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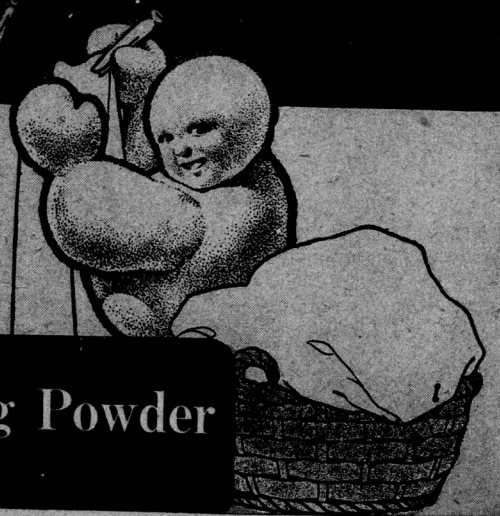
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Grand Rapids

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MICHIGAN TRADESMAN

Twenty-Ninth Year

GRAND RAPIDS, WEDNESDAY, FEBRUARY 28, 1912

Number 1484

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MODEL CONVENTION.

The eighteenth annual convention of the Michigan Retail Hardware Association, held in this city last week, was a great success. It was a success alike in attendance and in the character of the attendance. The strong men of the trade were there and they counseled together as friends for their own good and the good of all connected with the hardware business. An exceptionally good program was arranged for the meeting and it was carried out with spirit and dash. The entertainment features were not lacking. The arrangements were as near ideal as they could have been. The convention was held on one side of the first floor of the Furniture Exchange. On the other side were the office of the Secretary, the check room and place for registration. The lobby entrance served as a general gathering place and up stairs, occupying the entire floor, were the exhibits. It was all under one roof, convenient and easily accessible from all the hotels. During convention week one of the wildest blizzards of the season prevailed, but such were the arrangements that the storm caused not the slightest inconvenience. The closing feature of the convention, the banquet in the Evening Press hall, was a happy function, with a choice and well served menu and good speakers by the best of the local talent, C. B. Hamilton, Lee M. Hutchins and Dean White, with remarks by Mr. Ireland, of Ionia. Frank Welton was toastmaster and to have him in the chair means that there was something doing. Karl S. Judson, Adrian DeWindt and others of the local trade gave practically the entire week to the convention, looking after the details and seeing that the visitors were properly cared for.

The addresses delivered at the convention were of a high order, but the strongest and best feature of the week and in which the greatest interest

seemed to be manifested was the question box. The members of the Association on the floor took an active part in the discussions and in giving their experiences instead of leaving it all to the leaders, and this seems an excellent idea. Scarcely a member but has some ideas that would be valuable to others and it is a splendid plan to draw them out as much as possible.

An important feature at all hardware conventions is the exhibit of hardware staples and specialties and the exhibit this year was exceptionally good and the arrangements for it were perfect. The committee arranged 104 booths and they were all taken. The exhibitors received a happy surprise in what was done for them. Their samples were delivered for them on the exhibition room floor ready to be set up, and after the show the samples were packed and taken to the freight stations or express offices for them, all without charge to them. In this connection it may be remarked that some of the stove exhibitors had near attack of heart failure when they saw the way their samples were handled. The stoves, well crated and marked "handle with care," were trucked to the Exchange building and were then dropped through a hole in the sidewalk to the basement. The owners of the stoves at first glance were sure their samples would be smashed beyond repair. That hole in the sidewalk, however, is a polished chute and it landed the stoves, just as furniture is landed, in the basement without a jolt in fine position to be trucked to the elevator. This is a little trick of the furniture handlers and it works to perfection. After the show the samples were taken to the basement on the elevator to be crated and then were lifted to the level of the wagons by hydraulic elevator.

TROUBLE AHEAD.

The political game has opened early. This may not be especially pleasing to the business men of the country, nor to those who have their livings to earn, but it will afford a lot of entertainment for the politicians and it is possible that we will all get more or less fun out of it before election day comes next November. The interesting development of the past week has been the announcement by Col. Roosevelt of his candidacy for the presidency. As an American citizen Col. Roosevelt is entirely within his rights in becoming a candidate for any office in the gift of the American people. Whether he is displaying good judgment or good taste need not be discussed at the present time. What gives the situation special interest is that Col. Roosevelt knows a great deal about

President Taft and his administration and President Taft knows a great deal about Col. Roosevelt and the Roosevelt administration. If these two statesmen and their respective followers and adherents, in the heat of the coming campaign, get to telling what they know about each other, life in America will be worth living during the next three or four months.

In Michigan there have also been political developments in the summoning of the Legislature to a special session by Governor Osborn. The ostensible purpose of the extraordinary session is the enactment of a law whereby the people will have the opportunity to express their presidential preference in a primary election. A bill was introduced during the regular session covering this very point, but the need for its enactment did not then appear and it died in the pigeon hole. Governor Osborn was then a Taft man. Now he is a Roosevelt man. Whether the special session will be productive of much more than a political disturbance remains to be seen, but it is not likely to result in much good for the State.

With the national pot boiling with politics and many complications and much division in Michigan, it is pretty certain that legitimate business will have its troubles this year. There is one consolation, however. The fishing season will open in a couple of months.

THE NEWEST ASSOCIATION.

One of the newest organizations in the State is the Michigan Retail Clothiers' Association. The membership is increasing and the officers predict that it will have trebled before another year rolls around. The clothiers have evidently awakened to a realization that organization affords the most natural and logical solution of the problems that are besetting them. The most casual observer cannot fail to notice the transition from the old to new methods in the conduct of the business. This is true as well of every other line of endeavor and you will need to think of it but once to realize it. The dominant cry is, "Ring out the old, ring in the new." You could not interest a farmer ten seconds if you recommended the primitive methods of agriculture. The wooden plow is no longer used because we have something better. The horse and buggy is being superseded by the automobile. We are burying the past and building a new future. All this is significant of progress, evolution and the survival of the fittest. The modern business man realizes that he may hope and pray for supremacy, but if he wins, it will not be the result of hopes or prayers, but because he worked and worked intelligently; be-

cause he was not too proud to receive the suggestions of others and to admit that he could profit by the experience of other men. These various business organizations such as the clothiers, the hardware dealers, the grocers and others have formed because the benefits are mutual; because five hundred men can influence legislation where one man could not; because the unanimous judgment of an army of men is better and safer than that of one individual; because when the organization is strong enough, mutual insurance is possible; because disputes can be settled by arbitration that might otherwise involve expensive litigation. There are plenty of benefits that accrue from organization. It is not a question, it is a fact and the Tradesman is glad to see that the clothiers are determined to appropriate their own share of its benefits and to do what they can to accelerate the wheels of progress.

There is a great deal being said these days about optimists and pessimists. The twin words fall quite trippingly from the tongue. Following the utterances to their conclusions it generally is found to work out that the optimist is a man to whom the world is kind, while a pessimist is one who is constantly up against it. To cling to our cheerfulness in stormy weather as in fair is to be strong of heart and of hand. He who has the stamina of mind, spirit and body to do so is in good condition and will win out. He has the elements of a hero. But it is possible for us all to put up a good front, no matter how we feel, and that helps a lot. The chronic growler is his own worst enemy. The wise old kingly proverb writer said: "A light heart maketh a cheerful countenance." He might have added: "A cheerful countenance maketh a light heart in the other fellow." This would be true, also, so much do we influence each other.

A new hotel in Paris is going to try the experiment of having all the service performed by electrical devices, which will almost replace the domestic servants. The dining room is fitted with the ingenious electric table to which everything is sent up from below, the dishes running around the table and stopping before each person, then disappearing again when no longer wanted. A periscope such as is used on a submarine makes the table visible from the kitchen underneath, and orders are given by loud-speaking telephone without leaving the table. Both telephone and periscope are concealed in the chandelier. The new hotel is to contain many special devices of the kind.

