure his future chances by quitting the work to which he had devoted so many years. I told him frankly that we could not pay any higher salary for the position he then held, but that if he stuck to his job promotion was certain. It did not take him long to see things from my viewpoint, with the result that he is now a department buyer.

That incident is also illustrative of the value of "personal interest" in one's business on the part of the employer. A clerk can not be expected to put forth his best efforts unless he gets some evidence that his work is appreciated. While it is impossible for me to become personally acquainted with the 5,000 young men and women in our employ, I make it a point to know a majority of them, at least by sight, and they are personally acquainted with some officer of the company.

Co-operation in Business.

The successful stores and other big business concerns of to-day realize the importance both to them and to their employes of having contented and ambitious workers. One way to attain that end is to have it generally understood that the lowest paid employes have the right to expect the same treatment as those over them. If a cash girl has a grievance which she thinks has not been fairly adjusted by her immediate superior she should be accorded a hearing by the head of the firm. I have found that sort of policy pays, and I believe it furnishes an added incentive for young men and women to stick to their jobs—which is one of the keynotes of success.

It doesn't matter what business a young man takes up, the principles of success are always the same. It is largely up to the individual himself. If he has the right sort of stuff in him he will get to the top if he has the sticking qualities and is working for the right kind of employer. I can not emphasize the last statement too strongly, for I firmly believe the employer plays an important part in determining the success or failure of the men who work for him.

When one considers that there are approximately 50,000 young men and women employed in the big downtown department stores of Chicago it is at once apparent that such business institutions are big factors in determining the future success of a large proportion of the city's coming business men and women.

Store Best Business College.

Many of the successful retail and wholesale dealers in the United States got their start as clerks and some of them obtained the bulk of their original capital by sticking to their jobs and attending to business. The modern department store is the

best business college a young man can attend, provided he is ambitious to succeed in commercial life, for there he can learn the details of nearly any line of retail business. Then, after he has thoroughly mastered the particular branch he is most interested in, he is fitted to go into business for himself if he so desires. Or, if he does not, he can always command a high salaried position.

Nearly all the vacancies that occur in the ranks of high salaried department store employes are caused by their quitting to go into business for themselves. For every position of importance an assistant is constantly being trained to take the place of his superior if the occasion demands. The big stores of to-day are nearly all operated under a civil service system, or rather a merit system, which benefits employe and employer alike.

Business success is something that can not be attained quickly. It requires years of hard work and a steadfast determination to get to the top. The young man who has the sticking qualities and who will not permit himself to be lured away from his chosen work is the one who will win out in the long run.

Must Start Early in Life.

The man who starts out as a clerk, then takes a job in a bank, later switches to a railroad clerkship, and at 35 years of age finds himself earning less than \$100 a month, does not stand much chance of making a success. But the man who worked along side of him as a clerk and who stuck to his original job is now drawing a salary considerably in excess of \$5,000 a year. Maybe 35 is too low an age to fix as the limit for determining a man's ability to succeed, but if he has reached that age without making a good start in the right direction he probably never will do so.

Making a constant study of one's work, no matter how unimportant it may seem, is another fundamental principle of success. There is room for improvement in every line, and the man who takes enough interest in his job to try to do things better every day is the one who will climb the fastest. Of course it is understood that courtesy and honesty are absolutely essential. So is good health, and it is to the interest of every employer as well as to the employe for the latter to be in the best possible physical condition.

I don't know of any one rule for acquiring success that will apply to all cases, but I believe that the points I have outlined are of chief importance in attaining that end in commercial careers.

In a nutshell, my recipe for success calls for "the right sort of man, working for the right sort of employer." Together they will make each other successful.

E. J. Lehmann,
Vice-President The Fair, Chicago.

If you learn how to thoroughly admire and appreciate other people's property, you can be a millionaire without a millionaire's care.

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

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**Voigt
Milling
Co.**

Grand Rapids
Mich.



Michigan Retail Hardware Association.
President—E. S. Roe, Buchanan.
Vice-President—Chas. H. Miller, Flint.
Secretary—Arthur J. Scott, Marine City.
Treasurer—Wm. Moore, Detroit.

THE NATIONAL ASSOCIATION.

Report of Delegates To Little Rock Meeting.*

On Monday morning, March 27, 1911, the long hardware special train pulled out from the Chicago depot with a jolly crowd of delegates to the number of 170, including those that joined us at St. Louis and who had assembled from all the Northern and Eastern States on their way to the Land of Dixie.

We started out in a blinding snow storm, which lasted for some time, and the weather was cold most of the day.

Those from Michigan included President E. S. Roe, Vice-President Chas. H. Miller, F. M. Brockett, Wm. Moore, Mr. and Mrs. J. H. Whitney and your humble servant, who had arrived in Chicago the night before.

After boarding the train and in looking up our reservations we found that Vice-President Miller had been assigned a berth in another car from the rest of the Michigan delegation, but in a short time the matter was straightened out, when it was learned that there was another Chas. H. Miller on board who is President of the National Hardware Insurance Co., of Huntington, Pa. The change was soon made and we were all glad to have our own Mr. Miller with us.

We arrived in St. Louis about 5 p. m. and were met at the depot with a long line of automobile owners, who took us for a two hours' ride through the city, and a very enjoyable ride it was, although the wind blew very hard and was cold.

At 7 p. m. we returned to the Mercantile Club, where we were guests of the St. Louis jobbers and were treated to an elaborate banquet, after which Messrs. Norvell and Shapleigh made a few brief remarks. We were then hustled to the station in trolley cars that were fitted up in a very luxurious manner, and were joined at St. Louis by the Western and Southern delegates.

The trip to Little Rock was without incident. The first thing that attracted our attention was the acres of snowy white cotton in bales of about 500 pounds.

He arrived in Little Rock at 7:30 a. m., where we were met by a couple

*Report of National Retail Hardware Association convention, held at Little Rock, by Porter A. Bright, of Holly, at annual convention Michigan Retail Hardware Association.

of hundred Arkansawyers—members of the State Association—headed by the Little Rock Military Band, and were marched to headquarters at the Marion Hotel. The ladies followed in automobiles. After a hasty breakfast our Arkansas friends entertained the delegates to a sight-seeing trip around the beautiful Southern city. The points of interest included the new capitol, built entirely of marble secured from Arkansas quarries. In the afternoon, while the ladies were being entertained with an auto ride, many of the delegates visited the Arkansas State convention. The National officers extended greetings, which were responded to by the President, and some of the delegates took part in the discussions. In the evening the management of the hotel entertained the delegates with a Southern badger fight, which created a good deal of amusement, and if any present ever have an opportunity I would advise you to take it in.

The first meeting of the National Association was called to order at 10 o'clock Wednesday morning by President McNamara in the convention hall of the Hotel Marion. After an invocation by our friend, W. P. Bogardus, of Mt. Vernon, Ohio, and the singing of America by the convention, the programme was taken up, which included addresses of welcome and responses and the presentation of a handsome gavel to President McNamara. The gavel was made from wood taken from the sycamore trees that had been planted within the grounds of his Colonial mansion in Little Rock by General Albert Pike sixty years ago. The gavel was ornamented with silver bands, one of which was set with pearls, a product of Arkansas. Another bore on one side the emblem of the Masonic order of which Mr. McNamara is a member, and on the other was the padlock emblem of the organized hardware trade.

The opening address was made by Governor George W. Dohane, who welcomed the convention in behalf of the State. He enlarged upon the splendid resources of Arkansas, many of which are not developed. He said that land could be bought for \$40 per acre that would produce \$100 per year in corn or cotton. He said that the State had the fewest paupers and the fewest millionaires of any state in the Union. It is the land of promise for the man seeking a start in life.

Mayor Odom welcomed the convention on behalf of the city. President McNamara extended the thanks

of the Association for the hearty welcome to the State and city and introduced Sharon E. Jones, of Richmond, Ind., who delivered the response to the address of welcome, and those who know Mr. Jones will know that he is always equal to the occasion.

The afternoon session was attended by nearly all the delegates. This meeting was executive in character and was mostly taken up with the reports of the President, Secretary and Treasurer and the Auditing Committee. The President's report showed that the Association was increasing in membership and influence, and has the reputation of being the strongest and best organized trade Association in the United States. In the appointment of the several committees Michigan fared pretty well, as follows: President Roe on place of meeting and your humble servant on the Nominating Committee.

Thursday Forenoon.

Most of this session was taken up with an address by Chas. Wm. Burrows, President of the National One Cent Letter Postage Association, of Cleveland. His subject was Parcels Post and One Cent Letter Postage. Among other things he said was that second class mail costs \$70,000,000 or \$80,000,000, the revenue from which was only \$7,000,000. This immense deficit must be made up in some way and is done at the expense of letter postage, which is derived mostly from merchants. This class of mail produced in 1910 a revenue of \$135,000,000, of which more than \$100,000,000 was profit.

Following the address of Mr. Burrows was a talk by S. Norvell, whose subject was the Selling End of the Business. He said the retailer was inclined to neglect this important part of his business, which should be most carefully studied. A salesman should know all about his goods so that he can base his purchases of

stock on quality rather than on price as quality is the only foundation upon which a substantial business can be built.

Thursday afternoon was a closed session and was largely taken up with a report of the special Committee on Trade Conditions by Henry F. Krueger, of Neenah, Wis., but on account of sickness the paper was read by L. C. Abbott, of Marshalltown, Iowa. You will find the complete report in the National Bulletin of April, 1911, and if you have not already read it, it will pay you well to do so, as Mr. Krueger is the best authority on catalogue houses of any one in the Association.

A vote of thanks was tendered Governor Donahey, Acting Mayor Odom, Mayor-elect C. E. Taylor, the press of Little Rock, the Reception Committee and all others who had added in making our stay in Little Rock so pleasant. Special resolutions of appreciation were voted Senator Williams, of Hot Springs, President-elect W. A. Jackson and Secretary Walter Harland, of the Arkansas Association; also E. E. Mitchell, James Mandlebaum and Geo. Turner, of the Ladies Entertainment Committee.

The Auditing Committee reported that they had examined the books and vouchers of the Secretary and Treasurer and found them in the best of shape.

The Nominating Committee reported the following nominations:

President—Sharon E. Jones, of Richmond, Ind.

First Vice-President—C. L. Abbott, of Marshalltown, Iowa.

Second Vice-President—C. L. Ireland, of Ionia.

Treasurer—W. P. Bogardus, of Mt. Vernon, Ohio.

All of whom were unanimously elected.

The Committee on Place of Meeting reported in favor of Detroit, and

Michigan Retail Hardware Convention February 21 to 23

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it was the unanimous choice of the convention.

Friday was taken up with a trolley trip to the State capitol and to a park some distance from the city.

On Thursday evening a smoker was given in the convention hall of the Hotel Marion, and it was a very unique affair inasmuch as it was for the ladies as well as for the gentlemen. The hall was filled with small tables decorated with smilax and red carnations. About 450 people attended. Of course the ladies did not smoke, but there were plenty of good things to eat and drink, and by the way they all took hold it was evident that they had their appetites with them and made good use of them. After the inner man had been satisfied the remainder of the evening was taken up with speeches by Hamp. Williams, Morris M. Cohen and Sharon E. Jones. These were interspersed by a number of negro dialects by Miss Dunaway. Mr. Cooper gave some clever imitations and musical numbers. Old Southern songs with banjo accompaniment were given by an old negro, who was called Sambo, and they were certainly good.

On Friday evening was held a grand ball at the convention hall in the Hotel Marion, and a large crowd availed themselves of the opportunity to dance.

On Saturday, April 1, bright and early we boarded the train and left for Hot Springs, where we arrived after a run of a few hours, when we formed in a column of twos and marched to the Eastman Hotel, where we registered and were assigned rooms.

At 11:30 the party was taken on a sight-seeing trip through the city and out to a park where was held an old-fashioned barbecue, consisting of roast ox, sandwiches and beer. Here the party divided, some going one way and some another, and finally brought up at the hotel for dinner, the dining room being large enough to seat from 800 to 1,000 people. It now being time for me to take my annual bath, I availed myself of the opportunity to take one of those famous hot mineral baths, and was highly pleased with the same. In the evening a grand ball was held in the Eastman Hotel and a good many availed themselves of the opportunity to dance again. As most of the party did not dance they found entertainment in other places, but our worthy President Roe, being a very popular ladies' man, danced enough for the whole Michigan delegation.

After spending one night at Hot Springs, on Sunday morning we bid farewell to the city and left in the early morning for the return trip to Chicago and home.

A very pretty incident occurred on the return trip: When we arrived at Little Rock our party all got off the train to bid farewell to our Southern friends and while we were all together President James, in a few well-chosen remarks, presented Mr. and Mrs. H. H. Riner, of Argos, Indiana, with a purse containing \$60 in gold,

the amount being contributed by the delegates on the trip to Hot Springs. Mr. and Mrs. Riner were married at Little Rock on the Thursday before. Mr. Riner has been with Mr. Corey, at Argos, for some time.

After leaving Little Rock the time passed away very pleasantly and we arrived in St. Louis about 9 o'clock, where I left the party to spend a day in that city, and took the opportunity to visit the Simmons Hardware Co. and was very pleasantly entertained by a Mr. Hall.

I had almost forgotten to give an account which I took from the Hardware Reporter of the great event of the week, the badger fight, which occurred on Tuesday night. An extra large badger had been on exhibition all the afternoon in the bar room of the Marion Hotel. A fierce trained fighting bull dog was obtained from one of the leading sports of the town. The fight was pulled off in the convention room. When the crowd was let into the room the badger was carefully concealed under the traditional barrel. The fierce bull dog strained at his cord as he scented the animal. H. T. Benham, the genial advertising manager of E. C. Atkins & Co., was chief referee. He held a strong piece of Sampson sash cord that came out from under the barrel, the other end being attached to the neck of the badger. Mr. Burrows, of Cleveland, stood on the platform as assistant referee. Mr. Reddick, of Landers, Frary & Clark, was second assistant referee. Fred Moys, of Boulder, Col., was timekeeper. W. B. Creed, of New Albany, Ind., made the book on the fight. Amid breathless suspense the judges and referees decided upon the rules of the contest. Every moment it was feared the police would break in to interrupt the ceremonies. The windows were all carefully closed. The shades were drawn down. Several delegates who were quarreling about the betting odds were pacified. When the crucial moment came to lift the barrel and release the badger the immense crowd stood as if in a spellbound trance. The hand of Mr. Benham holding the string was seen to tremble. Mr. Burrows' eyes were fixed on the straining bull dog. When the word was given the barrel was lifted. It is beyond the powers of my pen to describe what happened then. Even such an orator as Mr. Castle, of Louisville, could not do the subject justice. It is needless to add that the fight, while fierce and furious, was soon over. The badger, a rare species of a bright yellow color, came off victorious. While Mr. Creed was settling the bets, the doors were broken down and the Chief of Police and the Mayor of the town, followed by a platoon of officers rushed into the room. Mr. Creed, with his betting books in his hand, was caught in the act. He was hurried to the patrol wagon and incarcerated in the city holdover. The next day, in a convict's suit, he was brought back to an executive session of the convention by Governor Dohaney, Mayor Odom and Mayor-elect Tay-

lor. The Governor said he was willing to part with Mr. Creed if the Executive Committee would go on his bond. They declined and when last seen Brother Creed was on his way to the State Penitentiary. We have since learned that the Governor took pity on him, and gave him an unconditional pardon, which was handsomely engrossed, and will in the future adorn one of the walls of Mr. Creed's parlor. Mr. Benham, referee of the badger fight, was also incarcerated, together with a number of witnesses, who had made their escape to the Quapau Club, but were afterwards apprehended at that educational institution. It was a source of deep regret to the conservative members of the National Association that this wild and sporty element had brought disgrace upon the fair name and reputation of the membership.

The inhabitants of Arkansas, even in the hills of the back counties, are still laughing at the tenderfeet from the cultured State of Indiana, who never before had seen a real, genuine Arkansas badger fight. A number of the Arkansas delegates even extended invitations to some of these gentlemen to take part in a nocturnal snipe hunt; for which the State of Arkansas is famous.

Testing the Saw.

Mr. A—, who was planning to build an outdoor sleeping-porch at the back of his house, had an expensive new saw sent home from a hardware store. He left his office early the next afternoon, with the intention of getting the porch well under way before dinner; and as he was very much interested in doing the work himself, he donned a pair of overalls and went at it in good spirits. An hour or so later he came tramping angrily into the house, his face dark with exasperation, and flung himself down in disgust.

"That new saw I bought is not worth five cents," he stormed. "Why, the thing wouldn't cut butter!"

His small son Tommy looked up in wide-eyed surprise.

"Oh, yes, it would, daddy," he said, earnestly; "why, Ted and I sawed a whole brick in two with it, just this morning!"

The Wicked World.

"I ain't losing my faith in human nature," said Uncle Eben, "but I kain't he'p noticin' dat dere's allus a heap mo' articles advertised 'Lost' dan dar is 'Found.'"

"Curses, like chickens," not only come home to roost, but they often stay and hatch more.

Millions Lost by One Man's Carelessness.

In 1889 a Harvard professor thought he would try to produce a hardy silkworm that would live in this country. So he sent to Europe for several kinds, intending to cross-breed them. When the professor's importations arrived in the shape of eggs, there were a few eggs included that he hadn't ordered—eggs of the gypsy moth. The experimenter hatched out his silkworms and caterpillars on bushes well screened in. But one day a high wind blew a screen off and the caterpillars escaped. Many were captured—but not all. By 1889 the gypsy moth had become a pest all over Massachusetts. Up to now the state has spent over \$8,000,000 trying to exterminate gypsy moths. Last year New York State expended \$50,000 in the same way. The gypsy moth is a plague in Massachusetts, Rhode Island, Connecticut, Maine and New Hampshire. Millions have been spent and will still be spent to get rid of the moth—and scores of millions' worth of crops and trees have been lost. All this because one man neglected to properly fasten a screen. Who says that little things do not count?

In the Same Boat.

Albert Morris Bagby was being congratulated at the Waldorf-Astoria in New York on the success of his "musical mornings."

"I impute my success," he said, "to the fact that I engaged no talent that I don't know thoroughly. In entertainment, as in matrimony, knowledge is most important."

Then Mr. Bagby smiled and said: "Two ladies were talking the other day about the Chinese revolution. The younger lady said:

"Isn't it dreadful in China? A woman doesn't know her husband until she marries him."

"The other lady, a divorcee, answered bitterly:

"I didn't know my husband until I married him, either."

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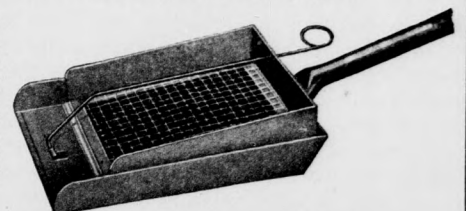


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The Gier & Dail Mfg. Co., Lansing, Mich.