BANKRUPTCY MATTERS.

Proceedings in Western District of Michigan.

Feb. 20—A voluntary petition for adjudication in bankruptcy was filed by Perry W. Nichols, general merchant of Cadillac, and the order was made by Judge Sessions and the matter referred to Referee Wicks. Louis Bellaire, of Cadillac, has been appointed custodian to take charge of the assets until the election of a trustee. An order has been made by the referee calling a first meeting of creditors to be held at his office in the city of Grand Rapids on March 12, for the purpose of electing a trustee, proving claims, examining the bankrupt, etc. The bankrupt's schedules show the following liabilities:

Putnam Candy Co., Grand Rapids	\$ 11.91
Yuille-Carroll Co., Grd Rds ..	9.00
Puhl-Webb Company, Chicago ..	16.40
Judson Grocer Co., Grand Rapids	47.00
C. W. Mills Paper Co., Grand Rapids	23.65
Renfro Bros. Co., Chicago ..	21.60
Geo. Zeigler Co., Milwaukee ..	17.62
Ithaca Roller Mills, Ithaca ..	21.60
Berdan Company, Toledo	40.70
Saginaw Beef Co., Saginaw...	14.77
Leonard & Sons, Grand Rpd	21.65
Nat'l Biscuit Co., Grand Rpd	28.91
Nat'l Grocer Co., Grand Rpd	73.57
Cummer Mfg. Co., Cadillac ..	2.20
A. Niewhoop, Cadillac	16.50
C. A. Olsen, Cadillac	7.00
John Johnson, Cadillac	11.00
Webber-Ashworth, Cadillac ..	10.00
Morris Black, Cadillac	85.00
First National Bank of Englewood, Chicago	1,000.00
J. J. Nichols, Chicago	600.00
Cadillac State Bank, Cadillac ..	100.00
Mrs. Fred Diggins, Cadillac ..	241.00
Cadillac General Delivery, Cadillac	18.00
Cornwell & Sons, Cadillac ..	20.00
	<hr/>
	\$2,472.21

The following assets are listed:
House and lot, claimed as exempt,
Household goods, claimed as exempt,
Stock in trade (estimated) .. \$700.00
Promissory notes .. 32.22
Debts due on open account .. 86.82

The bankrupt also claims as exempt merchandise from his stock in trade amounting to \$250 and six months provisions for petitioner and family allowed by law.

Feb. 21—Calvin D. Jones, a common laborer, of Muskegon, was adjudged a voluntary bankrupt on his own petition, by Judge Sessions and the matter was referred to Referee Wicks. The bankrupt's schedules show no assets excepting library valued at \$35, and claimed to be exempt.

The following creditors are scheduled:

Henry Hazelkamp, Muskegon	\$123.00
John Hazelkamp, Muskegon ..	21.50
John Kraai, Muskegon	7.65
Pine St. Furniture Co., Musk'n	32.00
Dr. John C. Nolen, Muskegon	6.00
Cash & Credit Co., Muskegon	15.00
Peoples Hardware Co., Musk'n	18.00
Union Nat'l Bank, Muskegon	21.00

Dr. J. F. Denslow, Muskegon	50.00
J. Fred Boyd, Muskegon	3.50
Bauknecht Brothers, Muskegon	4.35
D. M. Gay, Milwaukee	48.00
Central Coal & Supply Co., Muskegon	27.00
A. F. Baldwin, Paris, Texas ..	18.00
Ballenger & Baird, Paris, Texas	4.85
F. B. Baldwin, Flint	8.00
Independent Electric Co., Muskegon	3.60
Dr. F. B. Marshall, Muskegon	9.00
Various small claims, estimated	58.00
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	\$478.45

The calling of the first meeting of creditors is being delayed until expense money is advanced by the bankrupt.

In the matter of George Lincoln, bankrupt, a laborer of Grand Rapids, an order was made calling the first meeting of creditors to be held at the office of the referee on March 18, for the purpose of electing a trustee, proving claims, examining the bankrupt, etc.

A voluntary petition in bankruptcy was filed by Jacob S. Davis, a merchant at Manistee, and he was adjudged a bankrupt by order of Judge Sessions. An order was also made appointing Referee Wicks as receiver and the matter was referred to him. Prior to the filing of the petition in bankruptcy the bankrupt made a common law assignment for the benefit of creditors, and Charles Bigge, acting as trustee under such assignment, has been conducting a sale of the bankrupt's stock. The first inventory of such stock amounted to \$4,091.64. Such trustee has realized from such sale \$1,144.76 and the balance of the goods on hand amount to \$2,664.58 at the inventory or wholesale price. The referee has appointed Geo. A. Hart, of Manistee, as custodian and authorized him to continue the sale at retail for not less than 75 per cent. of the inventory price. An order has been made calling the first meeting of creditors to be held at the office of the referee in Grand Rapids, on March 18, for the purpose of electing a trustee, proving claims, examining the bankrupt, etc. The bankrupt has scheduled the following creditors:

Katherine C. Estes, Manistee	\$ 10.00
Anna Mackin, Manistee	24.00
Wilkin Breitung & Co., Chicago	360.00
Tratner & Silverstone, Chicago	96.00
Nat. Ribbach & Co., Chicago..	287.32
I. Perlstein & Co., Chicago ..	110.00
No. Amer. Needle Co., Chicago	18.88
Imperial Dress Co., Chicago ..	195.50
Isackson Bros., Chicago	248.25
Gory & Heller, Chicago	39.00
Greenburg & Gray Co., Chicago	106.80
B. M. Levine Co., Chicago ..	116.75
J. Cohn & Co., Chicago	368.38
Schwartz, Durkin Co., Chicago	134.16
Harry Graff, Chicago	306.40
Graff, Hoveland & Co., Chicago	780.08
E. S. Bowman & Co., Buffalo	61.50
Sorin & Rappaport, N. Y. City	110.37
Irving Finkelstein, N. Y. City	161.00
Nat'l Shirt Waist Co., N. Y. ..	57.00
H. Rosenthal & Son, N. Y. City	170.96
I. M. Riegelhaupt, Cleveland	118.50
John Seymour, Manistee	73.50
Manistee Light & Traction Co., Manistee	13.25
News Pub. Co., Manistee	9.52

Manistee Advocate, Manistee	9.92
American Printing Co., Manistee	4.25
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	\$3,974.29

Feb. 23—A voluntary petition was filed by Herbert H. Tigar, a locomotive fireman from Grand Rapids, and he was adjudged bankrupt by Judge Sessions and the matter referred to Referee Wicks. The only assets scheduled by the bankrupt are household goods valued at \$250 claimed as exempt. The calling of the first meeting of creditors is being delayed until money for the actual expenses is advanced by the bankrupt. The following creditors are scheduled:

H. H. Jordan, Grand Rapids	\$124.00
Harry Hirth, Grand Rapids ..	8.00
Dr. Alex. Campbell, Grand Rapids	20.00
Gilpin Furn. Co., Grand Rpd	175.00
Heyman Company, Grand Rpd	238.00
Arthur J. Lane, Grand Rapids	43.00
Chas. F. Her, Grand Rapids	22.00
Ned Clark Company, Grand Rapids	30.00
Cable Nelson Piano Co., Grand Rapids	275.00
M. N. Parris, Grand Rapids ..	35.00
First Nat'l Bank, Ft. Wayne	200.00
Serogay & Co., Fort Wayne ..	10.00
Stults & Co., Fort Wayne	35.00
Jerry O'Connor, Fort Wayne	20.00
Mechanics Loan Co., Ft. Wayne	35.00
Dr. H. H. Meier, Fort Wayne	19.00
Chas. Pardee, Grand Rapids ..	4.00
Hugge, Backert & Reid, Grand Rapids	16.80
F. H. Bohne, Fort Wayne ..	7.00
Nelson Drake, Grand Rapids	15.00
John C. Hinton, Fort Wayne..	3.00
Ed. M. Hall, Grand Rapids ..	3.00
Ed. Farrell, Grand Rapids	32.00
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	\$1,408.40

An involuntary petition has been filed by creditors against Rebecca A. Grove, general merchant at Lyons, and also a petition to have a receiver appointed. An order was made by Judge Sessions appointing Kirk E. Wicks as receiver, and authorizing him to take an inventory and appraisal of the assets and proceed with the sale of the same. Howard Ranger, of Lyons, has been appointed custodian to take charge of the assets until the appointment of a trustee, and is taking the inventory.

Feb. 24—In the matter of Fowler & Fowler, bankrupt at Fremont, the trustee has filed the report of appraisers showing assets, including the bankrupt's exemptions, of the appraised valuation of \$1,258.08. An order has been made authorizing the trustee, Theodore I. Fry, of Fremont, to sell the assets at either public or private sale, after giving ten days' notice to all creditors.

Feb. 26—In the matter of Max Glazer, bankrupt, formerly merchant at Dighton, the trustee, Lester J. Rindge, of Grand Rapids, filed his final report and account, and an order has been made by the referee calling a final meeting of creditors to be held on March 15, at the office of the referee, for the purpose of considering such final report, declaring a final dividend and closing the estate. The trustee's final report shows total re-

ceipts of \$775.02, and disbursements for administration expenses \$113.37 and first dividend of 5 per cent., \$246.64, leaving a balance on hand for distribution of \$415.01.

The Circuit Court of Appeals at Cincinnati, has recently decided in the bankruptcy matter of Ottenwess & Huxoll, bankrupts, on an appeal from a decision of Judge Tylor, sitting in the Western District of Michigan, that the holder of an un-recorded chattel mortgage who voluntarily waives and surrenders his claimed security is "entitled to share ratably with general creditors" of the bankrupt. This decision is an affirmation of the ruling of the referee.

The J. P. Seymour Co., a corporation, of Grand Rapids, filed a voluntary petition for adjudication in bankruptcy, together with the schedules required by law, and at the same time filed an offer of composition to its creditors, and a petition asking that the said composition be acted upon prior to an adjudication in bankruptcy. Mary V. Seymour, one of the creditors of the alleged bankrupt, has also filed petition praying for the appointment of a receiver to take charge of the estate of the alleged bankrupt and an order to show cause why the prayer of said petition should not be granted has been made, returnable before the judge of said court, March 14. The matter of composition offered by the alleged bankrupt has been referred to Referee Wicks, and a special meeting of creditors has been called to be held at his office on March 14, for the allowance of claims, examination of the officers of the alleged bankrupt and consideration of the offer of composition. The offer is 25 per cent. of their claims to all of its creditors, payable in cash to all of its creditors, excepting Mary V. Seymour, Jane L. Vilas and the Kent State Bank, and as to those creditors payable in promissory notes of the company payable in four months from date, without interest.

The alleged bankrupt's schedules on file show the following assets:

Cash on hand deposit	\$ 1,222.25
Notes	1.00
Stock	32,141.37
Machinery, tools, etc.	556.06
Copyright	1.00
Due on open account	9,015.37
Unliquidated claims	1.00
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	\$42,938.05

The following creditors are listed:

Mary V. Seymour, Grand Rapids	\$1,988.22
Metzger Seed & Oil Co., Toledo	588.62
John W. Masury & Son, N. Y.	4,319.19
John L. Whiting, Boston ..	957.33
Thomson Wood Finishing Co., Philadelphia	37.80
Wm. A. Tottle Co., Baltimore	120.10
Gerts Lombard Co., Chicago	22.50
Keystone Varnish Co., Brook'n	516.96
American Can Co., N. Y. City	42.26
Rubberset Co., Newark, N. J.	58.41
C. H. Parker Co., Valparaiso, Ind.	26.61
Geistendorfer Co., N. Y. City	130.40
Martin Senour Co., Chicago	2,455.12
Sun Company, Toledo85

G. R. Lumber Co., G. R.	.25	Himes Coal Co., Grand Rpd.	8.35
Edge & Brethour, Grd. Rpd.	4.58	G. R. Water Works, Grand	
J. A. Brandon & Son, Akron	16.00	Rapids	1.75
G. R. Supply Co., Grd. Rpd.	1.00	Chas. A. Coye, Grd. Rpd.	.81
Russia Cement Co., Gloucester	29.38	Heystek & Canfield, Grand	
Stand. Varnish Co., Chicago	799.30	Rapids	2.13
M. H. Birge & Sons Co.,		Worden Grocer Co., Grd. Rpd.	.09
Buffalo	289.84	Central Michigan Paper Co.,	
N. Ewing Fox & Co., N. Y.		Grand Rapids	1.53
City	23.40	Leitelt Iron Works, Grand	
Pragar Co., New York City	61.84	Rapids	1.00
Campbell Art Co., Elizabeth,		G. R. Stationery Co., Grand	
N. J.	12 33	Rapids	1.50
Hughes & Lyday, Detroit ..	6.25	Ryskamp Bros., Grand Rpd.	1.65
Taber Prange Art Co., Spring-		Dwight Bros. Paper Co., Grand	
field, Mass.	2.12	Rapids75
N. L. Lockhart Co., Rochester	12.00	Toledo Plate Glass Co., Grand	
Baer Brothers, N. Y. City	67.50	Rapids	2.78
Hastings Co., Philadelphia ..	70.15	G. R. Wood Finishing Co.,	
Preston Frame Co., Chicago	32.28	Grand Rapids65
Mueller Brothers, Chicago ..	65.87	Mary V. Seymour, Grand	
Raphael Tuck & Sons Co.,		Rapids	20,859.53
New York City	33.26	Jane L. Vilar, Grand Rpd.	8,526.23
August F. Richter Co., Chicago	192.48	Kent State Bank, Grd. Rpd.	9,060.75
Berdan Pub. Co., N. Y. City	42.41		
C. A. Larsen Co., Chicago ..	32.09		\$56,982.56
Hanfstaenge Art Pub. Co., New			
York City	21.90		
A. M. Davis Co., Boston	125.09		
Columbia Shade Cloth Co.,			
Chicago	19.00		
National Lead Co., Chicago ..	531.75		
Binney & Smith, N. Y. City	9.93		
Marx & Rawolle, N. Y. City	154.07		
W. H. Andrus, Chicago Hgts.	2.91		
Stand. Glass Co., Chicago ..	49.64		
DeVoe & Reynolds, Chicago	183.36		
University Art Shop, Evanston,			
Ill.	12.22		
S. C. Johnson & Son, Racine			
Junction	45.79		
American Glue Co., Boston ..	39.35		
Berry Brothers, Detroit	30.50		
Johnson & Tomk, Chicago ..	72.71		
Thos. Charles Co., Chicago	3.60		
Our Mutual Friend Co., Boston	3.15		
Ullman Mfg Co., N. Y. City	.85		
Jos. Dixon Crucible Co., Jersey			
City	4.32		
N. F. Nickerson Co., Boston	.70		
Morris & Bendien, N. Y. City	1.20		
Detroit White Lead Works,			
Detroit	20.64		
F. Weber Co., Philadelphia ..	21.98		
Gledhill Wall Paper Co., New			
York City	710.91		
Carey Brothers, Philadelphia	3,770.54		
Janeway & Carpenter, Chicago	770.07		
Robert Graves Co., N. Y. City	397.88		
Robert Griffin Co., N. Y. City	52.61		
Toledo Plate Glass Co., Grand			
Rapids	10.49		
Foster Stevens & Co., Grand			
Rapids	10.84		
Standard Oil Co., Grd. Rpd.	108.03		
Herpolsheimer Co., Grd. Rpd.	72.93		
W. P. Williams, Grd. Rpd.	4.48		
Thielman Mirror Plate Co.,			
Grand Rapids	15.25		
R. G. Dun & Co., Grd. Rpd.	25.00		
G. R. Show Case Co., Grand			
Rapids	20.16		
Bixby Office Supply Co.,			
Grand Rapids	9.50		
Michigan Gypsum Co., Grand			
Rapids	9.90		
S. A. Morman, Grd. Rpd.	45.89		
G. R. Paper Co., Grd. Rpd.	12.34		
G. R. Dry Goods Co., Grand			
Rapids	9.05		
Alabastine Co. & Frescoat Co.,			
Grand Rapids	23.05		
G. R. Label Co., Grd. Rpd.	7.50		

In addition to the above the alleged bankrupt has contingent liabilities of \$933.80, on notes discounted at the Kent State Bank.