Arch Supports and How To Fit Them.

Written for the Tradesman.

During the last few years writers on shoe topics have devoted considerable attention to the modern infirmity known as flat or splay foot—its prevalence, nature, cause, treatment, etc.

Experts who have made a careful study of orthopedic matters are of the opinion that 60 per cent. of the people who are now suffering from flat foot are suffering as a consequence either of their own misjudgment in selecting shoes or in consequence of the carelessness or ignorance of the shoe clerks who fitted them.

After making all due allowance for natural exaggeration, it is doubtless true that a very considerable number of these cases of flat foot are directly traceable to bad shoemaking and bad shoe fitting. And yet strict justice requires that a word of explanation be added where this sweeping indictment against modern shoemaking is made.

Confessedly shoemaking has developed and advanced quite as notably as any other American industry—and considerably more than some other industries. Lastmaking—the basis of all sound shoemaking—has become vastly more scientific and exact than it used to be in the halcyon days of hand work. But Dame Fashion has had a word to say with reference to shoe styles—and, as everybody knows, Dame Fashion does not always speak wisely. But it is perfectly obvious to any one who has given the matter any thought that we can not wholly blame shoe manufacturers for bringing out shoe styles not built with reference to the requirements of the foot. The people want what they want.

For another thing, the current clamor for popular priced shoes has had a share in propagating the distressing foot ailments growing out of broken down arches. When a minimum retail price is demanded by the consumer, it stands to reason that the shoe must be "skinned" to conform with the asking price. When materials and the cost of production and distribution are advancing, the retail price can not be lowered. It can not even remain stationary—unless the difference comes out of the materials that enter the shoe. Now if a consumer has been paying, say, \$3 a pair for his shoes, it is very hard for the retail shoe dealer to convince him that he will have to pay \$3.25 to secure a shoe of equal value under a high-price regimen. The consumer is pretty apt to get suspicious and try

another dealer. Ultimately he gets a shoe that looks to be as good—and he gets it at the old price, or maybe for less. But the shoe isn't as good. Now a shoe can be "skinned" at the shank, as every practical shoeman knows; and, as a matter of fact, many shoes are made up with soft, spongy leather and inadequate stiffening in the shank—a most vital point in the shoe.

Again I say, 'Who's to blame? The manufacturer? Assuredly not; for the average shoe manufacturer had rather make a good substantial shoe than a cheap and shoddy one. The retail shoe dealer? No; for there is infinitely more satisfaction in selling good shoes than shoddy shoes. This is manifestly a condition that consumers themselves have created. Therefore when the consumer suffers as a result of his own penuriousness he has nobody but himself to blame.

The prevalence of flat foot called into existence the arch support—and there are a good many styles of them on the market. The idea of the arch support is to form an artificial prop for the weakened arch of the foot; and many people who have used them are frank to say that they have derived great benefit and comfort therefrom. Popular belief in the curative value of well-made arch supports has become so strong—thanks to vigorous and widespread advertising on the part of arch prop manufacturers—that thousands of them are sold annually. This important sales article logically belongs to the shoe dealer—and it is in shoe stores that they are generally sought. Shoe retailers who know how to push this device are finding it a source of profit.

But the arch support, as some one has recently said, needs to be fitted as much—and more so—than the shoe itself. Although it is a small article, like other commodities of the findings department, it is none the less an important one; for the benefit to be derived by the wearer depends upon the wearer's getting just the proper size, width and shape in his arch support. As different elevations are required in arch props, most of the artificial supports that now appear on the market are adjustable. The shoe salesman who is fitting a customer with arch supports should make a careful study of the afflicted members, and thus give the flattened arch only the amount of artificial support that it can safely endure. Where the muscles and tendons of the foot are forced to assume an elevation to which they have not been accustomed it sometimes happens that the wearer suffers more

pain on account of the cure than he did with the disease. In that case he is not likely to think very kindly of the merchant or clerk who fitted him.

As a matter of fact he hasn't been fitted at all. And you can set it down as a safe bet that the people who are decrying the benefits of artificial arch props have been victims of misfits in arch props. That is very bad business for the shoe store, for it serves to create an unwarranted prejudice, not only against arch supports in general, but particularly against that store and its policy.

It is better—much better—not to sell arch supports at all than to sell them inadvisedly. By all means take time to examine the feet of the person who is to wear them. Select a style of arch adapted to his needs. Get his size and width. See that it fits properly in the shoe. And then adjust it to the proper elevation. Remember that a flat arch can not be restored to its normal position in a day or a week. Tell him to wear them a week or two and then come in and let you re-adjust them for him. By all means show him that your interest in his case does not stop with the profits of the sale of the arch supports. Remember that his trouble is a serious one, and that it will be a fine thing for you if you can actually help him to overcome the difficulty. If you can actually cure him—or even give him considerable benefit—by virtue of your service you will cinch his trade in shoes for years to come. You'll make a strong hit, not only with him but also with his friends and neighbors. You'll get other business in the arch prop line—and in your regular lines as well.

Cid McKay.

Is the Repair Business Worth Going After?

Written for the Tradesman.

Do you think that is an odd question to ask? Well, it all depends on your personal attitude to the repair question. If you believe the shoe dealer has no business to mix in with the repair business, you will answer the question in the negative; but if you are of the opinion that the retailer ought to look after this sort of business, you will chipper up affirmatively.

Now the repairing of shoes has come to be a mighty big proposition. If you do not believe it, the next time you are in the city drop in at one of those very modern repair shops where things are done on a big scale and observe the brisk, businesslike policy with which things go forward, and it will give you a new conception of the repair business.

The repair shop is a strictly modern business institution. Let me tell you about a typical repair shop of the more aggressive sort, located in Cincinnati. It is situated on Fifth street in one of the busiest sections of the city, and employs from four to six workmen. The boss keeps the books, rings up the cash, receives the work, keeps his eyes on the men and waits on the customers. It keeps him busy during business hours, too.

Of course this shop uses electrical-driven machinery of the approved

type, and every workman has his particular part of the job. When a certain operation is performed by one man the shoe is passed on to another, and so on, until the burnishing process is completed. And every piece of work is carefully examined by the boss. It is the avowed purpose of this manager to make the work of this shop just as good as it can be made.

And the repair man operates a shine parlor in connection with his repair work. He employs regularly four darkies to do the polishing stunt. On rush days he puts on a couple of extra shine-em-up artists. The price for polishing shoes is 5 cents the pair, and it does not make any difference how big they are nor what sort of leather. And you can get as good a polish there as you can anywhere in the country.

Competition in the repair business has forced individual charges down to a point where a strictly business policy must be introduced to put the business of the repair shop on a paying basis. This is being done quite generally in repair shops throughout the country. Gone forever are the leisurely, contemplative methods of the old cobbler. People nowadays are too busy for the most part to spend their time listening to the observations and comments that the old-timers used to indulge in. What people look for in repair shops to-day is not philosophic comment but quick action and personal efficiency.

But the repair shops are not doing all the business. In many localities there is not enough repair work to keep a first-class repair shop going full time—and it hardly pays to operate a repair shop unless the force is kept busy most of the time. Consequently retail shoe dealers are naturally expected to look after this work. And there is usually enough of it to keep at least one workman busy. Therefore a good many shoe merchants throughout the country are interested in matters bearing on the repair end of their business.

If the repair work is worth caring for at all, it is certainly worth looking after thoroughly. So you ought to have a placard up in your store saying, "Certainly We Do Repair Work—And Do It Right." And the merchant and salesmen ought to get into the habit of suggesting repairs where the shoes are too good to be discarded. It pays to put business methods in your repair work just as it does in other features of the business.

I have in mind one shoe dealer who built up his repair trade in a remarkable manner by announcing that he would send out for shoes that needed repairs, and deliver them when the work was finished. The repair shops in his city, of course, expected the customer to bring the work in, and call for it when the repairs had been made. And so did the other shoe dealers of that city who took in repair jobs. But lots of people are sensitive about carrying a parcel under their arms—especially if it is done up in a newspaper. So this dealer's new stunt made a big hit. Now he is

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Honorbilt Work Shoes

Trade Winners

Just glance over the styles at the right and then remember that sterling MAYER QUALITY is in them. Work shoes need not be clumsy or ill-fitting—Mayer Honorbilt Work Shoes will stand the wear—it's all in the stock and the way they are made.

This line of work shoes will make it easy for you to give your customers the best values in town for the money.

Write for Sample Shipment and Display Line.

Ask us to send you sample shipment of this line of shoes, or drop a line and say you would like to see our salesman who will be in your neighborhood soon.

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Largest Manufacturers of Full Vamp Shoes in the World.

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Men's Tan Chrome
Viscolized Blucher,
Tip, 2 Full Soles
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NO. 799

Men's Black Chrome
Blucher 1/2 D. S.,
Tip, Goodyear Welt,
EE., 5-11



NO. 957

Men's Kangaroo
Veal Lace Creed-
more, 1/2 D. S.,
Standard Screw,
EE., 6-11



NO. 609

Men's Black Elkskin
Bal., Seamless, Tip,
1/2 D. S., Standard
Screw, EE., 6-11



NO. 934

Men's Kangaroo
Veal Bal. Seamless,
1/2 D. S.,
Standard Screw, 6-11



keeping his repair man busy to the very limit of his capacity.

The dealer employs a boy with a bicycle to go after the work. And the parcels are neatly done up in tinted wrapping paper instead of old newspapers. And, furthermore, some sort of an insert goes into every parcel. These inserts are advertising matter pertaining to certain classes of merchandise carried regularly by that dealer. He gets out at least four sets of inserts each year—and some years as many as six or eight; and he talks seasonable shoes always. And not only shoes, but how to care for shoes so as to get the maximum of wear and comfort out of them.

While repair work is a subsidiary line, of course, the fact remains that it can be made a paying proposition in itself. But that is not all: It keeps people coming to the store. And everything you can do to get the people into the store is worth while. The oftener they frequent the store the more likely they are to see something they will want in the way of shoes or accessories.

In a great many communities there are really big opportunities for the shoe dealer—opportunities for getting fine returns out of his repair work—simply for the reason that the business of soliciting and caring for this class of business is often done on old, conservative lines. A new idea in connection with your repair department—some bright advertising campaign, or some clever policy for looking after the business when you

get it, will pay big dividends. If your store does repair work, give the matter of pushing the business a little more time and attention. The business is worth going after.

Charles L. Garrison.

Appointments and Trim of the Shoe Store.

Written for the Tradesman

Shoe stores of the large European centers are said to be more artistic than shoe stores in this country. One can readily believe that this is true, judging from the illustrations of certain continental shoe shops that have recently appeared in trade papers devoted exclusively to shoe interests.

At the same time we have some elegant shoe stores in this country; and the smarter shops of our larger cities, catering to the better class of the shoe trade, are constantly becoming more and more attractive. Very large sums of money are sometimes spent on trim, arrangement and decorative features of some of the more pretentious of these stylish shoe marts.

To begin with the front—these are now largely of glass and metal or oak in so-called Mission style and glass. The floors of the windows are generally of hard wood, and the backs of the windows are paneled. A very striking effect—and one somewhat different from the traditional custom of treating the window—is obtained by a shelf or two in the window, either supported by brackets or suspended from the ceiling by means of orna-

mental metal chains of antique pattern.

As to window fixtures, the industrious manufacturers of such commodities have left little to be desired in that line. Of recent years the ordinary bright metal stands have strong competitors in wooden lines. These latter units are made up on the adjustable plan so that almost any desired combination is easily secured.

Ceilings are frequently made of steel. And there are a good many arguments in favor of this treatment of the ceiling apart from the artistic features that are frequently evident in such treatment. Steel ceilings are less likely to be damaged by fire and moisture; also they are more durable and more sanitary than plastering or wood. They come in numerous patterns—and some of them are very attractive.

Exposed wall surfaces are variously treated. Sometimes the walls are tinted; sometimes papered, painted or frescoed. And more attention is paid to the character and arrangement of the shelving than used to be the case. Where the shelves are high, cartons are easily reached by noiseless step-ladders—and even these severely utilitarian contrivances are built on lines pleasing to the eye.

Old-fashioned settees have, for the most part, been replaced by chairs. These chairs, built for use in shoe stores, have been designed by people who understood the business. They are built on graceful, yet compact, lines; made of the best grade of oak;

they are ordinarily upholstered in brown, black or green leather.

Where high back settees are preferable—as in the women's shoe department, in which a degree of privacy is a desideratum—the designers have anticipated the shoe merchant's needs, and have gotten out just the sort of settees he really ought to have. These, too, are usually upholstered in a good grade of leather.

In fact, it is easily possible nowadays for the shoe merchant to provide his establishment with the most beautiful and serviceable seating facilities—and all at a nominal cost. And to realize how much more attractive these modern chairs are, one has only to dodge around the corner somewhere and visit a shoe store in which the old ramshackle chairs still persist. The contrast is striking.

The people who make show cases for service in shoe stores have also been busy the last few years. They are made entirely of glass, metal and onyx, and provided with adjustable glass shelves. For displaying findings they are well nigh indispensable. And when it comes to showing off those nifty special buckles that we hope are going to be all the rage very shortly—well, whatever could you do without one of these beautiful glass cases? They also come in handy for displaying hosiery, millinery, shoes, satin pumps and novelty shoe styles of many kinds. All of these kinds of goods must be kept in dust and moisture proof cases to preserve their

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Are the Pure Food
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TAPPAN'S methods help the dealer—they
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Write for SAMPLES or SALESMAN



TAPPAN SHOE MFG. CO.

:-:

Coldwater, Michigan

attractive features and make them show up for what they are worth.

The introduction of the uniform carton—a modern departure one is pleased to note in progressive shoe shops—helps mightily to create the right sort of feeling in the store. Time was when we used to see great empty places in the shelving of the shoe store. But most shoe stores now have a separate stock room; and the shelves are kept filled with cartons.

In addition to these ordinary features, one finds occasional decorative features of a more or less elaborate nature that add prodigiously to the good appearances of the shoe store of to-day. For instance there are chandeliers and light clusters, mirrors, costumers, potted plants, etc.

Frequently there is a rest room provided with a library table, easy rockers, and other usual accessories that go with such an apartment. When one considers the trade pulling value of such a feature, one is inclined to wonder why the rest room is not more common than it is. It never fails to make a hit with the public—and especially in the smaller communities where these conveniences are not so readily accessible in other institutions of the city.

In my hasty inventory of the details of the trim and appointment of the more progressive shoe stores of to-day I should not overlook some reference to floor coverings. A good grade of linoleum is, perhaps, the best of all-round floor coverings for the shoe store. Its use is becoming more general in such stores. With runners along the aisles and small rugs (preferably of an Oriental pattern) spread over other spaces—one has quite an ideal method of treating the floor. The rugs, runners, chairs, settees and cases can be moved and the linoleum scrubbed clean.

As I have previously said through these columns, it pays to make the store attractive. Appearances count for much. While we are of all people on the face of the earth the most democratic in temperament, we do nevertheless judge people by their appearances. Even our friend makes us uncomfortable if he is obviously unkempt. We may know his heart is all right, but we can not resist the wish that he would become a bit more tidy with respect to his person.

But a shoe store—a bidder among strong competitors for our patronage—does not stand much of a chance with us unless it keeps itself scrupulously neat. The more attractive it is the better we like it.

So it may be a good plan, now that the busy winter season is beginning to slack up somewhat, to consider some much-needed alterations in your store. What can you do by way of making it more inviting? Wouldn't it be a good plan to remodel your room? If you can not afford to add a metal ceiling or put in an up-to-date front, maybe you can afford some new chairs, window fixtures, show cases, or other accessories that you really ought to have. If there is room for improvement—and there usually is—try to make

some progress during the present year—if it is only enough to create the impression that you are prospering in your business. Cid McKay.

Causes of Railway Accidents.

During an address given by Palph C. Richards at the 1911 convention of the Association of Railway Claim Agents, the following interesting statements were made:

Of the employes killed on a certain railway, one out of eighteen was killed in collisions and derailments, and seventeen out of every eighteen were killed in little accidents. Of the employes injured one out of every forty-two was hurt in a collision or derailment, and forty-one out of every forty-two were injured in little accidents caused by acts of carelessness and thoughtlessness, such as:

Obstructions on the ground, such as ties, rails, coal, pieces of freight, draw-bars, piles of dirt and material left too close to the track, which would take less time to remove to a safe place than to report an accident caused thereby and cost practically nothing.

Overhead obstructions.
Structures erected too close to the track.

Failure to put out a flag before going under car or engine to inspect or repair it.

Defective track.
Faulty shaker bars.
Defective tools and machinery.
Going between moving cars to pull the pin or uncouple the air.

Pushing couplers over with the foot, or arranging couplers with the hand just as the cars are coming together.

Failure to comply with the rules and sometimes by ignorance of the rules.

Failure to administer discipline when the rules were disregarded, unless an accident was, at the specific time, caused thereby.

Carelessness, or thoughtlessness, more often the latter, of employes other than the one killed or injured.

Taking desperate, foolish and unnecessary chances, which, to an outsider, seems almost suicidal, such as: Standing in the middle of a track waiting for an engine and then stepping on the footboard or pilot, when the slightest misstep means death or serious injury.

Running hand cars too close together.

Failure of trackmen to watch for trains.

Stepping on nails projecting from boards thrown next to the track, sometimes by the very man who is injured.

Failure to ring the bell before starting the engine.

Failure to properly inspect and repair cars and engines.

Carelessness of injured employes.
Leaving cars so close to switch that they will not clear a man riding on the side of a car on adjacent track.

The greatest risk a careful man runs is the risk of injury through the carelessness of some thoughtless, reckless fellow worker. When such

a man is found we should try to teach him to be careful; if we can not do that, get him out of the service before he kills himself, you or some other man.

When you analyze the causes of the collisions and derailments reported in the Interstate Commerce Accident Bulletin, you will find that but few accidents are caused by defective

equipment, track, structures or improper rules, but that the large majority are caused by failure to comply with well known rules, and by little acts of carelessness, thoughtlessness or forgetfulness.

Do not "speed the parting guest" so blithely and enthusiastically that he will be sorry he came.

Stock Up Now For Spring on the H. B. Hard Pan

The Sturdy, Strong Shoe for Men Designed to Withstand the Hardest Kind of Service.



We make line in Blucher or Bal cut, lace or congress, plain toe or with tip, single, double or three sole, high or low cut. When it comes to a "big line" this one is surely a winner. There is a shoe for every purpose and they DO wear.

Order now, or if you are not now selling the H. B. Hard Pan, drop us a card and we will send our salesman with his samples to show you the line.

"They Wear Like Iron"

Herold-Bertsch Shoe Co.
Makers of Shoes Grand Rapids, Mich.