Wafted Down From Grand Traverse Bay.

Traverse City, Feb. 26—The sixth annual U. C. T. ball and banquet of Traverse City Council was held in the Whiting Hotel and Horst's academy last Friday evening. The early part of the evening was given over to dancing in the academy. At 10:30 the announcement was made that everything was in readiness for the banquet at the hotel, where the party was received by Mr. Ohmer, the manager of the hotel, and escorted into the dining room, where a beautiful sight met their eyes. The tables were laid for eight each; around the edges were tiny green ferns and a potted plant as a center piece. Pink carnations were given as favors and the banquet was served in six courses. No special programme had been planned. W. A. White acted as toastmaster and called on the following, who made well outlined extemporaneous speeches: Wm. S. Godfrey talked on the good of the order; Geo. Amiotte from the point of the sales manager; A.B. Jourdan chose the subject of baseball and he certainly made a hit; Dr. Swanton talked on the ladies, for he said if he chose that subject he could at least get them to listen. About seventy were present and all reported a fine time. We wish to thank the Committee, Messrs. Cole, Weaver and Ford, for the interest they have taken to make it the season's event; also Mr. Ohmer for his excellent service. We sadly report that Kent Butters is laid up with an accident and would like to see some of the boys. He rooms at 610 South Union street. Hope you will enjoy a speedy recovery.

C. P. Chick has decided to make this city his home and will cover this territory for the American Tobacco Co. Glad to have you with us. W. F. Bowen was the only bald headed person at the Temple Theater, Grand Rapids, last Thursday eve-

ning. Bill says soap never did make the hair grow.

We held our regular U. C. T. meeting Saturday and Clement T. Lauer, of the International Harvester Co., crossed the hot plains. We are going some and if the other councils in the State do not watch out we may carry off the largest percentage of gain this year.

F. L. McKnight, of the Simmons Hardware Co., was at Powers' Opera House, at Grand Rapids, Friday evening with a friend. If he had not taken the very front seat we would have missed him, but Fred says Keen Kutters always did lead.

If O. W. Stark, the popular candy salesman, had not lost his fiddle he would enjoy having Mr. Taft re-elected. There are other popular airs you might practice on and forget about School Days and Smartie.

When Jim Goldstein is obliged to eat ham sandwiches it is time he is leaving for Ludington, especially so when he trades a sample necktie with the clerk in Fred Arthur's store for one and the trimmings.

We are indebted to E. A. Stowe for a nice party at one of the popular grilles in Grand Rapids. When we say we, we refer to brother Jim and the writer. The reason I say brother Jim is because we desire to become popular.

The Elston Hotel, at Charlevoix, notifies us that it has discarded the roller towel in its wash room and that individual towels are used throughout the hotel. We are pleased to mention this. While we never had much complaint to enter regarding the management, we feel that every little helps. Thank you.

Wm. S. Godfrey, who has been connected with the A. L. Joyce Bottling Works, of this city, for six years, has taken another step upward and taken charge of the sales end of the Folger Co., of Grand Rapids, and will move to that city within a short time. Will has been one of our most popular and successful salesmen and we will surely miss him. We will also miss Mrs. Godfrey, for there was never a more willing couple to advance the interest of the functions of U. C. T. in our Council. We are sorry to lose you, Godfreys, but Grand Rapids will have a great gain by our loss and we can only wish you all the success there is due you. Mr. Godfrey is at the head of our Council at present and has been our delegate to the Grand Lodge.

Herbert Griffith, of Traverse City, told the manager of the P. M. eating house, at Baldwin, that he could improve his coffee and while the coffee is really off brand, Herb. never complains until there is more than a reason for it. Surely if the manager expects to get the commercial trade,

some little attention should be given to the lavatory and the towels, besides some other things we might mention. Fred C. Richter.

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

Buffalo, Feb. 28—Creamery butter, 26@29c; dairy, 22@26c; rolls, 22@25c; poor to good, all kinds, 18@25c.

Cheese—Fancy, 17½@18c; choice, 16½@17c; poor to good, 10@15c.

Eggs—Fancy fresh, 34c; choice, 32c.

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

Poultry (dressed)—Geese, 13@14c; turkeys, 18@22c; ducks, 17@20c; chickens, 15@17c; fowls, 14@16c.

Beans — Red kidney, \$2.85@2.90; white kidney, \$2.75@3; medium, \$2.65@2.75; marrow, \$2.90@3; pea, \$2.65@2.75.

Potatoes—\$1.15.

Onions—\$1.75@2. Rea & Witzig.

The Cockroach and Consumption.

Experiments have been made which tend to show that the common cockroach is able by contamination with its faces to bring about the souring of milk, to infect food and milk with intestinal bacilli, to transmit the consumption bacillus and to spread and transmit other germs, and molds. These facts, taken in conjunction with the life habits of the insect, lead to the conclusion that the cockroach is able to, and may possibly, play a small part in the spreading of consumption and in the transmission of pus producing organisms; that the insect is in all probability an active agent in the souring of milk kept in kitchens and larders; and that it is undoubtedly an important factor in the distribution of molds to food and to numerous other articles, especially when they are kept in dark cupboards and cellars where cockroaches abound.

May Block Tobacco Trust.

According to a communication received in London from Smyrna, the American tobacco trust is likely to meet with some competition in Smyrna. The 1911 crop is so large that prices rule low, and the Americans, by holding off, were expecting to get the bulk of the stock at their own figure. Large independent holders have succeeded in interesting some of the directors of the Oriental Carpet Co. in the condition of the Smyrna tobacco trade, with the result that the Asia Minor Tobacco Trading Co. has been formed. The eight directors include several prominent financial men. It will be necessary, however, to considerably increase the capital (at present only \$150,000) if any tangible fight is to be set up with the American trust.

2½% Every Six Months
Is what we pay at our office on the Bonds we sell.
\$100.00 Bonds—5% a Year
THE MICHIGAN TRUST CO.



Movements of Merchants.

Benton Harbor—J. J. McCrone has opened a feed mill here.

Alma—J. E. Wise succeeds Jesse E. Fuller in the harness business.

Marshall—H. J. Coleman has opened a grocery store in the Eagle block.

Grand Ledge—C. A. Rhodes has engaged in the upholstering business.

Lowell—L. F. Chubb succeeds Jacob Dykhouse in the grocery business.

Manistee—Felix Lundquist has opened undertaking parlors at 412 First street.

Ithaca—Alex. Haskell has purchased the Fred Brown bakery and taken possession.

Petoskey—The Petoskey Grocery Co. has increased its capitalization from \$80,000 to \$100,000.

Port Huron—Frank Treleven has sold his bakery to Robert Dornan, who will continue the business.