This Is Our Rikalog Cruiser



A medium weight high cut. The acme of foot comfort for rough walking over wet country. A shoe of proven durability by actual wear tests in the mountains of the west and the swamps of the south.

Rindge, Kalmbach, Logie & Co., Ltd.
Grand Rapids, Mich.

RING CLEAR AND TRUE.

The Kind of Talk We Should Indulge In.*

My friends I am reminded, as we meet for the serious consideration of those things that pertain to the financial welfare of our friends and ourselves and which involves the adoption of all that is best in the development and progress of our business, the welfare of the community in which we live and a proper conception of our duties and responsibilities as good citizens; that we should be inspired by the thought that these deliberations are being conducted on a date so closely related to those on which we commemorate the birth of two of the grandest characters in American history—Washington and Lincoln—one of whom carved from these chaotic conditions the nucleus of a great nation and made possible the strength and glory of our present day. The other, Atlas-like, staggering under the burden of a mighty responsibility, traveling through the bitterest wine press of redemptive blood ever trod by any man save one, did by the power of his fiat bring into existence a new and independent nation under God. The words they spoke were burned into the memories of men and emblazoned on the pages of history as beacon lights for the guidance and inspiration of succeeding generations and whose sayings have proven the stimulus to much of the best in human endeavor, and, yet.

It is an old saying that "talk is cheap," and it is possible that statement may very properly apply to what I am about to say. I admit there are many instances in which talk is cheap—mighty cheap, if measured by its importance or effect. If it were not so some men and many women might be accused of willful extravagance. However, all talk is not cheap, although lacking in wisdom, as our court records will testify, for many proceedings resulting in breach of promise suits, divorces and prison sentences, found their birth in maudlin sentiment orally expressed or in fool promises later ruthlessly broken. These were cheap enough at first, but mighty expensive in the end. Under entirely different circumstances, no doubt many of you may have said things thoughtlessly or in anger that later you would gladly have recalled and sincerely wished you had never said them.

Talk is of varied quality and quantity, of different degrees of effectiveness. For instance, the court sentence couched in a few well chosen words, "\$100 or ninety days," although not always expressed in the purest English, is more effective and has greater force than the eloquent argument of learned counsel.

Some talk is sense. Much is nonsense. Some we pay for and regret it. Some we get free and find it of much value. It is one of the means of communication of giving expression to our thoughts and feelings, of evidencing our pleasure or displeas-

*Address by Hon. C. L. Glasgow at annual convention Michigan Retail Hardware Association.

ure, but it is not the only means of communication, notwithstanding the fact that some people appear to think otherwise and refuse to forego the pleasure of exercising their one talent. It is to be regretted that to talk does not require a reasonable measure of intelligence and yet some of our professed wise ones make some very foolish statements, especially every two or four years, proving that even education and experience are not entirely trustworthy guardians of willful lips.

Talk is not the only intelligent means of communication, for the dumb brutes communicate with each other very successfully, and dogs and horses possess this faculty to a marked degree, and a careful analysis of their language evidences a much larger percentage of sincerity and earnestness than does the talk of humanity, and I fear if all our talk was re-

escape the conviction that there are times when talk sounds cheap.

The eye is termed the window of the soul and, as such, is the revealer of our honest thoughts. Thus do we condemn ourselves when by the use of words we attempt to misrepresent the facts and our facial expression of which the eye is the magnetic point, challenging the statement reveals the lie.

Talk has proven the full measure of some people's ability, their chief asset, their stock in trade, their over-worked capital and yet their heirs will avoid the inheritance tax and public bequests will not incur their wills or a proper and legal distribution of their effects tax the skill and ingenuity of the administrator.

We look with pardonable pride upon the many monuments of wood and brick and stone dedicated to the education of our children in which the

in them to a noble cause; has awakened the courageous and almost infinite qualities of men and women in times of trial or great danger.

Talk is the vehicle of expression by which we extend our sympathy, inspire hope, offer congratulations and encouragement, make some of the most sacred promises in life, plight our troth and give our word of honor. To be able to talk intelligently is a most wonderful gift bestowed only on humanity, and no one can measure or begin to estimate its influence and effect for good, but, my friends, it is a regrettable fact that it is as potent an influence for evil as well. It is one of the most dangerous weapons sanity wields or controls. Talk, idle, vicious talk, can humiliate, slander, inflict pain, arouse unjust suspicion, utter perjury, spread discontent and ruin reputations. Talk according to its character can make humanity happy or miserable; elevate or tear down; raise men to positions of responsibility and trust or condemn them to shame and dishonor; in fact, can do much toward sending the individual to heaven or to hell. All this and much more can be charged to the unbridled tongue as it indulges in idle gossip or finds pleasure in evil conversation.

Is it not evident, therefore, with this presentation of the partial influence and effect of talk that we need exercise great care in the manner and character of our conversation.

It has been said that a man's conversation is an index of his character, and, if this be true, how many of us are willing to be thus judged? Is it not the ambition of most men that they be taken seriously, as having good judgment and having the same respected, to have their advice sought after and their opinions weighed carefully, and does not the life a business man lives and the reputation he enjoys have much to do with the measure of respect shown him by his associates?

If a man leads a good clean life, one characterized by sincerity, honesty and integrity, your natural impulse is to put confidence in his statements and respect his life principles. In fact, does not such a one in a measure influence the lives of all with whom he comes in contact, and if these good qualities are honestly vested in a man in business is he not justly entitled to be known as a "square fellow and one whose word can be implicitly relied upon?" As opposed to this, both society and business are cursed with a class of people who make serious and sanctimonious claim to the possession of the same good qualities and are so successful for a time in trading on the credulity of the people that it materially adds to both their social and financial welfare, and this notwithstanding the fact that policy, misrepresentation, and often dishonesty, are the most potent factors in producing this temporary success. I say temporary, because I am unwilling to admit that success obtained through the employment of such agencies can produce results on which one can build a substantial and profitable



Hon. C. L. Glasgow

duced to the sensible and important, it would result in producing a stupendous hush throughout the world and deprive many persons of their chief enjoyment. I am assuming such conditions would not be welcomed by the fair sex, for it would be in direct opposition to the present apparently popular idea that is temporarily engaging their attention. It would operate like a late spring frost on a promising vegetable garden. However, they are fortunate in that they possess a power of expression that far excels words for what more unmistakably and forcefully speaks its master's wish and will in all the realm of human expression from bewitching flattery to withering scorn than the feminine eye. What depth of anguish and despair, hope or fear, confidence or distrust pictured therein, so eloquent in appeal, so encouraging and inspiring or so decisive and repelling that an attempt to express the same feeling by the use of words results in dismal failure, and as we stand amazed within the spell, one can not

skill and tact of the best trained minds of the age are directed towards the task of teaching the brain how to think, to know and to express it, and he is blessed who knows; but doubly blessed is he who knows he knows and can tell it. I do not mean by this that he must needs be an orator or a linguist, nor that he must be able to paint word pictures that shall excite our imagination, or with his eloquence fire our souls with an unreasonable ambition which chained to the chariot wheels of our will shall drive us to untenable heights, but rather be able in a clear, intelligent and earnest manner to tell the truth; to state the facts.

A proper, masterful and entertaining use of words has won medals, earned prizes and amassed fortunes; has given expression to some of the grandest thoughts of the human brain; has given to the world a proper conception of the deeds of great men; has aroused the spirit of patriotism of a people; enthused men, causing them to consecrate the best

business and merit and enjoy the continued confidence of an intelligent public. Yet while we so readily criticize such business methods, will not a careful analysis of our own disclose the fact that in our zealous efforts to effect sales we find ourselves so influenced by the financial benefits to be derived that we occasionally wander from the field of fact to that of fancy in explaining the good qualities of the article under consideration, and, if so, must we not admit that such a practice is unworthy employment or adoption by any honorable business man?

The commercial agencies claim and we modestly admit that the manufacture and sale of hardware or, properly speaking, the hardware business, occupies a very important place in the great list of commercial enterprises. That the men engaged therein possess more than the average of ability, are usually men of good character and reputation and are counted among the substantial business men of their community. This proves that our predecessors in the hardware business must have been men of principle, careful of speech, who respected their own word and expected others to do the same, and we must believe that to attain these results demanded strict adherence to those business principles that commend themselves to the best intelligence of their time, and not by the employment of questionable methods, sharp practices or unwise and unreliable statements.

I repeat, that I believe it is the desire of every self respecting business man that his serious statements be accepted not as expressing a haphazard guess, but as the mature deliberations of a healthy mind and body, and if from the fullness of the heart (as representing the real man) the mouth speaketh, then our conversation is the reasonable index of our real character. In fact, do we not boldly ask the world to take us for just what we orally claim to be? Thus through the medium of that conversation do we advertise our principles and our business? Applying this standard we must realize how necessary to our commercial success are the impressions we create by the things we say and how we say them.

This principle is not confined to business only, but may be given an almost unlimited application, but this being a gathering of strictly business men, assembled for the express purpose of discussing business matters, is it not pertinent to consider the relation of talk to and its influence upon the affairs in which we are most deeply interested. Every man has a manner of expression peculiar to himself, yet subject to cultivation and training. Not alone on his ability to talk well depends his success as a salesman, yet it is a very important factor, for although he possess all necessary information regarding the goods he sells, yet if he can not tell it in an intelligent and impressive manner, he labors at a positive disadvantage.

Unconsciously or otherwise the employe imitates to a certain extent the

methods and language of the employer. Especially is this true in the manner of meeting and addressing customers, whether it be courteous and deferential or careless and vulgar, pleasant and inviting or gruff and repelling, assuming and properly so, that whatever manner of expression the proprietor indulges in who owns the business and has the deepest interest in its success, is entirely proper to be observed by him. If you question this, just change the manner and language used in the salutation of approaching customers, and I venture the assertion that within thirty days you will hear the very same language used by an employe. If you are a successful salesman, you will find the clerk employing the same means and language used by yourself. If you thank your customer at the conclusion of a sale, or when receiving the money therefor, or returning change, you will find your best and most observant clerks doing the same; on the other hand, if your manner is careless and indifferent, or you indulge in boisterous conversation or are reckless in expression, permitting a little profanity now and then, you will soon note that those about you are less careful of the language they use.

If you permit yourself to speak slightly of your competitor or his goods, question his morality, honesty or integrity, intimate that he may be a little crooked in his deals or is not as financially responsible as he claims, your employes will soon interpret such as a license permitting them to indulge with safety in the same insinuations, again assuming that in your judgment such methods will assist in effecting sales and increasing business. If, in reply to direct questions, you indulge in evasive answers, veiling the truth in uncertain language, or in selling an article of considerable value you make such statements as are not entirely consistent with the facts, you will eventually find your most conscientious clerk using the same methods rather than lose the sale, and eventually adopting it regularly as he unconsciously operates along the line of least resistance. If you complain of the house or houses you buy of, or question the integrity of their representative, you create in the mind of your clerks the same low estimate and destroy, or at least lessen, their confidence in the man and the goods he sells. If by your conversation you evidence a disregard for purity of thought and life in the individual, little respect for those virtues which should merit and receive the commendation of all good citizens, or if you admit giving little consideration to morality or religious beliefs, or speak lightly of the social sins of the time, you create in the mind of your employes a like estimate of those same things. Do we not thereby cause them to live in a mental atmosphere antagonistic to that of many of our best customers? Do we not weaken the conscience, cripple the moral power of assertiveness and mold to a certain extent the life of every man about us, destroying what proper conception of business ethics they may have entertained, lessen their

usefulness and bring them to our own standard? Thus have we talked our business to its great disadvantage and all because we did not appreciate the influence for good or ill of our personality represented by what we said and how we said it.

We expect the public to believe in us and our representation of the goods we sell, believe that we are sincere and in earnest, yet in our own mind and heart do we not allow ourselves a little leeway and frame up an excuse for our exaggerations and questionable statements; at the same time, however, taking exception to our customers' misrepresentations and exaggerations? Now, I believe this practice, which in our sober moments we must all condemn, arises from two causes: First, habit, and, second, a too low estimate of ourselves in our business relation to the public. May we not get into the habit at times of employing the minimum of truth, believing it sustains some proper relation to the maximum of salesmanship because it appears at least to insure sales or render them more easily made, and do we not console ourselves by the thought that as the goods are all right we are justified in using any ordinary terms in presenting their merit to the customer? The difficulty, however, lies in the fact that while we, as proprietors, with years of experience may be able to control the extent to which we indulge our imagination and fancy, yet the clerk who listens and is thereby led to employ the same tactics, may not possess such fine power of discernment as to the line of safety and in his enthusiasm will make statements that surprise us and later, if his attention is called to the same, will be able to cite an authority that we can not well dispute.

This spirit of adventure with semi-truths will eventually permeate our entire selling force and the result is easily prophesied. We recognize the fact that in nearly every town or city there are business places of which it not only can be but is said: "You can do pretty well there, but you have to be posted," and there are also in every such town or city other stores where the conditions are such that the customer safely indulges in that other statement: "Yes, their price may be a shade higher, but you can rely fully on what they tell you." Who is referred to by the term, "they," the proprietor only? Not by any means. The business may be such that the proprietor may seldom meet the customer, therefore the term, "they," must refer to the entire selling force, because the methods employed bear the stamp of the proprietor whose sincerity, integrity and reliability in both speech and action is the standard of measurement for the conduct of that business.

According to Dun and Bradstreet we have both a moral and a financial reputation to sustain, for we are recognized as among the best business representatives in every community, and I feel that it is a too common fault that we do not appreciate this fact and regard too lightly the influence of our personality in those so-

cial, political and financial affairs which so deeply interest the communities in which we live, not that we should entertain an exalted opinion of our judgment and importance, but should so conduct ourselves and our business that we may merit and enjoy the distinction "without sacrifice of reasonable pleasure," of being considered among the reliable and trustworthy business men of our time, meriting and having the respect not only of our customers but the public generally. Admitted that no man can conduct himself or his business so as to meet the approval of all, yet I believe he can and should with dignity maintain that high regard for the truth in all statements concerning his business and the goods he sells so that it will be reflected in the life of his employes, marking his store as one of the safe places to trade by reason of the public's confidence in the proprietor's honesty and the conviction that what he or his clerks say about the goods can be depended upon. What do I urge? The very highest standard of commercial honor. A fuller consciousness of our personal responsibility. A larger measure of sincerity, in order that the words we speak may ring clear and true, evidencing on our part a proper conception of their meaning and influence in assisting our customers to reach correct conclusions and thus through established confidence in our intelligence, honesty and business integrity of which our talk is a fair index, increase sales and multiply friends.

My fellow dealers, to have the reputation of conducting your business squarely, meaning what you say and speaking the truth, will prove a more valuable and enduring advertisement than ever written by the most gifted expert, for the embodiment of the principles I have here referred to in the conduct of our business is like the much advertised Cascaret, "works while you sleep." Panics can be brought on by foolish talk. Some are ever insisting that we must have a panic every so often. They see every indication of it for the next year or some other indefinite time. Pessimists always see the dark side of things. Do not permit yourself to get into this habit. Talk about good times, good trade, good prospects for next year. If you must talk, talk optimism. Dark ward pictures never give a man new courage, never help to carry his burden. Let your conversation be helpful, cheery, inspiring, creating a hope for a brighter and better to-morrow. Talk optimism and your friends will look for you. Talk pessimism and you will look for friends. When we talk we tell what we know or at least we ought to, and let it be something worth while.

Clannishness is a powerful but dangerous institution; when discord breaks out the blows that are struck are nearer, more accurate and deadlier.

Reading merely to "pass the time away," is the very worst dissipation in the world—that of the body and the soul.

MASTER YOUR MOODS.

Save Time and Energy By So Doing.

Written for the Tradesman.

Merchants and salespeople as well as most other classes of people lose enormous quantities of energy and countless hours as a result of unproductive mental states.

"There is nothing great in the world," exclaimed the old philosopher, "but man; and there's nothing great in man but mind." Men are measured not by the height of their physical stature, but by the size of their brains.

It is your intellectual heft that gets you things in this world—and while a weak, puny body is a serious handicap, it is not necessarily fatal to one's purposes in life—provided the mind is masterful and industrious.

But mental work—the kind of work that gives intelligent direction and efficiency to the work of the hands—is determined very largely by the dominant mood. And without realizing the mistake they are making, people often get into the habit of letting injurious moods usurp their minds, thus spoiling their work because the worker is disqualified for its proper execution.

I will not attempt an exhaustive catalogue and description of the various kinds of injurious moods that now and then usurp the mind and scatter confusion and disorder among our intellectual forces; for that would take too much time. But I am minded to call attention to some of the more prevalent moods of an inhibitive and destructive character.

There is, first of all, the vicious mood—that insidious penchant for seeing and thinking lascivious thoughts. The mood prompts one to lend a willing ear to all manner of salacious gossip. And in this respect the merchant often sets his salesmen a bad example. Now this is not a preachment, you understand; and I am not one whit concerned just here with the moral phase of the question. I am looking at the matter from a strictly business point of view. And I want to condemn the habit—and it is all too prevalent—on the ground that it interferes with business. The young man with his mind saturated with that sort of thing is, for the time being, disqualified for selling merchandise. It is not that he is not competent; but rather that a large amount of his inner power is otherwise employed. It is doing the bidding of the dominant mood.

The kind of mental acumen the clerk needs to show the merchandise, tell about its good qualities, allay prejudice and overcome difficulties in the customer's mind requires concentration and direction. But how can these things be when the consciousness is steeped in this other thing? It is appalling to think of the number of valuable business hours that are squandered annually in thousands of stores through the country as a direct result of this vicious mood into which so many merchants and salesmen allow themselves to fall.

Intellectual decency and correct habits of thought are doubtless commended and rewarded by the cosmic powers that be; but one thing is absolutely sure—and that is they are rewarded by a higher degree of efficiency in the store. The merchant or the salesman who cultivates the right sort of an attitude towards such matters is going to be a better merchant and a better salesman.

And there are vindictive thoughts, and the whole brood of mental devils that throw us into sporadic tantrums. And they are a bad sort. Nothing puts a crimp in our efficiency more certainly than they.

Now there are times when one is excusable for becoming indignant—just for a minute. We have all kinds of people to deal with and some of them do not always deal on the square. But why perpetuate our mental turmoil long after the obstruction is removed and the incident closed? Forget it—and get down to business. As long as you are stinging and writhing and fulminating, your entire intellectual plant is shut down insofar as productive work is concerned. And work won't begin until normal conditions are restored there.

And yet it is droll how some people—many of them merchants, too—seem to gloat over and nurse along their private picks and quarrels. They have "got it in" for So-and-So because of something or other; and if they are too prudent to reveal their inner feelings by verbal statements, they will let you know by shrugs and grimaces and other infallible tokens. And you can fairly feel their antipathy to such and such a person or persons. They keep up the feud; and, although the store cools at night, the fires of their hatred never burn low. They are ready to fight at the drop of the hat.

Bosh! Why don't you cultivate a saving sense of humor? Be at peace with your neighbor—not because a certain excellent old book says so, although it is a pretty good plan to listen respectfully to what that old book says, but because the business prospers better when you are at peace. Anger and wrath and resentment are inhibitive moods. They put a quietus on us. When the mind is dominated by such thoughts it is not in a productive mood.

And the same argument applies to fear. There are many kinds of fear. Somebody once tabulated the terrors to which the mind of man is subject, and I seem to recall that the list of them was astonishingly full. But every species of fear that comes to us interferes with business.

We say of a prize fighter who gets it, that he has lost his punch. His intrinsic strength may be just as great as it ever was, but the other fellow got him scared, and he can not put up the fight as he used to. And they say: "Too bad! Poor fellow's lost his punch." Fear did the work.

Now it takes lots of punch to sell merchandise successfully nowadays, and we can not afford to let it ooze

out of us by reason of fear. Competition may look big and threatening—but fiddle-sticks! what's the use of curling up and quitting? Come back—and keep right on coming. You are never actually whipped until you acknowledge it; and as long as your reservoir of courage has not gone dry, you'll not acknowledge it.

But the most frequent and one of the most injurious moods insofar as the merchant and his sales force are concerned is the dilatory mood. That is the habit of not doing things because things are not pressing. In other words, sliding along just because it is convenient to slide.

When a man is in that mood he will let things sluice through his mind, but they don't get him a blooming thing just because he does not pin his mind down to one thing and work it out to something tangible and practicable.

And this is mainly the difference between a big and successful merchant and a small and insular one. The latter has fallen a prey to the dilatory mood—and he lets all the progressive fellows work out the brilliant ideas that he was too lazy to utilize.

Cultivate the virile, resultful, paying moods and let the other kind go glimmering. Test the mood by its obvious results on the business; and if you have reason to believe it is hurtful, inhibitive and deadening—cut out that mood, for in so doing you will stop a sizeable leak in the business.

Chas. L. Philips.

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.

Worth Waiting for

IF our representative hasn't visited you yet, it's worth waiting for him. We have the goods you're interested in handling; we have the facilities for serving you as you want to be served. Our men are in your territory; if you haven't had a "call" you will soon. It's worth waiting for.

The Maumee Rubber Co.

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TOLEDO, OHIO.

Headquarters for Wales Goodyear and
Connecticut Rubber Boots and Shoes

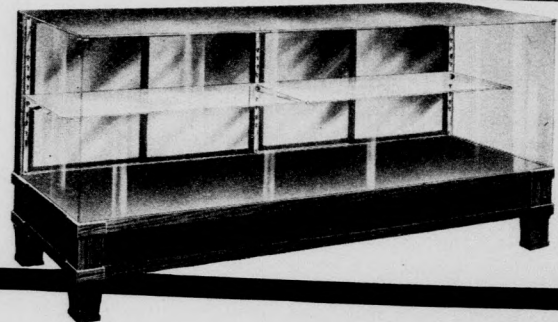
Klingman's Sample Furniture Co.

The Largest Exclusive Retailers of
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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
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"AMERICAN BEAUTY" Display Case No. 412—one of more than one hundred models of Show Case, Shelving and Display Fixtures designed by the Grand Rapids Show Case Company for displaying all kinds of goods, and adopted by the most progressive stores of America.

GRAND RAPIDS SHOW CASE CO., Grand Rapids, Michigan
The Largest Show Case and Store Fixture Plant in the World
Show Rooms and Factories: New York Grand Rapids Chicago Portland

What Some Michigan Cities Are Doing.

Written for the Tradesman.

The Lansing Chamber of Commerce held its first smoker last Friday evening and plans were discussed for promoting the industrial interests of the city. Thomas H. Stambaugh is the new Secretary of this organization.

The Flint Board of Commerce has added a Transportation Bureau and information regarding freight matters is furnished shippers free of charge.

The Bay City Board of Commerce has been the means of securing for the village of Essexville a canning factory which guarantees to employ twenty-five to thirty persons during the season and seeks to contract for 500 acres of tomatoes.

Navigation has closed at Muskegon for the remainder of the winter. Last winter the boats were able to run without interruption, but ice conditions in the lake at present are the worst since 1904-5.

The Jackson Chamber of Commerce will hold its annual banquet at the Otsego Hotel Feb. 28 and one of the principal speakers will be P. T. Colgrove, of Hastings, President of the Michigan Good Roads Association.

Unusual activity in the building line is promised at Jackson this spring, the increase over a year ago being as high as 75 per cent. A ten-story business block is contemplated, also 300 to 400 new residences.

Sparta has voted almost unanimously to grant a franchise to the Grand Rapids-Muskegon Power Co. to supply electric energy for a period of thirty years. Kent City also voted "yes" on the same proposition.

Owosso has been hard hit in recent months by cyclone and fire. The other day W. K. Prudden, a Lansing manufacturer, signed his personal check for \$500, payable to the Owosso Industrial Association, the money to be used in promoting the industrial interests of the city. Mr. Prudden lives in a city that in a sense is a rival in business progress. He has no financial interests in Owosso and is only slightly acquainted there. His unselfish example will cause some Owosso citizens to blush with shame in their petty quibbling over the payment of a few hundred dollars to assist a local industry to reach its feet again after being cleaned out in a few minutes by cyclone and without insurance.

Kalamazoo's annual auto show is booked for Feb. 22-24.

Bay City has adopted a smoke ordinance, but it is perfectly harmless. An hour's time is given in which chimneys may vomit forth "dense smoke, cinders and other substances in such quantities as to be dangerous to health or a nuisance to the community," and then it is left for a jury to decide whether the smoke is dangerous to health or is a nuisance.

The Times-Herald of Pt. Huron is getting after certain city officials for permitting slot machines, prize fights and gambling by boys days, nights and Sundays in the pool rooms.

Jackson has passed an ordinance

which forbids smoking and spitting on the street cars.

Lowell has passed an ordinance prohibiting the placing or maintaining of poles and overhead wires and cables in certain portions of Main and Bridge streets.

Saginaw is to have a crack military band, the Third Regimental Band of the Michigan National Guard, with thirty pieces.

Extensions will be made on two of the city car lines of Benton Harbor this spring.

The Lansing postoffice will be enlarged with a \$75,000 addition.

Preparations are under way to make the Traverse City Fair, held under the auspices of the Grand Traverse Region Fair Association, a hummer next September.

A special election will be held at North Muskegon Feb. 26 to vote on the question of granting a franchise for the proposed West Shore Railway from Muskegon to Ludington.

The Bay City Board of Commerce is without a Secretary, Mr. Prugh, the former incumbent of this office, having resigned and left the city.

The City Engineer of Kalamazoo has completed plans for track elevation, so far as the Michigan Central is concerned, and they will be submitted to the Grade Crossings Commission of that city soon. Plans for elevation of the other roads have not been completed, but the Engineer says that the whole plan of grade separation looks entirely feasible.

The Fair at Kalamazoo this year will be held Sept. 24 to 27. It has been decided to limit the exhibits to Southwestern Michigan, reduce the admission fee to 25 cents and to put on greater carnival attractions.

Battle Creek's new paper mill is nearly completed and will be turning out box board in a few weeks.

The Pt. Huron Business Men's Association has opened a campaign for new members. An extensive line of advertising of the city's manufacturing advantages is under contemplation.

The State Railroad Commission has extended the time for completion of the Grand Trunk station at Owosso to July 1.

The Gandville Booster Club is now known as the Grandville Progressive Association and the slogan recently adopted is "Water Works for Grandville in 1912."

Portland business men have organized under the name of the Portland Commercial Club, with Fred S. Lockwood as President and C. D. Tomy as Secretary.

The Isabella Development Association of Mt. Pleasant will hold a series of conferences on good roads, industrial development, publicity, natural resources, etc. A. S. Coutant is the newly chosen Secretary.

The officers and Executive Committee of the Northeastern Michigan Development Bureau met recently at Bay City and decided on an extensive publicity campaign this year. Advertisements will be run in country weeklies throughout Ohio, Indiana, Illinois and Iowa describing the agricultural possibilities of Northeast-

ern Michigan, together with a traveling exhibit of products of Upper Michigan which will touch the towns in which the advertising has appeared. Exhibits will also be made at the Michigan Fair this fall.

C. I. Cook will establish an auto truck line between Menominee and his farm this spring, for use in delivering produce to the Michigan Refining and Preserving Co. and to take care of a great deal of produce from the farms of Menominee county. Heavy trucks will be used on the main road and smaller ones on side roads.

Quite a potato deal was pulled off at Tustin recently, McClintick & Co. buying of Ira Cooper 4,000 bushels, for which 90 cents per bushel was paid.

Benton Harbor has provided the boys and girls with a skating rink on park property.

A private auto line between Sault Ste. Marie and the "Snows" will be established this year.

Almond Griffen.

Activities in the Hoosier State.

Things are looking up in Michigan City. An outer harbor is likely after years of effort. The Barker Car Co. will enlarge its plant, increasing the force from 3,000 to 5,000 men. It is expected the city will reach 25,000 population within two years.

The Grocers' Chemical Co. is building a new plant at Evansville and will manufacture extracts, flavoring products, vinegars and baking powder.

A Committee appointed by the Terre Haute Retail Merchants' Association went to Brazil recently to inspect the cluster ornamental lighting system recently installed in that city.

The South Bend Council has approved plans for adding forty-two acres to the city's park holdings, this action being the first step towards an elaborate boulevard and park system.

The F. Grote Co., machinery manufacturer, will invest more than \$100,000 in a new factory at Evansville this year.

The Park Commission of Ft. Wayne in its annual report strongly recommends the purchase of the river banks by bond issue and plans for a parking system are outlined, following the suggestions made by Engineer Kessler. Almond Griffen.

Ancients Used Glass Mirrors.

That the ancients did not exclusively use mirrors of polished metal, as generally believed, has just been proved by the finding of a number of small glass mirrors in a graveyard at Lalsbach, Austria. They are said to date from the second or third century.

A well conducted fight often saves a dozen ill conducted ones.

Wilmarth Show Case Co.

Show Cases
And Store Fixtures

Jefferson and Cottage Grove Avenues
Grand Rapids, Mich.



The Best PEACOCK BRAND

Mild Cured
Ham and Bacon

And 100% Pure

Alleaf Lard

Packed by
Cudahy — Milwaukee
from
Government Inspected Hogs

Order from our nearest salesman
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Cudahy Brothers Co.
Cudahy, Wis.





Michigan Knights of the Grip.
 President—C. P. Caswell, Detroit.
 Secretary—Wm. J. Devereaux, 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. Craw, Petoskey.
 Junior Counselor—John Q. Adams, Battle Creek.
 Past Grand Counselor—C. A. Wheeler, Detroit.
 Grand Secretary—Fred C. Richter, Traverse City.
 Grand Treasurer—Joe C. Witliff, Detroit.
 Grand Conductor—E. A. Welch, Kalamazoo.
 Grand Page—Mark S. Brown, Saginaw.
 Grand Sentinel—Walter S. Lawton, Grand Rapids.
 Grand Chaplain—Thos. M. Travis, Petoskey.
Executive Committee—James F. Hammell, Lansing; John D. Martin, Grand Rapids; Angus G. McEachron, Detroit; James E. Burtless, Marquette.

Wafted Down From Grand Traverse Bay.

Traverse City, Feb. 20—Wm. F. Bowen, formerly with the Johnson Soap Co., of Milwaukee, has just secured the State of Michigan for the John Hanser Soap Co., of Milwaukee, and will open an office in the Clark building in Grand Rapids. He has secured the assistance of Geo. H. Hudson and Albert Engvall. Mr. Engvall will have charge of the office. Mr. Bowen has had a very successful career as a salesman and manager and we are pleased to report that Bill has been fortunate in landing this position.

We regret exceedingly to report at this writing that Lew. Codman, formerly salesman in this territory for the Lemon & Wheeler Company, but recently engaged in the mercantile business at Honor, is reported seriously ill at his home. We hope for a speedy recovery.

The Perry Hotel, at Petoskey, is certainly appreciated by most of the boys, but we would like to see it do away with the roller towel. Surely Mr. Campbell's attention has not been called to this nuisance before and we hope to see this matter adjusted as soon as possible.

Remember we have a regular meeting next Saturday evening in the council chamber, at which time all visiting brother U. C. T.'s are cordially invited. This is the last meeting before our annual election and should have a good turnout.

Michigan jurisdiction, U. C. T., paid the Supreme office in indemnity assessments for the year 1910 \$21,302, and the Supreme office paid the members in Michigan the same year for claims \$22,858.61, besides \$1,194 for widow and orphan claims. For the first eleven months in 1911 we paid the Supreme office \$22,826 in indemnity assessments, and they paid our

members for the same period \$15,768.91 for claims and \$1,664 for the widows and orphans. Jackson Council received in the above period \$8,704.57. Some of our members will claim that we are piling up a large sum at headquarters, but, by comparing figures it will be noted that the amounts are pretty well distributed. For the past twenty-four years the indemnity feature has cost, on the average, \$9.08 yearly. Our membership in Michigan is 2,419.

Milton Smurthwaite, once a resident of this city and one of the boys, has opened an office in Manistee to handle fruit lands. May success be yours.

Will Morford, until recently connected with the International Harvester Co., will take on the American Seeding Co.'s line and move to Grand Rapids. Bill, we have hardly gotten acquainted, but for all of that we surely wish to congratulate you on your new position and wish you all the success there is due you.

It seems queer at this stage of invention and progression that one of our members should be obliged to use nails instead of the modern lock to fasten his office door. Certainly the adage, "Poverty is the mother of invention," should not apply in this case.

All is ready for the annual U. C. T. banquet and ball for next Friday night, and by the way the tickets are selling it will be the banner entertainment. Remember all U. C. T.'s and invited friends are to appoint themselves a committee to be there and enjoy themselves. This is to be an informal affair. Remember the date, the 23d.

Wonders will never cease! Now we are going to lose our old friend, Jim Goldstein, and while we are sorry to lose him, we, too, feel as though Jim has taken a step upward and we wish him nothing but success.

Fred G. Richter.

Traveling Men Unite To Fight Impo- sition.

Chicago, Feb. 19—Hotels, transportation companies, baggagemen and draymen that have heretofore preyed upon the traveling men will be obliged to cater to and respect them in future when the National Travelers' Association becomes fully organized.

A mass meeting was held yesterday afternoon in the Great Northern Hotel, when commercial travelers voiced their disapproval of the treatment accorded them by the majority of the hotels and railroad companies. The Association is the outgrowth of a feeling that salesmen should be or-

ganized as well as other workers. It is proposed to make its membership so strong in number as to command consideration and respect from those with whom the traveling men come in contact.

Impositions against any member of the Association will be taken up immediately by a committee for that purpose. All claims against railroad companies, baggage and draymen for extortion will be taken up by the organization.

It is hoped that ultimately the Association will be able to build a home for traveling men who are incapacitated. The funeral expenses of any member will be defrayed by the Association.

John E. W. Wayman and Henry J. Toner addressed the assembly, telling them of the benefits to be derived from organization.

"Our country is the result of organization," said R. S. Martin, when called upon to speak. "If this is true of our country it surely must be good for the traveling man. Many of the capitalists of the country acquired their fortunes by realizing that organization was necessary and then carrying out their convictions."

"It is time for the traveling men to get together," said Lew Rothschild, President of the Association, "and demand good treatment from hotels and railroads that seem to think they have a right to charge the traveler whatever they think they can get. By proper organization we can force them to maintain a single standard of prices. Our organization has grown to nearly a thousand members in a few months and more are being added daily. We shall soon be sufficiently strong to bring about a new era in the life of salesmen who affiliate themselves with us."

Resolutions by Traverse City Council, No. 361, U. C. T.

With extreme regret it is our duty to chronicle the death of our worthy brother, Neil Livingstone.

Cut down by the grim reaper, Death, at the prime of life, and in the midst of his usefulness, torn from the bosom of his family and loved ones, called by the Supreme Ruler of All to enter upon his duties as a member of the Eternal City Council.

Brother Livingstone leaves a vacancy in the ranks of our Council and in the hearts of its members never to be filled.

He was a most valuable member, a regular attendant of the meetings of the Council and showed a deep interest in its workings and at all times had its welfare at heart.

He was a man beloved by all and his life stood out before us as the embodiment of all that is noble. Therefore be it

Resolved—That we, Traverse City Council, No. 361, U. C. T., wish forever recorded our deep bereavement of our beloved member, friend and fellow traveler, even although we possess the knowledge of his having arrived at the goal towards which we are all striving to attain; that position only to be gained by a life of nobility

and purity, of which our deceased brother was a worthy representative.

Resolved—That it is the wish of this Council to extend to the immediate members of the bereaved family our sincere sympathy in their great loss, a loss no words can express, but is only known in the deeper recesses of the heart and to remind them that each member of this order stands as a friend always ready to comfort, assist or advise them.

Resolved—That a copy of these resolutions be enrolled in the minutes, a copy sent to the immediate family and to the Michigan Tradesman.

L. D. Miller,
 H. C. Hoffman,
 Jay Young.

Desires To Make His Position Clear.

Coldwater, Feb. 20—It is with pleasure that I have noticed the many pleasant things you have said concerning me through the columns of your journal with reference to my candidacy for the office of Grand Sentinel and, while I fully appreciate the purpose and intent, I feel that I am justified in asking for this opportunity of making my position plain to the members of our Grand Jurisdiction.

While I expect to be a candidate for the office of Grand Sentinel, I have at no time approached any member and solicited support in any way, shape or manner, and the fact of your frequent mention and support of my candidacy might lead some members to misconstrue my intentions. I want to make it plain to them that I had not up to this time and that I do not intend to exact a pledge from you as a member of the order or as editor of this journal.

I am going into the field with the full knowledge that there is at least one other brother who has aspirations along the same line and, perhaps, others will develop between now and the date of the convention. But my campaign will be conducted along the lines of loyalty and fidelity with good will toward every man who aspires to the office of Grand Sentinel, and should I be the successful candidate or the choice of the convention, I will not take it for granted that it is an expression on the part of the convention of having chosen the best man for the position because I believe Brother Moutier to be a thoroughly competent man for the position and justly entitled to be a candidate for this honor. It will simply be a question of personal preference on the part of the individual delegates.

John A. Hach, Jr.

Bespeaks Consideration For Successor.

Bay City, Feb. 20—I wish to take this opportunity to thank you for the kindness you have always shown me, and particularly during the time that I was President of the Michigan Retail Grocers' and General Merchants' Association.

I will consider it a great favor if you extend the same courtesies to my successor, A. C. Neilson, as I believe him worthy and well qualified to fill the office of President.

M. L. DeBats.

News and Gossip of the Traveling Boys.