Mesick—E. R. Uptegrove, recently of Thompsonville, succeeds E. R. Woodruff in the baking business.

Ann Arbor—The Farmers & Mechanics Bank has increased its capitalization from \$50,000 to \$100,000.

Standish—The Commercial State Savings Bank has been organized with an authorized capital stock of \$20,000.

Hastings—George W. Smith, Sr., has sold his meat market to D. Kurtz, who will continue the business.

Port Huron—J. B. Sperry, who conducts a department store on Huron avenue, will add a line of shoes to his stock.

Detroit—The Hydraulic Oil Storage Co. has changed its name to the Hydraulic Oil Storage & Engineering Co.

Holland—S. C. McClintic has sold his fruit stock to John Buchanan, who will continue the business at the same location.

Lake Odessa—Joseph Breese, recently of Lakeview, has purchased the Thomas Lowrey grocery stock and taken possession.

Maple Rapids—C. N. Cowles has leased the Bement building, which he will occupy with a stock of dry goods and groceries March 1.

East Jordan—A. Ashbaugh has purchased the grocery stock of Elmer Richards and will continue the business at the same location.

Leonidas—B. C. Wilcox has sold his stock of dry goods and groceries to R. G. Clement, recently of Colon, who has taken possession.

Coopersville—Mrs. W. P. Stiles has sold her millinery stock to Mrs. W. J. Demoth, formerly of Sparta, who will continue the business.

Charlotte—W. H. Face, formerly of Lansing, has purchased Hall Bros.' grocery stock and will continue the business at the same location.

Indian River—C. H. Edwards has sold his stock of general merchandise to William Bradley, who has added a line of meats to the stock.

Ishpeming—Arthur Bergquist, dealer in confectionery and cigars, has filed a petition in bankruptcy. Liabilities, \$1,578.95; assets, \$698.10.

Chesaning—Cantwell Bros., grocers, have taken over the Dumas & Haley grocery and crockery stock and will consolidate it with their own.

Port Huron—William Canham & Son, wholesale fruit and canned goods dealers, have increased their capital stock from \$25,000 to \$30,000.

Brunswick—McCallum Bros., dealers in general merchandise at Hesperia, have opened a branch store here under the management of George Hewitt.

Gaylord—C. A. Quick and Irwin Kimberly have formed a copartnership under the style of Quick & Kimberly and engaged in the grocery business.

Charlesworth—Howe Bros., dealers in general merchandise, are closing out their stock and will remove to Springport, where they will open a machine shop.

Detroit—The American Hardware Co. has engaged in business with an authorized capital stock of \$4,000, which has been subscribed and \$2,000 paid in in cash.

Clio—Wm. H. Stout has purchased the interest of Ralph N. Gillette in the grocery stock of Stout & Gillette and will continue the business at the same location.

St. Johns—A fire occurred in the basement of the grocery store of Bradley & Britton last Friday. All of the stock not in cans or sealed packages was ruined by the smoke.

Charlotte—Orris W. Gridley, a former Kalamazoo business man and well known throughout Western Michigan, is dead at his home in this city after a short illness.

Saginaw—Richard Luster, 74 years old, a well-known German pioneer and prominent grocer was found dead in bed by his wife Monday, death being due to heart failure.

Hillsdale—Alvin Worden has purchased an interest in the Baker & Moore grocery stock and the business will be continued under the style of Baker, Worden & Moore.

Alpena—Hawley & Fitzgerald, dealers in dry goods and carpets, have dissolved partnership and the business will be continued by J. W. Fitzgerald,

who has taken over the interest of his partner.

Kalamazoo—Jerry Slater, who conducts a grocery store at the corner of Paterson street and Krum avenue, has sold his stock to James Loughead, who will continue the business at the same location.

Collins—William Eager, recently of Pontiac, has purchased the interest of Ray Williams in the hardware and implement stock of the L. D. Bugbee Co. and the business will be continued under the style of Eager & Bugbee.

Boyer City—La Londe Bros., who have been engaged in the grocery business here for fourteen years, have sold their store building and are closing out their stock. They will retire from business and remove to another location.

Plainwell—M. W. Gee, formerly engaged in the hardware business at Benton Harbor, has purchased a half interest in the general stock of B. M. Salisbury. The business will be continued under the style of Gee & Salisbury.

Lakeview—Robinson & Peterson, grocers and meat dealers, have dissolved partnership, Horace Robinson retiring. Mr. Robinson has been engaged in the meat business here for about twenty years, six of which have been with Mr. Peterson.

St. Joseph—Amiel Fetke has purchased the interest of his partner, Henry C. Gersonde, in the clothing stock of Fetke & Gersonde, and sold a half interest to Cassimer Rutkoskie, Jr., a former clerk, and the business will be continued under the style of Fetke & Rutkoskie.

Lakeview—Meach & White, hardware and implement dealers, have purchased the hardware and implement stock of Hyatt & Son. The hardware stock will be removed to Meach & White's present location, and the firm will conduct an implement store in the building occupied by Hyatt & Son.

Muskegon—John Riordan, 78 years old, a prominent dry goods merchant here since 1870, died in Petersburg, Fla., last week. He went South several weeks ago in hopes that his health would be benefited, having suffered from a nervous breakdown. He leaves a widow, two sons and one daughter.

Kalamazoo—The Michigan National Bank, established in 1854, has passed out of existence, having been taken over by the First National Bank, which was established in 1865. The Michigan National Bank has been one of the city's strongest financial institutions. Its President, Charles S. Campbell, has been elected President of the combined institution by the directors.

Charlotte—W. H. Face, the Lansing man who bought the grocery store owned for the past year by Hall Bros., has closed his newly purchased store and started suit against Hall Bros., charging that they misrepresented things to him. The Hall Bros. bought the store over a year ago of George Tubbs. For years the grocery had been one of the leading establishments of the city and stands in the heart of the business section. Shortly afterwards they took H. J. Scheiferstein in

as a partner, selling him a half interest. He sold out to M. A. Tolbert later and some time ago Mr. Tolbert sold his interest back to the Hall Bros. The threatened litigation promises to bring out some interesting developments.

Manufacturing Matters.

Detroit—The Pilling Air Engine Co. has decreased its capital stock from \$10,000 to \$1,000.

Detroit—The Grace Harbor Lumber Co. has increased its capital stock from \$100,000 to \$140,000.

Saginaw—The Saginaw Sash & Door Co. has increased its capital stock from \$5,000 to \$15,000.

Saginaw—The capital stock of the Saginaw Medicine Co. has been increased from \$75,000 to \$125,000.

Jackson—The capital stock of the Advance Grease & Chemical Co. has been increased from \$25,000 to \$50,000.

Butternut—Sidney Hollister, formerly of Wheeler, has purchased the Butternut Feed & Planing Mill and taken possession.

Detroit—The Wilkinson Motor Starter Co. has been organized with an authorized capital stock of \$50,000, of which \$26,000 has been subscribed and paid in in property.

Burr Oak—The Beard Skirt Co. is succeeded by the Ideal Garment Co., with H. E. Beadle, dealer in dry goods at Sturgis, as President. The new company is capitalized at \$15,000.

Jackson—Charles Lewis, President of the Lewis Spring and Axle Co., and the wealthiest manufacturer of the city, died suddenly at his home last Saturday at the age of 65 years.

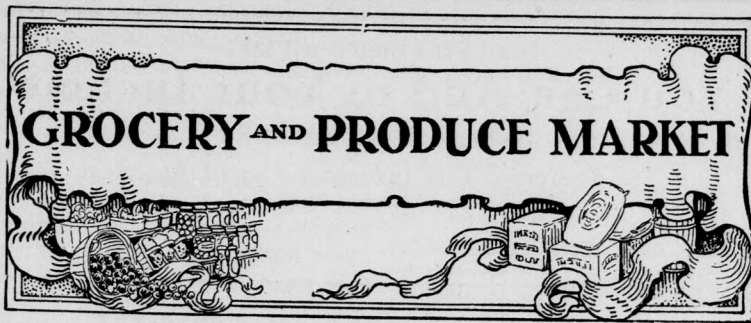
Detroit—The San Etta Cigar Manufacturing Co. has merged its business into a stock company under the same style, with an authorized capital stock of \$30,000, all of which has been subscribed and paid in in property.

South Haven—The Handvac Co. has engaged in business to manufacture woodenware and vacuum cleaners, with an authorized capital stock of \$1,000, of which \$500 has been subscribed, \$400 being paid in in cash and \$100 in property.

Detroit—The A. C. Knapp Co. has engaged in the manufacture and sale of automobiles, automobile parts, accessories and finishing, trimming and repairing of all kinds of self propelled vehicles, with an authorized capital stock of \$20,000, of which \$12,000 has been subscribed and \$4,000 paid in in cash.

Holland—The Holland sugar factory has closed after making the longest run in its history. The campaign started early in October and since that time the machinery has been kept in motion without a hitch. Between 10,000,000 and 11,000,000 pounds of sugar were manufactured this season, during which time about 60,000 tons of beets were sliced. About \$40,000 was paid out for labor and the amount paid to farmers for beets is close to \$400,000.

M. A. Donovan has engaged in the grocery business at Grattan. The Worden Grocer Co. furnished the stock.



GROCERY AND PRODUCE MARKET

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. Statistics disclose the fact that the consumption of bananas has increased from 5,000,000 to 80,000,000 bunches during the past twenty-two years.

Beets—50c per bu.

Butter—Creamery extras command 28@29c in tubs and 30@31c in prints. Local dealers pay 24c for No. 1 dairy 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, \$7.50 per bbl.

Cucumbers—\$1 per doz. for hot house.

Eggs — The consumption is very large considering the high price, owing to the fact that storage eggs are out of the market entirely. The demand has to be supplied entirely with fresh eggs. Any further increase is not expected within the next few days, but the market is very sensitive and any increase in the receipts will cause a decline. The production and the price depend almost entirely on the weather conditions. Local dealers pay 28c for fresh and meet with no difficulty in securing ample supplies on that basis.

Grape Fruit—Florida, \$6 per box of 54s or 64s. Reports from Florida are to the effect that the crop of that State will be only 25 per cent. of normal on account of the injury by frost.

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 \$6.25 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; \$2.25 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; 16@18c 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@10½c, according to the quality.

The Grocery Market.

Sugar — The market is without change. Refiners do not appear to be especially anxious to secure additional stocks of raws, but they are heavily oversold on account of the strong demand for refined. It is difficult to predict which way the market will go, but it does not seem likely that there will be very much change either way in the very near future.

Coffee—All grades of Rio and Santos are a shade higher than a week ago, due to lighter receipts, the elimination of uncertainty over valorization coffee and a generally better and stronger feeling. Mild coffees show even a greater advance, being ½@¾c higher than about three weeks ago. Mocha is scarce and will remain so for at least a month yet, at which time there may be new receipts. Prices are a shade higher than a week ago.

Canned Fruits—Stocks are getting low and prices have been so much higher in proportion to what the wholesaler has been asking and packers' prices that there should have been an advance long ago. The spring demand has commenced earlier than usual this year. Gallon apples are firm and packers are not pressing for sales. The present condition would indicate that all varieties of canned pineapple will be cleaned up long before the new pack will arrive.

Canned Vegetables — Wholesalers will be compelled to advance their quotations on spot tomatoes before long, as prices at which orders were filled during the past week were from 15@25c per dozen below what it would be possible for them to buy stock from packers. Corn is being taken quite freely and as it is much the cheapest article in the vegetable line consumers are buying freely. The pack was also the largest known in 1911 and no shortage is looked for, but prices may be advanced a small extent. There are still some peas, but prices are high and with the present scarcity of pea seed, prospects for next year's crop are not encouraging. Sweet potatoes, spinach and string beans are in about the usual demand and prices are the same as quoted a week ago.

Dried Fruits—Prunes are very dull and many holders are seeking to move their stocks even if they have to make concessions from the regular market price. They are held much stronger

on the coast than here. Peaches and apricots are dull. Other dried fruits are quiet and unchanged.

Rice—Prices are fully ¾c higher on head varieties than thirty days ago. The demand will without doubt be heavy during the next five weeks of Lent.

Syrup and Molasses—Glucose show no change for the week. Compound syrup is fairly active at ruling prices. Sugar syrup is quiet and unchanged. Molasses is in moderate demand at ruling prices.

Cheese—If there is any change it is for slightly higher prices. The stocks are very small and are being reduced to a considerable extent, notwithstanding the fact that cheese is selling at about 3@4c per pound higher than they were a year ago. The advance conditions apply to under grades as well as the finest cheese.

Fish—Cod, hake and haddock are wanted moderately at unchanged prices. Domestic and imported sardines are steady and dull. Salmon shows no change and is still scarce and strong. Mackerel continues to grow steadily stronger. There has not been any actual quotable advance during the week, but it is almost impossible to find any Norway 4s at any price and holders of 3s are also feeling firmer. Irish mackerel are steady to firm and are unchanged. The general demand for mackerel is fair.

Provisions—Stocks of smoked meats are reported to be heavy and if any change is experienced in the coming week it will be for a slight decline. The consumptive demand for both pure and compound lard is limited and the market is barely steady at the present quotations. If there is any change during the coming week it will be for a possible decline. Dried beef, barreled pork and canned meats are selling slowly at prices ranging the same as last week.

Sanitary Education Expressed in Service.

Lansing, Feb. 28—Columbus was the first traveling man to make America and he was also the first progressive. The standpatters said the earth was flat, but Columbus said it was round. He was right and the motto of every traveling man since October 12, 1492, has been progressive service.

The Michigan State Board of Health, through its Secretary, Dr. R. L. Dixon, is now engaged in a campaign for health conservation, sanitary environments for home, school, railroad coaches, depots and hotels. The United Commercial Travelers are especially interested in the three latter and are giving the Department of Public Health splendid assistance in its sanitary work in these particulars.

There is nothing more helpful to a town than a good hotel and the landlord who is giving the traveling public good service is a most efficient educator in sanitary education. He is not alone appreciated by the traveling folk, but by the citizens of the town or city in which he is doing business.

Service is the great educator. Not what one has done, not what he is

going to do, but what he is actually doing to-day is the measure of his usefulness. While there is a poor, unsanitary hotel in Michigan, poorly ventilated, unsanitary coaches on railway lines, unsanitary environments around depots, the common roller towel, there will be educative work to be done by the Michigan Department of Public Health along the lines indicated. As a rule, men are proud to be of service in the department of work in which they are engaged. They are happy and contented in the measure of service rendered and appreciated. This is why service is the great educator.

A pleasant railway line and a sanitary, homelike hotel are better educators than schools, rhetoric or sermons. The old Roman was right when he said, "The fault is not in our stars but in ourselves that we are underlings." The fault is with the citizens of Michigan in the unconcern with which we put up with environments that are disseminators of disease and death. Michigan pays out annually \$30,000,000 for the ravages of diseases which are largely preventable where sanitary environments obtain.

D. E. McClure,

Ass't Sec'y State Board of Health.

Bean Prices in Buyers' Favor.

The movement of beans has been comparatively light the past week and prices are very much in buyers' favor. The demand is very limited and, should traffic conditions improve so cars can be moved, a lower market may be expected. The week has shown a decline of about 5c per bushel.

Red kidney beans, brown Swedish and yellow eyes are practically at a standstill and buyers at any price are hard to find.