Grand Rapids, Feb. 20—U. C. T. assessment, No. 110, for \$2 will be called March 14.

Fred Gallinger has anticipated the spring season. He has had his old hat remodeled.

Stuart Hayden (Richardson Silk Co.) is sure he comes from an honest family. While attending a party last week he approached a friend and said: "The Hayden family are all honest, are they not?" and immediately following up these remarks he grabbed Mr. Friend by the throat and said, "Don't you say they aren't or I'll choke the life out of you."

Nate Graham took a bad spill and sprained his thumb one day last week. When stopping at the hotels he is now obliged to call in the chambermaid to button up his collar for him. It's just our luck to get these splendid ideas as we are about to quit the road.

Lon Smith, who deferred killing his pet rooster for several weeks, has finally carried out his original plan and—had roast rooster for Sunday dinner.

David Schoonfield, who received a bad fall a short time ago, has fully recovered and has received his check promptly from the United Commercial Travelers in payment of his claims.

Walter Ryder, who spent a day in Grand Rapids other than Saturday and Sunday last week, remarked to a friend that if he mentioned it in the Tradesman he would murder us. Well, all of us great editors receive threats for our fearlessness.

Chas. Daniels, Supreme Secretary U. C. T., has written our Secretary, Harry Hydorn, that he will attend the annual banquet on March 2. Well, fellows, he'll know he's been some place.

The Eligible Bachelors' list has started something all right. All the girls at the Western Hotel, Big Rapids, anxiously scan the list as fast as it is published.

Some of the "eligible" bachelors that the girls expect to see in the list are married. Hence the omission of their names.

U. C. T., attention! The annual election of officers will be held at the hall Saturday, March 2. The meeting will be called at 12 o'clock, noon, owing to the banquet being held in the evening.

Congressman Carl Carey, of Ohio, in his biography says: "I do not believe in modesty. Modesty never got any one anywhere." The Pere Marquette comes darn near doing the same thing.

Grandma wishes us to ask Scoops Dale when he intends putting in his phone.

A few additional eligible bachelors: Ed. Conroy, 19 years, Grand Rapids. D. Hayden Brown, 22 years, Eaton Rapids.

Billy Rademacher, 18 years, Manistee.

Clyde Dale, 21 years, Grand Rapids. Stuart Hayden, 58 years, Grand Rapids.

Frank Heath pricked his finger with a pin last week and, after calling on several surgeons and physicians, was unable to find any one who could conscientiously advise an operation.

In last week's sketch of our self the Tradesman stated that we had served Edson, Moore & Co. with entire satisfaction during our eight years' stay with them. We told the editor that.

Don't forget to advise Cliff Herrick, chairman of the Banquet Committee, if you intend going to the banquet. His address is 83 Charles street.

The boys will be pleased to hear that Dick Warner, Jr., who has been laid up at his home for the past few weeks, is again able to be around. And Dick, Sr., is as tough as ever.

Several of the boys have requested us to call attention to the excellent service and all around good fellowship extended to the traveling men by Arthur Rogers, manager of the Grand Ledge Hotel. Rogers is an old member of the Grand Rapids Council, No. 131, U. C. T. We wish to congratulate him on the manner in which he is conducting his hotel.

Anyone who has absolutely sworn off can send their surplus stock to our address.

Possibly the P. M. agent at Sparta isn't aware of the rules regarding the marking up of trains on the bulletin board. Trains that are from ten minutes to four hours late are all marked, "On time."

Chris. Ema is another traveling man to renounce the road and settle down to the three meals a day stunt at home. Chris, has opened a tailoring shop on Lake avenue, opposite the car barns and he extends an invitation to all the traveling men to call on him.

Awfully hard to please some people! Some time ago Malcolm Winnie said if we would publish a certain article in our column, he would send over a box of his famous chocolates. We are still waiting for the package. Now he says he will give us a package of Rex wafers if we leave his name out. We'll try him both ways to see if he will come across.

The U. C. T. Dance Committee announce a dance will be given at the hall in the Herald building Saturday night, Feb. 24. Come and help make the evening a huge success.

One of the greatest blessings Teddy Roosevelt can bestow on Northern Michigan will be to defeat Taft for renomination. Then the Northerners won't have to listen to Freddy Richter sing his famous ditties, "Smartie" and "School Days."

We must give the aftermath of our last week's story about popular Geo. Sanford, of Bellaire, and his crippled duck. A few days later the express man left a package neatly done up and all charges paid. Geo., who had been kidded unmercifully about the ducks, thought the package had some connection with the duck joke and refused to accept it. Later he received a card from a friend in Indiana saying he had sent him a fine quart bottle of booze. Which probably bears out our original prediction that he

would never take another drink—when he couldn't get it.

D. Hayden Brown, of Eaton Rapids, attended the Grand Rapids auto show last week and purchased a beautiful—but then Hayden would be the first name mentioned in the twenty greatest members of the Ananias Club.

The Michigan Central makes fairly good time—when going down grade.

Ira F. Gordon, member of U. C. T. Council, 131, is ill at his home at 25 Woodlawn avenue.

As we only know about 2,000 traveling men we hope when we get in business they will all call on us, so we can give 'em all an order.

I. F. Hopkins, of Muskegon, Past Senior Counselor of Muskegon Council, 404, was in Grand Rapids on Saturday. Mr. Hopkins reports that his wife, who has been ill for some time, is now convalescing. Mr. Hopkins represents the Hazeltine & Perkins Drug Co., of this city, and is probably one of the best known traveling men covering Western Michigan.

Mrs. Ned Clark, whose husband represents the Casibianca Co., of this city, is seriously ill at the U. B. A. Hospital. Mr. and Mrs. Clark have the sympathy of the boys and the hopes for a speedy recovery.

B. S. Canfield, of Kalamazoo, representative for Roy Baker, of Grand Rapids, spent Sunday here with his wife.

R. G. Zahnle, representative for the Diamond Crystal Salt Co., is another addition to our traveling men's colony. Zahnle's home is in Toledo, where he has been an active member of the U. C. T. It is his intention to transfer to 131.

Herman Reinecke, representing Newcomb-Endicott & Co., of Detroit, spent a few days in Grand Rapids last week. Herman was formerly with Edson, Moore & Co., of Detroit. He is an active member of the Shrine and will attend the large doings in Grand Rapids this week.

Glen Pope went East two weeks ago with \$100 of the Herpolsheimer Co.'s money and \$20 of his own. He returned Sunday with 5 cents of Herpolsheimer's money and \$28 of his own.

Owing to the popularity of the leap year party given some time ago by the U. C. T. they will give a similar party after the annual banquet, March 2.

Ten Nights in a Bar Room was the title of a play that was given in Grand Rapids last week. While we have not seen Ten Nights in a Bar Room, we have often seen ten bar rooms in a night.

Al. Windt, who recently returned from the St. Louis sanitarium, has again returned to the sanitarium to take further treatments. Al. has been laid up many months with a severe attack of inflammatory rheumatism and he has the sympathy of the entire traveling fraternity.

Lester Ivory, of Lakeview, will first have to get a reputation before he can expect any special mention in the Tradesman. The mere fact that he

married our sister isn't reputation enough.

More work for the linotype man. Below we give a list of the twenty greatest Rummies. A Rummie is one who plays rum. These names are only those connected with the traveling profession. We mention this as there are two laymen who might be eligible to the "greatest" list:

Bob Robbins.	G. Newkirk?
R. G. Zahnle.	Ed. Conroy.
H. C. Harper.	Walter Lawton.
Ed. Kraai.	Elmer Blickley.
Ed. Schopps.	Glen Pope.
Ingersoll.	E. C. Elston.
Frank Bents.	Ernie Bealov.
J. R. Seawald.	George Schaff.
Jim Hendricks.	R. D. Hill.

John Christenson?
Ralph Lichtenauer?

Speaking of Joe Kain's age, as given in the eligible bachelors' list, we received a card of thanks from his unmarried sisters, as the age we gave Joe helped them out considerably. Well, one thing in their favor, Joe is by far the oldest of the children, and he's only a kid yet.

Although all the newspapers in Grand Rapids were in favor of the new charter, it was defeated by a handsome majority. If the newspapers of our city really and honestly wish to be of service to the citizens, as they claimed they were for the past few weeks, why don't they demand that our street car company give better service, that they be compelled to carry a folding go-cart on their cars, that they carry passengers to Comstock Park for 5 cents and why don't they demand of our Association of Commerce that they get some new manufacturing institutions for Grand Rapids? These will come in handier than a dozen new charters. When they do these things, then perhaps our citizens will have some confidence in them.

J. M. Goldstein.

Notes From Auto City Council.

Lansing, Feb. 20—Brother John Himilberger reports business good in his new line.

Brother Clyde Keppel says that according to present indications, his business this year will be double that of 1911.

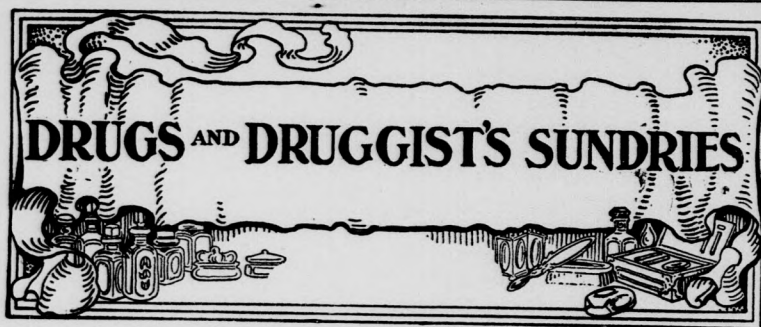
Brother A. O. Bosworth states that he has already secured nearly one-half as much business as his company expects from him for 1912, and he has only been on the job since January 1.

R. K. Parkinson, of Denver, is visiting friends in this vicinity. Mr. Parkinson formerly traveled in Michigan and was well known in the implement trade.

Brothers J. A. Raymond, M. E. Sherwood, Stewart Harrison and J. W. Bancroft are among the traveling men of Lansing, who are attending the hardware dealers convention and exhibit their respective lines at Grand Rapids this week. H. D. Bullen.

A man acquired the reputation of being brave, and became reckless; he acquired the reputation of being reckless, and became a coward.

If you must fight, do it cleanly; never indulge in a fracas.



Michigan Board of Pharmacy.
 President—Ed. J. Rodgers, Port Huron.
 Secretary—John J. Campbell, Pigeon.
 Other Members—Will E. Collins, Owosso; W. A. Dohaney, Detroit and Edwin T. Boden, Bay City.

Michigan Retail Druggists' Association.
 President—D. D. Alton, Fremont.
 First Vice-President—J. D. Gilleo, Pommell.
 Second Vice-President—G. C. Layerer, Bay City.
 Secretary—R. W. Cochrane, Kalamazoo.
 Treasurer—W. C. Wheelock, Kalamazoo.
 Executive Committee—W. C. Kirschgessner, Grand Rapids; Grant Stevens, Detroit; R. A. Abbott, Muskegon; Geo. Davis, Hamilton; D. G. Look, Lowell; C. A. Bugbee, Traverse City.
 Next Meeting—Muskegon.

Michigan State Pharmaceutical Association.
 President—E. W. Austin, Midland.
 First Vice-President—E. P. Varnum, Jonesville.
 Second Vice-President—C. P. Baker, Battle Creek.
 Third Vice-President—L. P. Lipp, Blissfield.
 Secretary—M. H. Goodale, Battle Creek.
 Treasurer—J. J. Wells, Athens.
 Executive Committee—E. J. Rodgers, Port Huron; L. A. Seltzer, Detroit; S. C. Bull, Hillsdale and H. G. Spring, Unionville.

Grand Rapids Drug Club.
 President—Wm. C. Kirchgessner.
 Vice-President—O. A. Fanckboner.
 Secretary and Treasurer—Wm. H. Tibbs.
 Executive Committee—Wm. Quigley.
 Chairman: Henry Riechel, Theron Forbes.

The Spurned Druggist.

South Trimble, clerk of the House of Representatives, was talking to a Washington correspondent about diplomacy.

"In a public post," he said, "great diplomacy is needed. The man in a public post must be diplomatic all the time. Otherwise he will be treated like the druggist.

"A druggist, late one cold winter night, was awakened by the tinkle of his emergency bell. It was a boy. The druggist slipped on a dressing gown, went shivering downstairs and found the boy wanted 2 cents' worth of chewing gum.

"'It's like your cheek,' the druggist growled, 'to wake me up at this time of night for a paltry 2 cents' worth.'

"At this the boy scowled, threw down the gum and pocketed the 2 cents again.

"'Like me cheek, is it?' he said. 'Then I'll take my custom somewhere else. You can keep your chewing gum. I won't have it now, after your sauce.'

"And he stalked out wrathfully, and the poor druggist went shivering back to bed."

Wasteful Methods of Merchandising.

A large druggist in Chicago said recently that the public would be more honestly and more efficiently and more economically served if there were only 300 drug stores instead of more than 1,200 as there are. He pointed out these hundreds of extra stores are obliged to substitute cheaper articles than those called for

either over the counter or in the doctor's prescriptions, because even with large percentages of profit, overhead charges can not be met. And what is true of the drug trade in Chicago is true everywhere—and it is also true of every other line of retail merchandizing. Anybody can see at a glance that if any store hired four clerks to do the work of one, that store would not make money except through extortion and dishonesty; but what everybody fails to see is that four small stores where one could handle all the trade is no more extravagant and wasteful than four clerks where one will do. How many hundred million dollars a year do you suppose the nation wastes in supporting small storekeepers?

Expedition Across Greenland.

The Swiss Society of Naturalists is raising funds to enable Dr. A. de Quervain to undertake a journey across the inland ice of Greenland, from Disco Bay, on the west coast, to Angmagssalik, the only inhabited place on the east coast. The expedition expects to leave Europe on the steamer Hans Egede April 1, 1912, and to start eastward from Disco Bay the middle of June. It is expected that four weeks will be required for the journey, but provisions for twice that time will be carried. Two members of the expedition are to remain on the west coast of Greenland until the spring of 1913 to carry on glaciological and aerological studies—the latter in connection with similar observations that are to be made at the same time on the east coast of Greenland, in Iceland, and in Spitzbergen.

The Drug Market.

Quicksilver—Is higher.
 Balsam Peru—Has advanced.
 Oil Bergamot—Is higher.
 Oil of Lemon and Orange—Have both advanced.
 Oregon Balsam—Is lower.
 Short Buchu Leaves—Have advanced.
 Long Buchu Leaves—Are higher.
 Wahoo Bark of Root—Has declined.
 Ipecac Root—Is lower.

Man's Sphere.

"Where," asked the female suffrage orator, "would man be to-day were it not for a woman?"

She paused a moment and looked round the hall.

"I repeat," she said, "where would man be to-day if not for woman?"

"He'd be in the Garden of Eden eating strawberries," answered a voice from the gallery.

NEW YORK MARKET.

Special Features of the Grocery and Produce Trade.

Special Correspondence.

New York, Feb. 19.—Spot coffee is steady and there is some urgency for immediate shipment with orders sent in. This may indicate that stocks in some sections are running light. Desirable quality of coffee is not in overabundant supply and quotations are well sustained. In store and afloat there are 2,503,611 bags, against 2,515,775 bags at the same time last year. At the close Rio No. 7, in an invoice way, is quoted at 14¼c. Mild grades are rather quiet, as buyers seem disinclined to pay prevailing quotations.

A drop in granulated sugar to 5.70c, less 2 per cent., gave a little shock to the trade last week and it is thought by more than one that the drop will be "boosted" before long to the recent price of 5.80. Refiners are said to be sold for weeks ahead and all hands seem to be optimistic as to the future of the market.

Teas are quiet and practically unchanged. A large quantity of Formosas, it is said, have been refused entry. Possibly a million pounds may be shut out, and such trifles as this are bound to have an effect. Buyers are going somewhat slow, although package teas are moving apparently in a satisfactory manner.

Rice, as compared with a few weeks ago, is moving freely and the outlook certainly seems to favor the seller. Prime to choice domestic, 5½@5¾c.

Among the staples in spices, ginger and pepper have been most active, although the whole line is in pretty good shape. Singapore black pepper, 11½c; white, 16¼@16½c; Zanzibar cloves, 10½@10¾c.

Molasses is quiet, with orders coming for only supplies large enough to keep assortments unbroken.

Canned tomatoes are well held. The demand is fairly active and the question is where to find the stock to meet the orders. Desirable 3s futures are quoted at 87½c and packers will listen to no lower rate. Spots, \$1.30. Other goods are meeting with about the usual enquiry, although the whole market is well sustained.

Butter took another big tumble and creamery specials are quoted at 29c; extras, 28@28½c; held goods, 26½@27c; factory, 24@25c; imitation creamery, 26.

Cheese is steady, with whole milk quoted at 17½c.

Western fresh gathered eggs, 37@38c. The market generally is firm and pretty well cleaned up. The weather is growing warmer and more liberal supplies will soon exert an influence.

Signed Pay Checks for a Billion Dollars.

For forty years one man on the Atchison, Topeka and Santa Fe Railroad has been able to make out his own pay check, sign it himself and then cash it.

American railroading has furnished many remarkable records for brilliant, faithful or long continued service, but few have surpassed that of James Moore. He not only has been pay-

master of the Santa Fe for two score years, but is the only paymaster the road ever had.

Presumably there has been a corresponding progress during the forty years in the amount of the check which "Jim" Moore has been able to make out for himself. When the job was created it took him but one and a half days to pay off all along the line, about \$150,000 a month. Now twenty employes in his charge require seven days in which to list and write the checks for the pay roll. His name is signed each month to 36,000 pay checks and is authority for the payment of \$2,000,000 monthly in wages. During the time Mr. Moore has been paymaster his name has appeared at the bottom of millions upon millions of pay checks, calling for nearly a billion dollars in all.

One of the best possible indexes of the changes that have taken place in railroad practice is the history of the pay roll. Born in County Antrim, Ireland, 63 years ago, "Jim" Moore was brought to this country at the age of 2 months by his parents and spent some twenty years in the East before making that first connection with the Santa Fe treasury which has been one of the chief points of contact since for thousands of others on July 13, 1871. At first he was a clerk in the treasury department, but in a few months he went out on the road when it became necessary to pay off and was the first man to receive the title of paymaster.

Before that time the employes were paid their money over a board placed across the inside of a regular passenger car, but Mr. Moore was given the first regular pay car especially fitted up for the purpose and with sleeping quarters for the paymaster and his assistants. It also served at other times as a private car for the directors or special parties and was given the pick of the engines and crews while in service.

Twenty-four hours a day on the job, with but little rest between stations, was required for the prompt disbursement of the monthly wages. Both paymaster and his engineer and in later years the conductor went well armed and the presence of constant danger required unceasing vigilance as an alternative of serious trouble at times.

On Jan. 1, 1873, the practice of paying in currency was displaced by the check system and in 1886 the roads had been extended so that another car, in charge of W. C. F. Reichenbach, now assistant paymaster, was put into service. In 1889 the pay car was practically abandoned on the main line. The checks were sent out in regular passenger trains and the paymaster began devoting his time to the office administration of the work.

It is not necessary for Santa Fe employes to have their pay checks cashed in saloons, as is often contended by way of criticism of the pay check system. As on many other roads, money is provided each station agent along the line sufficient to cash all pay checks each month. This proved a great convenience.

Harold F. Lane.

WHOLESALE DRUG PRICE CURRENT

Table listing various drugs and their prices, including sections for Acidum, Ammonia, Aniline, Baccae, Balsamum, Cortex, Extractum, Ferru, Folia, Gummi, Herba, Magnesia, Oleum, Potassium, Radix, Semen, Spiritus, and Syrups.

Table listing various oils and paints, including sections for Oils and Paints, with items like Lard, Turpentine, and various paint brands.



Our New Home
Corner Oakes and Commerce
Only 300 feet from Union Depot
Our salesmen with samples of Druggist Sundries, Stationery, Books, Hammocks and Sporting Goods will call upon you soon. Please reserve your orders for them. The line is more complete than heretofore. Respectfully. HAZELTINE & PERKINS DRUG CO.

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.'

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.

3 4 5

ADVANCED

Provisions
Wheat
Canned Salmon

DECLINED

Oats
California Prunes
Flour
Twine

Index to Markets
By Columns

Table with columns for market categories (A, B, C, D, F, G, H, J, M, N, O, P, R, S, T, V, W, Y) and corresponding items like Ammonia, Baked Beans, Butter, etc.

Table with columns for market categories (A, B, C, D, F, G, H, J, M, N, O, P, R, S, T, V, W, Y) and corresponding items like Arctic Ammonia, Axle Grease, Baked Beans, etc.

Table with columns for market categories (A, B, C, D, F, G, H, J, M, N, O, P, R, S, T, V, W, Y) and corresponding items like Oysters, Plums, Peas, etc.

Table with columns for market categories (A, B, C, D, F, G, H, J, M, N, O, P, R, S, T, V, W, Y) and corresponding items like Cheewing Gum, Confections, Cocoa, etc.

Table with columns for market categories (A, B, C, D, F, G, H, J, M, N, O, P, R, S, T, V, W, Y) and corresponding items like Confections, Grocers, Mixed Candy, etc.

Table with columns for market categories (A, B, C, D, F, G, H, J, M, N, O, P, R, S, T, V, W, Y) and corresponding items like Bonnie Doon Cookies, Brittle, Bumble Bee, etc.

6

Soda Crackers N. B. C. 1 00
Soda Crackers Select 1 00
S. S. Butter Crackers 1 50
Unseeded Biscuit 50
Unseeded Jinjer Wafer 1 00
Unseeded Lunch Biscuit 50
Vanilla Wafers 1 00
Water Thin Biscuit 1 00
Zu Zu Ginger Snaps 50
Zwieback 1 00
In Special Tin Packages.
Per doz.
Festino 2 50
Minaret Wafers 2 50
Nabisco, 25c 2 50
Nabisco, 10c 1 50
Champagne Wafer 2 50
Sorbetto Per tin in bulk 1 00
Nabisco 1 75
Festino 1 50
Bent's Water Crackers 1 40
CREAM TARTAR
Barrels or drums 33
Boxes 34
Square cans 36
Fancy caddies 41
DRIED FRUITS
Apples
Evaporated, Choice, bulk 10
Evaporated, Fancy, pkg 11
Apricots
California 16@18
Corsican Citron 18
Imp'd 1 lb. pks. 10
Imported bulk 9 3/4
Peaches
Muir-Choice, 25 lb. b 12 1/2
Muir-Fancy, 25 lb. b 13 1/2
Fancy, Peeled, 25 lb. 18
Lemon, American 14
Orange, American 14
Raisins
Connoslar Cluster 1 lb. 17
Dessert Cluster, 1 lb. 21
Loose Muscatels 3 Cr 7 1/2
Loose Muscatels 4 Cr 8
L. M. Seeded 1 lb. 8 1/2 @ 9 1/2
California Prunes 9 1/2
L. M. Seeded 1 lb. 9 @ 9 1/2
Sultanas Bleached 11
100-125 25lb. boxes @ 3
100-125 25lb. boxes @ 7 1/2
90-100 25lb. boxes @ 8
80-90 25lb. boxes @ 8 3/4
70-80 25lb. boxes @ 9 1/2
60-70 25lb. boxes @ 10
50-60 25lb. boxes @ 11
40-50 25lb. boxes @ 12
FARINACEOUS GOODS
Beans
Dried Lima 8
Med. Hand Picked 2 75
Brown Holland 3 25
Farina
25 lb. packages 1 50
Bulk, per 100 lbs. 4 00
Original Holland Husk
Packed 12 rolls to container
5 containers (36) rolls 2 85
5 containers (60) rolls 4 75
Hominy
Pearl, 100 lb. sack 2 00
Maccaroni and Vermicelli
Domestic, 10 lb. box. 60
Imported, 25 lb. box 2 50
Pearl Barley
Chester 4 75
Empire 5 00
Green, Wisconsin, bu.
Green, Scotch, bu. 3 90
Split, lb. 5
Sage
East India 6
German, sacks 6
German, broken pkg. 6
Tapoca
Flake, 100 lb. sacks 6
Pearl, 130 lb. sacks 6
Pearl, 36 pks. 2 25
Minute, 36 pks. 2 75
FISHING TACKLE
1/4 to 1 in. 6
1/4 to 2 in. 7
1 1/2 to 3 in. 9
3 to 4 in. 11
3 in. 15
3 in. 20
Cotton Lines
No. 1, 10 feet 5
No. 2, 15 feet 7
No. 3, 15 feet 9
No. 4, 15 feet 10
No. 5, 15 feet 11
No. 6, 15 feet 12
No. 7, 15 feet 15
No. 8, 15 feet 18
No. 9, 15 feet 20
Linen Lines
Small 20
Medium 25
Large 34
Poles
Bamboo, 14 ft., per doz. 55
Bamboo, 16 ft., per doz. 60
Bamboo, 18 ft., per doz. 80
FLAVORING EXTRACTS
Foote & Jenks
Coleman Vanilla
No. 2 size 14 00
No. 4 size 24 00
No. 3 size 36 00
No. 8 size 43 00
Coleman Terp. Lemon
No. 2 size 9 00
No. 4 size 21 00
No. 3 size 18 00
No. 8 size 21 00
No. 2 size 24 00
No. 8 size 24 00
Jaxon Mexican Vanilla
1 oz. oval 15 00
2 oz. oval 28 20
4 oz. oval 55 20
4 oz. flat 108 00

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Jaxon Terp. Lemon
1 oz. oval 10 20
2 oz. oval 16 80
4 oz. flat 33 00
8 oz. flat 68 00
Jennings (D. C. Brand)
Terpeness Extract Lemon
No. 2 Panel, per doz. 75
No. 4 Panel, per doz. 1 50
No. 6 Panel, per doz. 2 00
No. 3 Taper, per doz. 2 00
2 oz. Full Measure doz. 1 50
4 oz. Full Measure doz. 2 40
Jennings (D. C. Brand)
Extract Vanilla
No. 2 Panel, per doz. 1 25
No. 4 Panel, per doz. 2 00
No. 6 Panel, per doz. 2 50
No. 3 Taper, per doz. 2 00
1 oz. Full Measure doz. 90
2 oz. Full Measure doz. 2 00
4 oz. Full Measure doz. 4 00
No. 2 Panel assorted 1 00
Crescent Mfg. Co.
Mapicine
2 oz. per doz. 3 00
FRUIT JARS.
Mason, pts. per gro. 4 05
Mason, qts. per gro. 4 40
Mason, 1/2 gal. per gro. 6 75
Mason, can tops, gro. 1 40
GELATINE
Cox's, 1 doz. large 1 75
Cox's, 1 doz. small 1 00
Knox's Sparkling, doz. 1 25
Knox's Sparkling, gr. 14 00
Nelson's 1 50
Knox's Acidu'd. doz. 1 25
Oxford 75
Plymouth Rock Phos. 1 25
Plymouth Rock, Plain 90
GRAIN BAGS
Amoskeag, 100 in bale 19
Amoskeag, less than bi 19 1/2
GRAIN AND FLOUR
Wheat
Red 90
White 88
Winter Wheat Flour
Local Brands
Patents 5 40
Second Patents 5 20
Straight 4 80
Second Straight 4 40
Clear 4 00
Flour in barrels, 25c per barrel additional.
Lemon & Wheeler Co.
Big Wonder, 1/4s cloth 4 50
Big Wonder, 1/4s cloth 4 50
Worden Grocer Co.'s Brand
Quaker, paper 4 60
Quaker, cloth 4 70
Wykes & Co.
Eclipse 4 80
Worden Grocer Co.
American Eagle, 1/4 cl. 5 85
Grand Rapids Grain & Milling Co. Brands
Purity, Patent 5 20
Seal of Minnesota 5 60
Sunburst 5 60
Wizard Flour 4 80
Wizard Graham 5 00
Wizard Gran. Meal 4 20
Wizard Buckwheat 6 50
Rye
Spring Wheat Flour
Roy Baker's Brand
Golden Horn, family 5 60
Golden Horn, bakers 5 50
Wisconsin Rye 5 00
Judson Grocer Co.'s Brand
Ceresota, 1/4s 6 50
Ceresota, 1/4s 6 40
Ceresota, 1/2s 6 30
Lemon & Wheeler's Brand
Wingold, 1/4s 6 40
Wingold, 1/4s 6 30
Wingold, 1/2s 6 20
Worden Grocer Co.'s Brand
Laurel, 1/4s cloth 6 30
Laurel, 1/4s cloth 6 20
Laurel, 1/4 & 1/2s paper 6 10
Laurel, 1/4s cloth 6 10
Vest Milling Co.'s Brand
Graham 4 50
Voigt's Crescent 5 20
Voigt's Fleuroigt 5 20
Voigt's Hygienic 4 50
Voigt's Royal 5 70
Wykes & Co.
Sleepy Eye, 1/4s cloth 6 00
Sleepy Eye, 1/4s cloth 5 90
Sleepy Eye, 1/2 cloth 5 80
Sleepy Eye, 1/2s paper 5 80
Sleepy Eye, 1/4s paper 5 80
Watson-Miggins Milling Co.
Perfection Flour 5 20
Tip Top Flour 4 50
Golden Sheaf Flour 4 20
Marshall's Best Flour 5 20
Perfection Buckwheat 6 20
Tip Top Buckwheat 6 00
Alfalfa Horse Feed 30 00
Kafir Corn 1 55
Hoyle Scratch Feed 1 65
Meal
Bolted 4 00
Golden Granulated 4 20
St. Car Feed screened 27 50
No. 1 Corn and Oats 27 50
Corn, cracked 27 00
Corn Meal, coarse 27 00
Winter Wheat Bran 30 00
Middlings 31 00
Dairy Feeds
Wykes & Co.
O P Linseed Meal 42 00

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O P Laxo-Cake-Meal 38 00
Cottonseed Meal 31 00
Gluten Feed 32 00
Brewers Grains 29 00
Hamm'd Dairy Feed 25 00
Oats
Michigan carlots 55
Less than carlots 58
Corn
Carlots 67
Less than carlots 70
Hay
Carlots 20 00
Less than carlots 22 00
HERBS
Sage 15
Hops 15
Laurel Leaves 15
Senna Leaves 25
HIDES AND PELTS
Hides
Green, No. 1 10 1/2
Green, No. 2 9 1/2
Cured, No. 1 11
Cured, No. 2 11
Calfskin, green, No. 1 13
Calfskin, green, No. 2 11 1/2
Calfskin, cured No. 1 14
Calfskin, cured No. 2 12 1/2
Pelts
Old Wool 30
Lambs 50@1 00
Shearlings 50@1 00
Tallow
No. 1 5
No. 2 4
Wool
Unwashed, med. 18
Unwashed, fine 13
HORSE RADISH
Per doz. 90
JELLY
5lb. pails, per doz. 2 50
15lb. pails, per pail 60
30lb. pails, per pail 1 00
JELLY GLASSES
1/2 pt. in bbis, per doz. 15
3/4 pt. in bbis, per doz. 16
8 oz. capped in bbis, per doz. 18
MAPLEINE
2 oz. bottles, per doz. 3 00
MINCE MEAT
Per case 2 85
MOLASSES
New Orleans
Fancy Open Kettle 42
Choice 35
Good 22
Fair 20
Half barrels 2c extra
MUSTARD
1/4 lb. 6 lb. box 16
OLIVES
Bulk, 2 gal. kegs 1 05@1 15
Bulk, 5 gal. kegs 90@1 05
Bulk, 5 gal. kegs 90@1 00
Stuffed, 8 oz. 90
Stuffed, 14 oz. 2 25
Pitted (not stuffed)
14 oz. 2 25
Manzanilla, 8 oz. 90
Lunch, 10 oz. 1 35
Lunch, 16 oz. 2 25
Queen, Mammoth, 19 oz. 3 75
Queen, Mammoth, 28 oz. 5 25
Olive Chow 2 doz. cs, per doz. 2 25
PICKLES
Medium
Barrels, 1,200 count 6 50
Half bbis., 600 count 4 00
5 gallon kegs 1 60
Small
Barrels 8 25
Half barrels 4 65
5 gallon kegs 2 25
Gnerkins
Barrels 14 50
Half barrels 8 00
5 gallon kegs 3 25
Sweet Small
Barrels 14 50
Half barrels 8 00
5 gallon kegs 3 25
PICKLES
Clay, No. 216, per box 1 75
Clay, T. D., full count 60
Cob 90
PLAYING CARDS
No. 90 Steamboat 75
No. 15, Rival, assorted 1 25
No. 20, Rover, enam'd 1 60
No. 672, Special 1 75
No. 98 Golf, satin fin. 2 00
No. 808 Bicycle 2 00
No. 632 Tourist whist 2 25
POTASH
Babbitt's 4 00
Clear Back 17 00@17 25
Short Cut 17 00
Short Cut Clear 16 50
Bean 13 75
Brisket, Clear 23 00
Pig 23 00
Clear Family 26 00
S P Bellies 13
Lard
Pure in tierces @10 1/4
Compound lard 7 1/4
80 lb. tubs 1/2 advance 1/2
60 lb. tubs 1/2 advance 1/2
50 lb. tins 1/2 advance 1/2
20 lb. pails 1/2 advance 1/2
10 lb. pails 1/2 advance 1/2

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5 lb. pails 1/2 advance 1/2
8 lb. pails 1/2 advance 1/2
Smoked Meats
Hams, 12 lb. av. 16 @16 1/2
Hams, 14 lb. av. 13 @14
Hams, 16 lb. av. 13 @13 1/2
Hams, 18 lb. av. 13 @14
Skinned Hams 14@14 1/4
Ham, dried beef sets 20 @20 1/2
California Hams 9 @ 9 1/2
Picnic Boiled Hams 15
Boiled Hams 20 @21
Minced Ham 11
Bacon 13
Sausages
Bologna 8
Liver 7 1/2 @ 8
Frankfort 9 @9 1/2
Pork 11
Veal 11
Tongue 11
Headcheese 9
Boneless Beef
Rump, new 14 00
Pig's Feet
1/4 bbls., 40 lbs. 95
1/2 bbls., 80 lbs. 1 99
1 bbl. 3 75
Tripe
Kits, 15 lbs. 90
1/4 bbls., 40 lbs. 1 60
1/2 bbls., 80 lbs. 3 00
Casings
Hogs, per lb. 35
Beef, rounds, set 17
Beef, middles, set 70
Sheep, per bundle 80
Uncolored Butterine
Solid Dairy 12 @16
Country Rolls 12 1/2 @18
Canned Meats
Corned beef, 2 lb. 3 50
Corned beef, 1 lb. 1 85
Roast beef, 2 lb. 3 50
Roast beef, 1 lb. 1 85
Potted Ham, 1/4s 45
Potted Ham, 1/2s 45
Deviled Ham, 1/4s 45
Deviled Ham, 1/2s 45
Potted Tongue, 1/4s 45
Potted Tongue, 1/2s 45
RICE
Fancy 6 @ 6 1/2
Japan Style 4 1/2 @ 5 1/2
Broken 3 1/2 @ 3 3/4
SALAD DRESSING
Columbia, 1/2 pint 2 25
Columbia, 1 pint 4 00
Durkee's, large, 1 doz. 4 50
Durkee's, small, 2 doz. 5 25
Snider's, large, 1 doz. 2 35
Snider's, small, 2 doz. 1 35
SALERATUS
Packed 60 lbs. in box.
Arm and Hammer 3 00
Wyandotte, 100 3/4 3 00
SAL SODA
Granulated, bbls. 80
Granulated, 100 lbs. cs. 90
Granulated, 36 pks. 1 25
SALT
Common Grades
100 2 lb. sacks 2 40
60 5 lb. sacks 2 25
28 10 1/2 lb. sacks 2 10
56 lb. sacks 40
28 lb. sacks 20
Warsaw
56 lb. dairy in drill bags 40
28 lb. dairy in drill bags 20
Solar Rock
56 lb. sacks 24
Granulated, fine 95
Medium, fine 1 00
SALT FISH
Cod
Large, whole @ 8
Small, whole @ 7 1/2
Strips or bricks 7 1/2 @10 1/2
Pollock @ 4 1/2
Halibut
Strips 15
Chunks 16
Holland Herring
Y. M. wh. hoops, bbls. 11 50
Y. M. wh. hoop, 1/2 bbl. 6 00
Y. M. wh. hoop, kegs 7 1/2
Y. M. wh. hoop Milchers kegs 85
Queen, bbls. 10 00
Queen, 1/2 bbls. 5 25
Queen, kegs 62
Trout
No. 1, 100 lbs. 7 50
No. 1, 40 lbs. 3 25
No. 1, 10 lbs. 90
No. 1, 8 lbs. 75
Mackerel
Mess, 100 lbs. 16 50
Mess, 40 lbs. 7 00
Mess, 10 lbs. 1 85
Mess, 8 lbs. 1 50
No. 1, 100 lbs. 10 00
No. 1, 40 lbs. 6 60
No. 1, 10 lbs. 1 25
Whitefish
100 lbs. 9 75
50 lbs. 5 25
10 lbs. 1 12
8 lbs. 92
100 lbs. 4 65
40 lbs. 2 18
8 lbs. 75
SEEDS
Anise 10
Canary, Smyrna 5
Caraway 5
Cardamom, Malabar 1 00
Celery 25