E. L. Wellman.

William Judson, President of the Judson Grocer Co., leaves Saturday for California, where he and Mrs. Judson will remain during March. They leave San Francisco on their way home March 30. By the way, Mr. Judson is one of the few residents of Grand Rapids who has kept his sidewalk free from snow and ice this winter. His thoughtful consideration for his neighbors and those who have occasion to climb Fountain street hill has been a matter of constant commendation.

George Shaw, the Wealthy avenue grocer, has been elected President of the Grand Rapids Retail Grocers' Association to succeed Glen DeNise. The Association is to be congratulated on securing such a man for its President, for if he puts the same energy into Association work that he does into his business it is bound to be a success.

W. N. Burgess, representing Kinney & Levan, Cleveland, is showing his new imported lines of china from German and French factories at his show rooms in the Ashton building.

McCullum Bros., general dealers at Hesperia, have engaged in general trade at Brunswick, with Geo. Hewitt as manager. The stock was furnished by the Judson Grocer Co.



Seven Per Cent. Gain in City Banking Capital.

The first bank statement of the year shows conditions at the close of business February 20. Last year the first statement was of January 7. The last statement was of December 5, two and a half months ago. The statements just issued compare very favorably with December 5 and even more so against those of a year ago. There should, perhaps, have been a greater gain in the loans and discounts, but, owing to the severe winter weather, spring business has been slow in opening. Compared with Jan. 7, a year ago, however, there has been a gain of approximately \$1,100,000, and this, it will be conceded, is going some. Compared with a year ago there has been a gain of \$235,000 in surplus and undivided profits, or better than 7 per cent. on the city's banking capitalization. The commercial deposits show a slump of \$700,000 since Dec. 5, which means that considerable idle capital has been pulled out to be put into business or investment. The certificates and savings show a gain of \$162,000 since Dec. 5, and \$1,112,000 for the year. In spite of the heavy withdrawal of deposits subject to check the total shows a small gain over Dec. 5 and a gain of \$1,265,000 over a year ago. Here are the comparisons:

	Feb. 20.	Dec. 5.	Jan. 7.
Loans and discounts...	\$20,105,584.13	\$19,782,050.95	\$18,991,928.68
Bonds and mortgages...	8,261,428.38	8,538,795.88	7,320,341.05
Cash and cash items...	6,739,886.32	6,778,243.36	7,285,825.67
Surplus and profits....	2,020,204.55	2,041,908.12	1,784,892.32
Commercial deposits..	10,483,255.64	11,183,354.30	11,061,274.70
Certificates and savings...	15,989,540.37	15,827,632.64	14,879,008.29
Due to banks.....	4,066,130.01	3,914,404.57	3,302,277.18
Total deposits.....	30,965,846.05	30,930,401.60	29,700,491.51

These figures do not include the statement of the South Grand Rapids, either for February 20 or the comparisons, for the reason that this bank failed to come in with its statement in time to be published with the others.

Only one of the city banks has State money on deposit, and this is the Kent, with a very handsome total of \$139,400.39. This is the largest here in several months and is probably money collected here in the recent tax levy and left here for convenience.

Although the past year has not been particularly prosperous in general business, the banks seem to have been doing very well. The Old National since Jan. 7, 1911, has added \$63,000 to its undivided profits, or about 8 per cent.; the Grand Rapids National City, \$82,000, or 8.2 per cent.; the Fourth National, \$11,000, or 3.3 per cent.; the Kent State, \$79,000, or 16 per cent.; the Peoples, \$14,

000, or 14 per cent.; the Commercial, \$18,000, or 9 per cent., and the City Trust and Savings, \$11,000, or 5.5 per cent. The Grand Rapids Savings shows an apparent loss of \$21,000, but during the year it converted \$50,000 of its surplus into capital and the actual gain has been \$29,000, or about 15 per cent. The Michigan Trust Company makes the finest show for the year with a gain of \$105,000, or 52.5 per cent. About half of the Michigan Trust Company's gain was scored early last year and represented a clean-up on a long-drawn-out estate matter.

Of the shrinkage in commercial deposits \$500,000 came out of the Old National and \$110,000 from the Kent State. There is no particular significance in this, however. It merely means that somebody had a big wad of money to be taken care of temporarily and these banks were used as the depositories. This often occurs, but not often in such large amounts.

The City Trust and Savings has made a very substantial growth. A year ago its certificates and savings were \$382,000; now they are \$932,000. Its commercial deposits were \$621,000, including a considerable amount of merger funds; now they are \$401,000, and all its own. Its total deposits were \$1,073,000; now they are \$1,363,000.

There is a pretty race on between the Grand Rapids National City and its junior, the City Trust and Savings, one on one side and the Kent State on the other for first place in total deposits. A year ago the allied banks had a total of \$7,607,000 and the Kent State had \$6,276,000. The present statement shows the allies to have \$7,584,000 and the Kent State \$6,807,000. The Kent State seems to be making progress, but it still has a considerable way to go to win first place.

Dudley E. Waters, of the Grand Rapids National City, has been in New York the past week attending the big New York Bench Show, the largest and most important bench show of the year. He was judge of the St. Bernard classes, in which he is a recognized expert.

Charles W. Garfield is still in the South and will remain where the weather is warm until spring comes

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

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Carefully selected list of Bonds and Preferred Stocks of
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Descriptive circular on request.

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

Fourth National Bank

Savings
Deposits

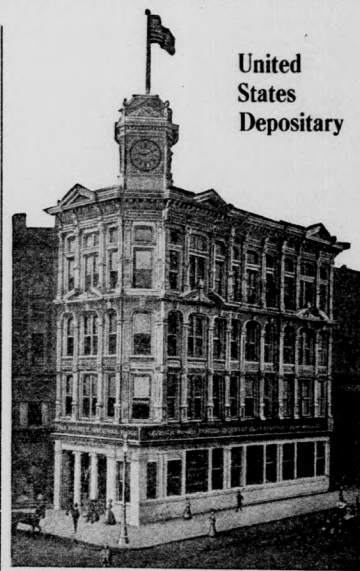
3

Per Cent
Interest Paid
on
Savings
Deposits

Compounded
Semi-Annually

Capital
Stock
\$300,000

United
States
Depository



Commercial
Deposits

3½

Per Cent
Interest Paid
on
Certificates of
Deposit
Left
One Year

Surplus
and Undivided
Profits
\$250,000

Old National Bank

Grand Rapids, Michigan

SOLICITS The accounts of merchants.

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

ISSUES Savings Certificates of Deposit bearing interest at 3½% if left one year. 3% if left six months.

EXTENDS Courteous treatment to all.

Capital and Surplus

\$1,300,000

Resources

\$8,000,000

LET US SERVE YOU

to these parts. Several of his friends have reasons to remember him, even although he is away. Just before real winter set in before the holidays he distributed about a wagonload of pie-plant roots at the homes of his friends with careful instructions as to what to do with them. These instructions were to bed the roots in coal ashes in the warmest and darkest corner in the cellar, water frequently and liberally and watch for results. The results have been in evidence for about a month in the form of the nicest kind of fresh pie-plant, better than can be purchased at the grocery and in quantities sufficient to keep an ordinary family supplied. The pieplant will keep coming until the last grain of strength and vitality remains in the roots, and in the spring the roots will be thrown out as husks with the ashes.

Two failures have been reported the past ten days, the Yuille-Carroll Co., commission dealers, with liabilities of \$20,000, and the J. P. Seymour Co., paints and wall papers, with liabilities of \$50,000. The first was due largely to lack of business ability and internal dissensions; the latter to a failure to make the business pay. The Yuille-Carroll Co. has been placed in the hands of the Michigan Trust Company as receiver and the Seymour Co. is in the bankruptcy court, with a proposition to pay 25 per cent. to creditors. Local banks are interested in both cases, but are well secured.