10

Hemp, Russian 5
Mixed Bird 5
Mustard, white 10
Poppy 15
Rape 8
SHOE BLACKING
Handy Box, large 3 dz 2 50
Handy Box, small 1 25
Bixby's Royal Polish 85
Miller's Crown Polish 85
SNUFF
Scotch, in bladders 37
Maccaboy, in jars 35
French Rapple in jars 43
SODA
Boxes 5 1/2
Kegs, English 4 1/2
SPICES
Whole Spices
Allspice, Jamaica 9
Allspice, large Garden 11
Cloves, Zanzibar 22
Cassia, Canton 25
Cassia, 5c pkg. doz. 25
Ginger, African 9 1/2
Ginger, Cochia 14 1/2
Mace, Penang 70
Mixed, No. 1 16 1/2
Mixed, No. 2 15
Mixed, 5c pks. doz. 45
Nutmegs, 75-30 30
Nutmegs, 105-110 20
Pepper, Black 14
Pepper, White 25
Pepper, Cayenne 22
Paprika, Hungarian 17
Pure Ground in Bulk
Allspice, Jamaica 12
Cloves, Zanzibar 24
Cassia, Canton 12
Ginger, African 13
Mace, Penang 75
Nutmegs 75-80 35
Pepper, Black 26
Pepper, White 26
Pepper, Cayenne 24
Paprika, Hungarian 25
STARCH
Corn
Kingsford, 40 lbs. 7 1/2
Muzzy, 20 lb. pkgs. 5 1/2
Muzzy, 40 lb. pkgs. 5
Gloss
Kingsford
Silver Gloss, 40 lbs. 7 1/2
Silver Gloss, 16 3lbs. 6 1/2
Silver Gloss, 12 6lbs. 8 1/2
Muzzy
48 lb. packages 5
16 5lb. packages 4 1/2
12 6lb. packages 6
50lb. boxes 2 75
SYRUPS
Corn
Barrels 26
Half barrels 29
20lb. cans, 1/2 dz. in cs. 1 84
10lb. cans, 1/2 dz. in cs. 1 80
5lb. cans, 2 dz. in cs. 1 89
2 1/2 lb. cans, 2 dz. in cs. 1 95
2lb. cans, 2 dz. in cs. 1 61
Pure Cane
Fair 15
Good 20
Choice 25
TABLE SAUCES
Halford, large 3 75
Halford, small 2 25
TEA
Japan
Sundried, medium 24@26
Sundried, choice 30@33
Sundried, fancy 36@40
Basket-fired medium 30
Basket-fired choice 35@37
Basket-fired, fancy 40@43
Nibs 30@32
Siftings 10@12
Fannings 14@15
Gunpowder
Moyune, medium 35
Moyune, choice 38
Moyune, fancy 50@55
Pingsuey, medium 33
Pingsuey, choice 35
Pingsuey, fancy 50@55
Young Hyson
Choice 31
Fancy 40@50
Oolong
Formosa, fancy 50@55
Formosa, medium 35
Formosa, choice 35
English Breakfast
Medium 25
Choice 30@35
Fancy 40@50
India
Ceylon, choice 30@35
Fancy 45@50
TOBACCO
Fine Cut
Blot
Hiawatha, 1 oz. 60
Hiawatha, 1/2 oz. 1 72
No Limit, 8 oz. 1 72
No Limit, 16 oz. 3 40
Ojibwa, 16 oz. 40
Ojibwa, 5c pkg. 1 85
Ojibwa, 5c 47
Petoskey Chief, 7 oz. 2 00
Petoskey Chief, 14 oz. 3 90
Sterling Dark, 5c 5 76
Sweet Cuba, 5c 5 76
Sweet Cuba, 10c 11 16
Sweet Cuba, 16 oz. tins 5 00
Sweet Cuba, 16 oz. foll 4 30
Sweet Cuba, 16 oz. bxs 4 30
Sweet Cuba, 1/2 lb. 2 25
Sweet Burley, 5c 5 76


11

Sweet Mist, 1/4 gr. 5 70
Sweet Burley, 24 lb. cs 4 00
Tiger, 1/2 gross 6 00
Tiger, 5c tins 5 50
Uncle Daniel, 1 lb. 50
Uncle Daniel 1 oz. 5 22
Plug
Am. Navy, 15 oz. 32
Drummond, Nat Leaf, 2 & 5 lb. 60
Drummond Nat Leaf per doz. 96
Battle Ax 37
Bracer W. 31
Big Four 31
Boot Jack 31
Bullion, 16 oz. 41
Climax Golden Twins 41
Days Work 41
Derby 37
5 Bros. 37
Gilt Edge 58
Gold Rope, 7 to lb. 58
Gold Rope, 14 to lb. 58
G. O. P. 50
Granger Twist 47
Horse Shoe 47
Honey Dip Twist 45
Jolly Tar 40
J. T., 8 oz. 35
Keystone Twist 44
Kismet 44
Nobby Spun Roll 44
Parrot 28
Peachey 40
Picnic Twist 45
Piper Heidsick 65
Redicut, 1 1/2 oz. 31
Red Lion 30
Sherry Cobbler, 10 oz. 26
Spear Head, 12 oz. 44
Spear Head, 14 1/2 oz. 44
Spear Head, 7 oz. 44
Square Deal 38
Star 38
Standard Navy 34
Ten Penny 34
Town Talk 14 oz. 30
Yankee Girl 32
Smoking
All Leaf 26
Banner, 5c 26
Bull Durham, 5c 5 90
Blair Pipe, 5c 6 00
Black Swan, 5c 5 76
Corn Cake, 5c 5 76
Cuban Star, 5c 5 76
Dukes Mixture, 5c 5 76
Drum, 5c 5 76
Glad Hand, 5c 5 76
Giant 5c 5 76
Growler, 5c 5 76
Hand Made, 2 1/2 oz. 50
Honey Dew, 1 1/2 oz. 40
L. X. L., 5c 6 10
Lucky Strike, 1 1/2 oz. 34
Myrtle Navy, 5c 5 94
May Flower Shorts, 5c 5 76
Nigger Hair, 5c 5 76
Noon Hour, 5c 5 76
Peerless, 5c 5 76
Peerless, 10c 5 76
Play Boy, 5c 5 76
Pilot, 5c 5 76
Prince Albert, 10c 96
Rob Roy, 5c 5 90
Soldiers' Boy, 5c 5 96
Sweet Lotus, 5c 6 00
Sweet Tip Top, 5c 6 00
Sun Cured, 10c 11 76
Summer Time, 5c 5 76
Trout Line, 5c 5 76
Tuxedo, 1 oz. 5 43
Tuxedo, 2 oz. 5 96
Union Leader, 5c 5 96
Uncle Sam, 10c 10 80
Yum Yum, 5c 6 00
TWINE
Cotton, 3 ply 20
Cotton, 4 ply 20
Cute, 2 ply 14
Hemp, 6 ply 13
Flax, medium 24
Wool, 1 lb. bales 6
VINAGAR
Oakland Vinegar & Pickle Co.'s Brands
Highland apple cider 18
Oakland apple cider 14
State Seal sugar 10
Oakland white pickling 10
Packages free.
WICKING
No. 9 per gross 30
No. 1 per gross 40
No. 2 per gross 50
No. 3 per gross 75
WOODENWARE
Baskets
Bushels, 1 00
Bushels, wide band 1 15
Market 40
Splint, large 3 50
Splint, medium 3 00
Splint, small 2 75
Willow, Clothes, large 8 25
Willow, Clothes, small 6 25
Willow, Clothes, m'em 7 25
Butter Plates
Wire End or Ovals
1/2 lb., 250 in crate 30
1 lb., 250 in crate 30
1 lb., 250 in crate 30
3 lb., 250 in crate 40
3 lb., 250 in crate 50
Churns
Barrel, 5 gal., each 2 40
Barrel, 10 gal., each 2 55
Clothes Pins
Round Head
4 1/2 inch, 5 gross 45
4 1/2 inch, 5 gross 56
Cartons, 20 2 1/2 doz bxs 54
Egg Crates and Fillers
Humpty Dumpty, 12 dz. 20

Special Price Current

- | | |
|-----------|----------------------------------------|
| 12 | No. 1 complete 40 |
| | No. 2 complete 28 |
| | Case No. 2 fillers, 15 sets 1 35 |
| | Case, medium, 12 sets 1 15 |
| | Faucets |
| | Cork lined, 8 in. 70 |
| | Cork lined, 9 in. 80 |
| | Cork lined, 10 in. 90 |
| | Mop Sticks |
| | Trojan spring 90 |
| | Eclipse patent spring 85 |
| | No. 1 common 80 |
| | No. 2 pat. brush holder 85 |
| | Ideal No. 7 85 |
| | 12lb. cotton mop heads 1 45 |
| | Pails |
| | 2-hoop Standard 2 00 |
| | 3-hoop Standard 2 35 |
| | 2-wire Cable 2 10 |
| | Cedar all red brass ... 1 25 |
| | 3-wire Cable 2 30 |
| | Paper Bureka 2 25 |
| | Fibre 2 70 |
| | Toothpicks |
| | Birch, 100 packages ... 2 00 |
| | Ideal 85 |
| | Traps |
| | Mouse, wood, 2 holes 22 |
| | Mouse, wood, 4 holes 40 |
| | Mouse, wood, 6 holes 45 |
| | Mouse, tin, 5 holes 65 |
| | Rat, wood 70 |
| | Rat, spring 75 |
| | Tubs |
| | 20-in. Standard, No. 1 7 50 |
| | 18-in. Standard, No. 2 6 50 |
| | 16-in. Standard, No. 3 5 50 |
| | 20-in. Cable, No. 1 8 00 |
| | 18-in. Cable, No. 2 7 00 |
| | 16-in. Cable, No. 3 6 00 |
| | No. 1 Fibre 10 25 |
| | No. 2 Fibre 9 25 |
| | No. 3, Fibre 8 25 |
| | Washboards |
| | Bronze Globe 2 50 |
| | Dewey 1 75 |
| | Double Acme 3 75 |
| | Single Acme 3 15 |
| | Double Peerless 3 75 |
| | Single Peerless 3 25 |
| | Northern Queen 2 25 |
| | Double Duplex 2 00 |
| | Good Luck 2 75 |
| | Universal 3 00 |
| | Window Cleaners |
| | 12 in. 1 65 |
| | 14 in. 1 85 |
| | 16 in. 2 30 |
| | Wood 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 |
| | Magio, 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. ... 55 |
| | AXLE GREASE |
| | 1 lb. boxes, per gross 9 00 |
| | 2 lb. boxes, per gross 24 00 |

13 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



CIGARS
Johnson Cigar Co.'s Brand
SCW
S. C. W., 1,000 lots ... 31
El Portana 33
Evening Press 32
Exemplar 32
Worden Grocer Co. Brand
Ben Hur
Perfection 35
Perfection Extras 35
Londres 65
Londres Grand 35
Standard 35
Puritanos 35
Panatellas, Finas 35
Panatellas, Bock 35
Jockey Club 35


COCOANUT
Baker's Brazil Shredded
BAKER'S COCOANUT
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 COFFEE
White House, 1lb.
White House, 2lb.
Excelsior, Blend, 1lb.
Excelsior, Blend, 2lb.
Tip Top, Blend, 1lb.
Royal Blend
Royal High Grade
Superior Blend
Boston Combination
Distributed by Judson Grocer Co., Grand Rapids;
Lee & Cady, Detroit; Symons Bros. & Co., Saginaw; Brown, Davis & Warner, Jackson; Godsmark, Durand & Co., Battle Creek; Fielbach Co., Toledo.




JENNINGS CONDENSED PEARL BLUING
Small size, doz. 40
Large size, doz. 75



14 SAFES
Full line of fire and burglar proof safes kept in 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
OAK LEAF SOAP
Single boxes 3 00
Five box lots 2 95
Ten box lots 2 90
Twenty-five box lots ... 2 85



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, 100 blocks 4 00
German Mottled 3 50
German Mottled, 5 bxs 3 50
German Mottled, 10 bx 3 45
German Mottled, 25 bx 3 40
Marseilles, 100 cakes .. 6 00
Marseilles, 150 cks 5c 4 00
Marseilles, 100 ck toll 4 00
Marseilles, 1/2 bx toilet 2 10

Proctor & Gamble Co.
Lenox 3 00
Ivory, 6 oz. 4 00
Ivory, 10 oz. 6 75
Star 3 85

Tradesman Co.'s Brand
Black Hawk, one box 2 50
Black Hawk, five bxs 2 40
Black Hawk, ten bxs 2 25



A. B. Wrisley
Good Cheer 4 00
Old Country 3 40

Soap Powders
Snow Boy, 24s family size 3 75
Snow Boy, 60 5c 2 40
Snow Boy, 30 10s 2 40
Gold Dust, 24 large ... 4 50
Gold Dust, 100-5c 4 00
Kirkoline, 24 4lb. 3 80
Pearline 3 75
Soapine 4 10
Babbitt's 1776 3 75
Roseline 3 50
Armour's 3 70
Wisdom 3 80

Soap Compounds
Johnson's Fine 5 10
Johnson's XXX 4 25
Nine O'clock 3 30
Rub-No-More 3 85

Scouring
Enoch Morgan's Sons
Sapallo, gross lots ... 9 50
Sapallo, half gro. lots 4 85
Sapallo, single boxes 2 40
Sapallo, hand 2 40
Scourine Manufacturing Co
Scourine, 50 cakes 1 80
Scourine, 100 cakes ... 3 50

Lowest

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

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

We sell to merchants only.

Ask for current catalogue.

Butler Brothers
New York Chicago
St. Louis Minneapolis
Dallas

Carbon Coated Sales Books
Every Size and Style
Prices ranging from .02 to .05 per book
Send us your sample and get our priced on your book
CONNARD-HOCKING CO.
136 West Lake St. Chicago, Ill.

G. J. Johnson Cigar Co.
S. C. W. El Portana
Evening Press Exemplar
These Be Our Leaders

Don't Write!
USE THE
LONG DISTANCE SERVICE
OF THE
MICHIGAN STATE
TELEPHONE CO.



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

STANDARD OIL CO.
Grand Rapids, Mich.

How About Your PRINTING for 1912?

THIS question is a very pertinent one for business men, because every day Business Printing takes on added significance as **A FACTOR IN TRADE**. Time was when any sort of Printing would do, because not much was expected of it, but nowadays Printing is **EXPECTED** to create and transact business. For this reason, good Printing is exceedingly necessary in every line of business.

We have been producing **GOOD** Business Printing for years. We have kept pace with the demand for the **BEST** in printing. As a consequence, our Printing business has grown splendidly. We have been compelled to enlarge shop facilities, to increase equipment quite regularly. We have the requisite mechanical equipment, and with one of the best equipped, as well as the largest Printing establishments in Western Michigan, we are in the very best position to give to the business man the highest standard of **GOOD** Business Printing.

This includes everything, from envelopes to the most elaborate catalogs. We respectfully solicit your patronage, giving the assurance that all orders will not only be **PROMPTLY EXECUTED**, but the Printing will come to you in that quality of excellence you desire and, withal, at as reasonable a price as it is possible for us, or anyone else, to deliver **GOOD PRINTING**.

Orders by letter or by phone will receive prompt attention, and if you desire, a qualified representative will wait upon you without delay.

Tradesman Company, Grand Rapids

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.

Hotel for sale. Only one here, 14 rooms. John Feehery, Campus, Ill. 980

For Sale—Tailoring business in a good live town, with a line of furnishing goods. Will sell separately and teach buyer to cut. Address J. H. Alger, Jr., Holly, Michigan. 989

For Sale—1,000 lbs. A No. 1 honey in the comb, 1 lb. sections. Address Fanning Bros., Boyne Falls, Michigan. 990

For Sale—General store, established 18 years. Invoice sale. Rent \$30 per month, brick block, best location. Suburb of Cleveland. Best reasons for selling. Box 20, Nottingham, Ohio. 991

Wanted—Bazaar or general stock in good location. Address 987, care Tradesman. 987

Wanted—Hardware or grocery in exchange for farm. Traverse City Business Exchange, Traverse City, Michigan. 988

Mr. Merchant—If you want a good general merchandise business, investigate this. Town 2,000 population, six manufacturing concerns employing over 400 people. Best farming in Southern Michigan, two trunk line railroads. Stock \$10,000, can be handled with \$6,000. Best store in town, best trade. Owner must sell on account of being in the manufacturing business. Brick store 40x90, rent \$500. No trades. Address No. 986, care Tradesman. 986

Learn Show Card Writing—New system. Easy. \$30 course for \$5. For particulars write R. Specialty Co., Selden, Kansas. 985

I have a canvass glove outfit, consisting of work table and rack, full set of dies, mallets, block, turner, etc. Cost when new, \$100. Will sell for \$50 cash. I find myself unable to give it my attention on account of other business. R. L. Myers, Jr., Alanson, Mich. 984

Drug and grocery stock for sale; full prices; finest location. Very little cash required. Address Dr. Pierce, Beaverton, Michigan. 983

For Sale—Stock of hardware and implements, located in factory town of 1,500 inhabitants. Stock must be sold at once. Good reason for selling. Address No. 981, care Tradesman. 981

For Sale—Standard folding typewriter. Type bar, two color universal. Cost \$50 November 20. Liberal discount. Weighs about five pounds. Howe, 1302 Hall St., Grand Rapids, Mich. 992

For Sale—One of the best paying drug stores in Michigan. Stock will inventory about \$45,000. Good reasons for selling. H. Thomasma, 433-438 Houseman Bldg., Grand Rapids, Mich. 993

I have several buyers for a first-class mercantile business. Must be located in live towns and making money. Parties wishing to sell kindly write me at once. I make absolutely no charge for listing your business. H. Thomasma 433-438 Houseman Bldg., Grand Rapids, Mich. 994

TIMBER LANDS.

For Sale—On account of death of one of the owners, about 500,000 feet fine large timber, principally hard maple, rock and gray elm and basswood, together with large amount of timber suitable for blockwood, bolts and other by-products, all within one mile of railroad siding and near Grand Rapids. Unusual opportunity for parties desiring a property of this kind. Address Room 421, Murray Bldg. Citz. Phone 5861 or 1953. 995

I have 800 acres of land on Kalamazoo River near New Richmond, about 500 acres are heavily timbered with soft maple, ash and elm, on river bottoms, balance is high and dry and right in the fruit belt. I will trade this for a stock of general merchandise located in a live town. Harry Thomasma, 433 Houseman Bldg., Grand Rapids. 973

Wishes To Retire—Owner of a general stock that will invoice about \$30,000, wishes to retire on account of age and offers stock for sale. Located in Wisconsin's best farming community in a live country town of about 1,000 inhabitants. Only those in position to handle a proposition of this kind need reply. Address The Janssen-Ruedebusch Co., Real Estate, Mayville, Wisconsin. 972

Wanted—A place of not less than 600 population, in which to locate a weekly newspaper. Have a complete newspaper and job office outfit. Address S, care Michigan Tradesman, Grand Rapids, Mich. 968

I teach penmanship by mail. The position—securing, salary-raising kind. Journal and pen free. Francis B. Courtney, Box 2174, Cedar Rapids, Iowa. 978

For Sale—Stock farm implements, invoicing about \$4,000. First-class farming country. Only stock implements in town. Address 966, care Tradesman. 966

For Sale—One of the freshest stocks of groceries in Michigan and located in the best town in the State. For further particulars address Lock Box 2043, Nashville, Mich. 976

For Sale—One of the best bakeries in Southern Michigan. Cheap if taken at once. Best of reason for selling. Population 2,500, two railroads, good schools and churches. Address Lock Box 372, Hudson, Michigan. 977

GAS CONSUMERS.

Save 50c to \$5 on your gas bill every month with our gas governor. Great invention. Write for free circular today. Specialty Supply Co., Dept. G., Kewanee, Ill. 974

Free Tuition By Mail—Civic service, drawing, engineering, electric wiring, agricultural, poultry, Normal, academic, book-keeping, shorthand courses. Matriculation \$5. Tuition free to first applicants. Apply to Carnegie College, Rogers, Ohio. 979

Stock-Reducing Sales Agent—Every merchant has a stock of goods that does not move right and should be turned into money. As I have had 23 years' experience in this kind of work, please consult me, and I will come and look your stock over, and tell you what I can do for you. Address J. H. Brumm, Middleton, Wis. 961

Cash for your business or real estate. I bring buyer and seller together. No matter where located if you want to buy, sell or exchange any kind of business or property anywhere at any price, address Frank P. Cleveland, Real Estate Expert, 1261 Adams Express Building, Chicago, Illinois. 984

Patents of Value—Prompt and efficient service. No misleading inducements. Expert in mechanics. Book of advice and patent office rules free. Clements & Clements, Patent Attorneys, 717 Colorado Bldg., Washington, D. C. 957

For Sale—First-class shoe stock in lively manufacturing town, population 10,000. Excellent location, rent reasonable, liberal discount. I wish to leave the state. Address No. 953, care Tradesman. 953

For Sale—Shoe, dry goods and notion stock in Saginaw, doing a business of upwards from \$6,000. Invoices about \$3,500, stock all new. Corner store. Owner leaving city is reason for selling. Address Melze, Alderton Shoe Company, Saginaw. 952

For Sale—Good, clean, up-to-date stock of general merchandise, invoice about \$5,000 to \$6,000; good reason for selling. Address Roby Oranood, Cooksville, Ill. 950

Complete, only drug stock for sale in town of 1,100; best reasons. Chas. Maynard, Milan, Mich. 932

For Sale—Drug stock in Central Michigan, city 5,000 population. Good factory town. Poor health, must sell. Address H., care Tradesman. 944

For Sale or Exchange—160 acres heavy virgin timber near railroad in Wisconsin. Want stock of clothing, shoes or good income property. Price \$8,000. Address No. 914, care Tradesman. 914

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

For Sale—General stock with fixtures, store building, ware room and dwelling attached. Situated in one of the finest resorts in Northern Michigan. Reason for selling, poor health. Mrs. G. H. Turner, Topinabee, Michigan. 898

Will pay cash for stock of shoes and rubbers. Address M. J. O., care Tradesman. 221

I pay cash for stocks or part stocks of merchandise. Must be cheap. H. Kauffer, Milwaukee, Wis. 92

Merchandise sale conductors. A. E. Greene Co., 414 Moffat Bldg., Detroit. Advertising furnished free. Write for date, terms, etc. 549

For Sale—\$9,000 general merchandise. Great chance for right man. Big discount for cash. Address M. W., care Tradesman. 772

Safes Opened—W. L. Slocum, safe expert and locksmith. 66 Ottawa street, Grand Rapids, Mich. 104

A1 farm of 110 acres, ¾ mile to best 2,000 city in Michigan, to exchange for general store. Address Exchange 428, care Michigan Tradesman. 774

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

For Sale—In Central Michigan, clean grocery stock and fixtures, corner location, town of 12,000. A bargain if sold at once. Health, cause of selling. Address No. 882, care Tradesman. 882

Wanted—To buy, for cash, stock clothing, shoes or dry goods. Address R. W. Johnson, Pana, Ill. 854

HELP WANTED.

Carpenter wanted to locate here. Address John Feehery, Campus, Ill. 979

Sideline saelmen wanted to handle the Merrick Patented All-Steel horse shoe calk. Remains sharp until worn out; outwears all others. Sells at sight. Send for particulars of territory, references, etc., to Merrick Calk Co., Box 1128, Hartford, Conn. Orders now being placed for fall delivery. 982

Salesman Wanted—To carry line children's and infants' turn shoes and slippers on commission, through the following territory: Western and Northern States, tributary to Grand Rapids and Chicago. Send references with application. Address Box 131, Orwigsburg, Pa. 947

Local Representative Wanted. Splendid income assured right man to act as our representative after learning our business thoroughly by mail. Former experience unnecessary. All we require is honesty, ability, ambition and willingness to learn a lucrative business. No soliciting or traveling. This is an exceptional opportunity for a man in your section to get into a big paying business without capital and become independent for life. Write at once for full particulars. Address E. R. Marden, Pres The National Co-Operative Real Estate Company, L 371, Marden Building, Washington, D. C. 883

Wanted—Energetic salesman, calling on the department, variety, general, grocery stores, etc., to carry (as a sideline) a line of candies to be retailed from 10c to 25c per lb. Five per cent. commission. State territory desired. Beinhauer Bros. Candy Co., 617 West 47th Street, New York. 954

Wanted—Clerk for general store. Must be sober and industrious and have some previous experience. References required. Address Store, care Tradesman. 242

SITUATIONS WANTED.

Wanted—By a man 33 years old, unmarried, a position as buyer of supplies and fixtures and systematizer in a large aggressive department store, or as assistant superintendent, together with above duties, in a smaller department store. Nine years' alert experience. Engaged with one of the most progressive department stores in the country. Desire a chance in order to enter a field of larger responsibilities, where superior executive ability is required. Highest credentials furnished. Address No. 964, care Tradesman. 964

Want ads. continued on next page.

Are You In Earnest

about wanting to lay your business propositions before the retail merchants of Michigan, Ohio and Indiana? If you really are, here is your opportunity. The

Michigan Tradesman

devotes all its time and efforts to catering to the wants of that class. It doesn't go everywhere, because there are not merchants at every crossroads. It has a bona fide paid circulation—has just what it claims, and claims just what it has. It is a good advertising medium for the general advertiser. Sample and rates on request.

Grand Rapids, Michigan

EIGHTEENTH CONVENTION.**Of the Michigan Retail Hardware Association.**

The eighteenth annual convention of the Michigan Retail Hardware Association commenced on Tuesday morning in the Furniture Exchange building in this city and retail dealers from all over the State, together with manufacturers and their agents from this and other states have been rallying, with their wives, in what is considered the most enthusiastic gathering of the kind since the birth of the organization. The State Association has a membership of upwards of eight hundred and upwards of three hundred are present, besides many new members.

On Tuesday morning the registration, distribution of badges, admission and entertainment tickets, and the collection of dues, occupied the attention of the Secretary and Treasurer, the Advisory Committee holding a session meanwhile in the parlor of the Morton House. By noon all preliminaries had been arranged and the active work of the convention commenced with the afternoon session in convention hall. The meeting was called to order at 1:30 by President E. S. Roe, of Buchanan, and after the opening song, America, Mayor George E. Ellis welcomed the visitors to the city, encouraging them to cooperate with one another in studying business conditions, declaring this to be an age of "scientific management," calling for the best effort of every person who wishes to be a factor in human progress.

President Roe responded in a felicitous vein and read his annual address, which will be published in full in next week's issue of the Tradesman.

President Roe then announced the following committees:

Legislative—C. L. Glasgow, Nashville; P. E. Dunham, Lansing; B. F. Schumacher, Ann Arbor.

Constitution and By-Laws—R. S. Spencer, Charlotte; Robert Bock, Battle Creek; H. C. Weber, Detroit; Charles M. Montague, Niles.

Auditing—C. E. Dickinson, St. Joseph; F. A. Recklin, Bay City; T. E. Bissell, Munising.

Reception—J. F. Goodyear, Hastings; S. D. Stevens, Grand Rapids; Jacob Stahl, Lansing; Gus Mills, Kalamazoo.

Question Box—C. A. Ireland, Ionia; H. C. Minnie, Eaton Rapids; M. L. Corey, Argus, Ind.

Resolutions—O. H. Gale, Albion; O. J. Darling, William Moore, Detroit.

Entertainment—Adrian De Windt, Otto G. Kutsche, J. J. Vander Meer, R. A. Stonehouse, B. H. Heth, Grand Rapids.

Nominations—C. M. Aiden, Grand Rapids; F. M. Brockett, Battle Creek; Alex. Lemke, Detroit; C. A. Ireland, Ionia; Dennis Onin, Dowagiac; John Popp, Saginaw; Charles Sturmer, Port Huron.

Sergeant-at-Arms—J. G. Patterson, Detroit.

After the appointments had been made Sidney F. Stevens, of Grand Rapids and Edward C. Shinnors, of

Detroit, were called upon by the President and spoke brief words of welcome, the latter extending fraternal greetings from the National Hardware Association. The next address was given by A. T. Stebbins, of Rochester, Minnesota, which is published in full elsewhere in this week's paper.

State Insurance Commissioner, C. A. Palmer, of Lansing, gave an instructive address, taking for his subject Fire Prevention. He also explained the work of the insurance department in requiring all companies transacting business in the State to first secure proper authority from the State and showed how irresponsible, wild-cat companies often fleeced their unwary victims. He recommended the establishment of a larger fund to be used by the State Fire Marshal in prosecuting violations of the insurance laws and cited several cases where the funds on hand were inadequate for the purpose. It was explained that Michigan provided \$5,000 for this purpose, while adjoining states appropriated from \$40,000 to \$80,000 to take care of the situation. He stated his willingness to act as advisor in all cases where policy holders experienced trouble in securing an equitable adjustment of their claims against insurance companies whose methods had proven questionable.

Mr. Palmer was followed by Chas. Macklen of the Burroughs Adding Machine Co., who confined his remarks to the subject of loose business methods, showing that many merchants did not understand the proper way to figure profits. His address contained a vast amount of information on how successful retailers make their business pay.

The session closed at 4:30, after which a pleasant hour was passed viewing the exhibits on the second floor of the Furniture Exchange building. There are upwards of one hundred booths and the representative manufacturers of the country are showing their best wares, comprising everything usually found in an up-to-date hardware stock and the dealer, whether in the market for a few miles in short, anything in the hardware line—can readily place his order and have the advantage of having seen the goods.

Wednesday's Session.

At the Wednesday morning session Secretary Scott read his annual report, which appears in full elsewhere in this week's paper.

Treasurer Moore then read his annual report, as follows:

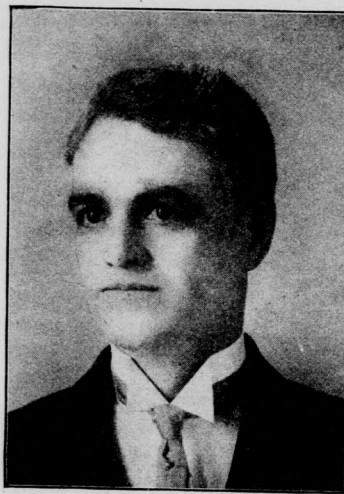
Gentlemen—I am pleased to be able to report that the year's work just closed is another chapter added to the history of the Michigan Retail Hardware Association in which much has been done to increase the growth and to stimulate interest in the organization.

It might seem to you that the amount of expenditures was large, but it must be borne in mind that all bills contracted by our Exhibit Committee pass through the Treasurer's office and are paid on warrant

issued by the Secretary, thus showing our expenditures to be much larger than when the Exhibit Committee paid all bills out of its receipts and turned the balance over to the Treasurer. The Secretary, in his report, will give us, no doubt, something in detail of the work accomplished, which should be very gratifying and will be of interest to every member. But it remains for me to say that the treasury has withstood the demand made upon it to meet the expenses of the year's work and continues to show an added increase in the amount carried over from year to year.

Your Treasurer had the honor of being appointed one of several delegates to the National convention held in Little Rock, Ark., and was pleased to note the esteem in which the Michigan Association is held by their action in not only accepting our invitation to hold the 1912 convention in Detroit, but to assure us still further of their generosity and good will, elected our esteemed Past President Charles A. Ireland to the office of Second Vice-President and we have confidence in the gentleman's ability to believe that it will result in continual promotions.

It has been a pleasure for the Treasurer to work with such men as have constituted the Executive Committee, that when duty demanded they were found on the job. This is especially true of our Secretary, who, to my personal knowledge, has made large sacrifices to attend to the Association's business, which has been unusually large this year.

The New President.

A. C. Neilson, the newly-elected President of the Retail Grocers and General Merchants Association. He is a grocer at West Branch.

When you get into a tight place and everything goes against you, till it seems as though you could not hold on a minute longer, never give up then, for that is just the place and time that the tide will turn.—Harriet Beecher Stowe.

There are no privileges of the press that are not the privileges of the people; any citizen has a right to tell the truth, to speak it, or write it, for his own advantage and the general welfare.—Murat Halstead.

When You Are Looking For a Job.

Wear your best clothes. This does not mean to dress as if you were going to a matinee or evening party. But wear your best tailored suit and a becoming hat, and be sure your gloves and shoes are beyond criticism. Although he may be unconscious of it, a man is repelled or attracted by a woman's personal appearance.

If you are down in your luck do not show it. Put on a brave front and smile as cheerfully as you can.

Know definitely what you can do, and be able to tell it intelligently; also understand your limitations.

Do not expect to get a job simply because you need it. The thing to do is to convince other people they need you.

Do not take the attitude of a slave begging for bread or a queen out of a job.

Do not feel called upon to tell the story of your life and how distinguished your ancestors were. If you have good blood it will speak for itself. If not the less said about it the better.

Do not be ashamed of having to work. It is inconvenient to be compelled to earn one's living, but it is not a crime.

Do not be discouraged if you fail to get the first position you apply for. If you are competent there is a place for you. Keep on until you find it. Helen Lee Brooks.

Qualities Necessary To Success.

Select a job and stick to it. Shifters are nearly always failures.

Ambition and hard work pay dividends.

Successful young men make successful old men, so be successful while you are young.

The employe who takes a personal interest in his work is entitled to have his employer take a personal interest in him.

Employers play an important part in determining the success or failure of the men who work for them. An occasional word of appreciation will prevent many from becoming shifters.

Making a constant study of his work and trying to do things better every day, are two fundamental principles of the successful man.

Good health is almost as important as courtesy and honesty. It is hard to be courteous if one is not in good physical condition.

Success can not be attained by following any one rule. My recipe, in a nutshell, calls for "the right sort of an employer." Together they will make each other successful.

E. J. Lehmann.

Do not trifle away your energy in being disgusted at a "crank," employ him as an amusement.

BUSINESS CHANCES.

Unusual Offer—Good established paying mercantile business, town about 800, surrounded by best farming community in state. Investment not over \$2,000. Easy payments. Address 996, care Tradesman. 996

We are in the market for maple and beech lumber and small squares in large quantities. The Columbia Mfg. Co., New Philadelphia, Ohio. 997

IMPORTED FROM HOLLAND

THE LATEST INDORSEMENT

Massillon, Ohio, Jan. 9, 1912.
DROSTE & CO., Haarlem, Holland.
Gentlemen:—We have handled your Cocoa in a small way and are unable to locate your American Agency. Please give us this information—we have some customers on your Cocoa which we cannot satisfy with any other brand.
SONNHALTER & BRENNER.



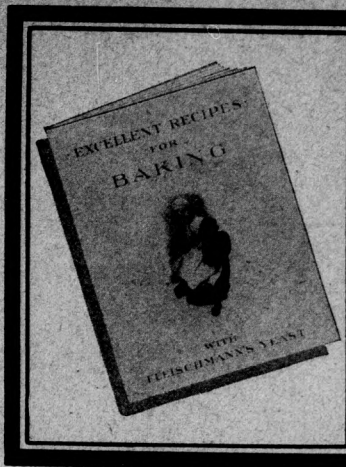
Massillon, Ohio, Jan. 30, 1912.
H. HAMSTRA & CO., Chicago, Ill.
Gentlemen:—Please send 1 case of 1/2 lb. tins Droste's Cocoa to us at once; also list of other articles, and oblige.
SONNHALTER & BRENNER.

H. HAMSTRA & Co., American Agents,
Michigan Ave. and River St., Chicago, Ill.

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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



Putnam's Menthol Cough Drops

Packed 40 five cent packages in carton
Price \$1.00

Each carton contains a certificate, ten of which entitle the dealer to

ONE FULL SIZE CARTON FREE

when returned to us or your jobber properly endorsed

PUTNAM FACTORY, National Candy Co.
Makers
GRAND RAPIDS, MICH.



The Man Who Is Brief Has At Least One Virtue

"The Shorter the Act, the Longer the Encore"—W. L. Brownell.

If you haven't a Safe, you need one.

If it is too small, you need a larger one.

We sell the best Safes made.

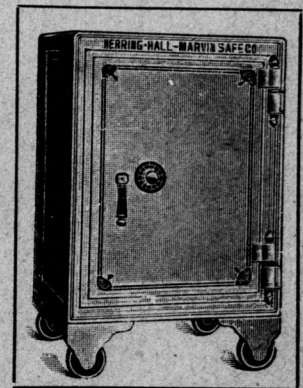
We can save you money on your purchase.

We have only one price.

But that price is low and right.

We want to do business with you

Write us today.



Simply say "Furnish me with Safe information and prices."

Grand Rapids Safe Co. Tradesman Building Grand Rapids, Mich.

Who I am

1. I am born of Mother Earth—my heart is of steel—my eyes are of glass—my limbs are of iron—my fingers are of brass.
2. I do brain work, but have no brain—I work fast, early and late and am too stupid to make a blunder.
3. You find me in every country, my voice rings out around the world.
4. I speak every language, tell the truth, and nothing but the truth.
5. When I speak, millions listen: (1) The Caucasians, (2) the Mongolians, (3) the Ethiopians, (4) the Malaysians, (5) the Indians.
6. I need food, but live as long as metal endures.
7. I handle all kinds of money, (1) Gold, (2) Silver, (3) Nickel, (4) Copper, (5) Paper in all currencies.
8. I make unchangeable records of all I do.
9. I remove temptation, shorten the hours of labor and keep people correct.
10. I protect the weak and strengthen the strong.
11. I give hope to the weary and make the world better.
12. I give (1) Publicity, (2) Protection, (3) Prosperity, (4) Profits, and (5) Peace of mind.
13. I cost but little and do so much.—I am the cash register.