The prospects are good that Monroe and Canal streets will be "merged" and that this city's chief thoroughfare will be known as Monroe avenue. Business men on both streets have cordially endorsed the plan and it is now up to the Council to take the desired action. Under the plan proposed the numbering will begin at the head of Monroe avenue, at Fulton street. The Fourth National, where the Monroe street numbering begins now, will be No. 170 Monroe avenue, and the Old National, which has always been the starting place for Canal street, will become 172 Monroe avenue, and the numbers will run up as they go north. This change is desirable, because under the proposed plan for renumbering the city streets awkward situations would have developed. According to the plan streets run east and west with Division street as the dividing line, and this would have produced an East and West Monroe street, with a single block representing East Monroe street. The north and south streets are to be known as avenues with Fulton street as the base, and according to this the Old National would be 134 Canal street, reckoning from Fulton street, to which Canal street does not extend. Calling it all one avenue gives Fulton street as a base and the numbers will run consecutively through Campau Square and north to the city limits. A further reason for the change may be found in the Canal street desire to get away from the old name which no longer has any special significance. When Canal

street was named the canal was a reality and the State had it in charge with a view to its use for navigation purposes. The canal is still in evidence, but it is merely a water power proposition now and even this is likely to disappear in time. Having the two streets as one will tend to unite the downtown retail interests of the city and make co-operation easier to bring about, and this in itself will be a good thing for the city. The merchant at 100 Monroe avenue will feel that he has something in common with his fellow merchant at 200 Monroe street and the other on Canal street it might require arguments to make them see alike.

Formal complaint has been made against Kryn Van't Hof, who was discovered to be about \$14,000 short in his accounts as manager of the West Side branch of the Kent State Bank, and he has been arrested on a charge of forgery. He made restitution as far as he could, but bonding companies do not often take that into consideration. Unless Van't Hof pleads guilty he will have to stand trial.

Quotations on Local Stocks and Bonds.

	Bid.	Asked.
Am. Box Board Co. Com.	30	
Am. Box Board Co. Pfd.	92	
Am. Gas & Elec. Co., Com.	81	83
Am. Gas & Elec. Co., Pfd.	46	47
Am. Light & Trac. Co., Com.	298	300
Am. Light & Trac. Co., Pfd.	107	108
Boyer City Lumber Co., Pfd.	160	160
Can. Puget Sound Lbr.	23	3 1/4
Cities Service Co., Com.	89	91
Cities Service Co., Pfd.	82 1/2	83 1/2
Com'wth Pr. Ry. & Lt. Com.	64 1/2	65 1/2
Com'wth 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	
Holland-St. Louis Sugar, Com.	11 1/2	12 1/4
Kent State Bank	250	255
Lincoln Gas & Elec. Co.	34	36
Macey Company, Pfd.	98	100
Michigan State Tele. Co., Pfd.	99 1/2	101
Michigan Sugar Co., Com.	93	97
National Grocer Co., Pfd.	87 1/2	89 1/2
Pacific Gas & Elec. Co., Com.	57 1/2	58 1/2
Pacific Gas & Elec. Co., Pfd.	91 1/2	93
Peoples Savings Bank		235
United Light & Railway Com.	75	
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 1/2 100 1/2
G. R. Railway Co.	1916	100 101
Kalamazoo Gas Co.	1920	95 100
Sag. City Gas Co.	1916	99

February 27, 1912.
The ruling of the Supreme Court in the suit of the City of Lincoln against the Lincoln (Nebraska) Gas and Electric Light Co., to compel a reduction of rates referred the matter back to a special master with instructions to make an examination and report. While this decision is not definite it places the company in a better position to compromise with the city. After the first announcement of the decision Lincoln Stock advanced to sales as high as 37 and later reacted to 34 bid and 36 asked. This company will probably eventually be taken over by the Cities Service Co.; but it is problematical as to when this will be. A good steady buying has developed in Commonwealth Power Railway and Light common with no material advance in price. It is now stated that dividends on this may be looked for during the first quarter of next year.

Even with an advance in the bid price of 73 almost no United Light and Railways common came out during the week. There are a number of heavy buying orders in both the common around 75 and the second preferred at 73 to 74. Both the local and outside markets are looking for materially higher prices on these two issues. The demand for American Light held up well with prices around 299 to 300. All offerings of Citizens Telephone stock were quite readily absorbed around 98. Other local issues were fairly active with very few prices changed.

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

GRAND RAPIDS SAVINGS BANK

Only bank on North side of Monroe street.

GRAND RAPIDS
FIRE INSURANCE AGENCY

THE McBAIN AGENCY

Grand Rapids, Mich. The Leading Agency

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.

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.

United Light and Railways Co.
QUOTATIONS

	Sept. 1st, 1911		Feb 27, 1912	
	Bid	Asked	Bid	Asked
Common Stock	52	55	75	—
2nd pfd	69	70	73	74
1st pfd	79	80	82	83

We believe this Company's securities are attractive purchases at prevailing quotations, particularly the first preferred which will net over 7 1/4% on present prices.

Citz. 1122 C. H. Corrigan & Company Bell M-229
Investment Securities

341-343 Mich. Trust Bldg., Grand Rapids, Mich.

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.

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E. A. STOWE, Editor.

February 28, 1912

FAITH BADLY JOLTED.

During the recent charter campaign the advocates of the unique plan of municipal government submitted to the voters were fond of testifying to their faith in the ability and intelligence of the people to manage their own affairs. This faith was badly jolted by the returns from the polling places and some of the disappointed ones showed their lack of the true sporting spirit by complaining of the result. The graceful thing would have been to bow to the will of the people and admit that the charter was not what they wanted, but instead of this they still insisted that the charter was great and good and then whinily attributed its defeat to the mercantile vote voiced by the Tradesman, the liquor vote, the labor vote, the Fas et Jus and various other influences, and some even said it was due to the absence of a popular comprehension of what was intended. All unconsciously these individuals furnish the best possible arguments against the so-called home rule for cities. No matter what form of charter may be proposed or what amendments to the existing charter may be suggested these same and other influences must be dealt with. Good ideas may be defeated by misrepresentation or prejudice. Bad ideas may be adopted in periods of passing excitement. The so-called home rule for cities is beautiful as a theory, but as a practical proposition it has its dangers and drawbacks, and the prediction may be made that it will not be long before the demand will be strong for the old system of legislative charters, with some safeguards against what used to be known as ripper legislation. The time has not yet come to advocate a return to the old system. Home rule for cities, long and earnestly advocated as an ideal, will have to be tried out to prove how unsatisfactory and unworkable it is, but some day this method of city government will have to be discarded as impracticable.

Under the present law for the government of cities the process for obtaining a new charter is very complicated. First, a municipality must vote whether or not it wants a new charter, then it must elect the charter commission, and when the charter commission has completed its labors the proposed plan must be passed upon

by the electorate. The initial steps in the making of the recently defeated charter were taken at the primary election in the summer of 1910, nearly two years ago, and we have been all this time getting action upon it. Under the law we can not make another effort at charter making until two years have passed. No matter what may be the emergency or the need calling for change in the city charter the city must get along with its old charter until the time limit expires and all the formalities can again be observed. The old charter can not be amended either by legislative enactment or popular vote. When a home rule charter has finally been adopted it can be amended, but the process of preparing amendments and submitting them is slow and complicated, special elections are expensive, and results will not always be what they should be. There is always the chance of factionalism and passion governing the results and little opportunity for that sober second thought so desirable in public affairs.

In the old days, when the Legislature made the charters, much was said of the injustice of legislators from the rural districts and remote counties having a voice in the management of the affairs of a city in which they had no interest and of which they knew nothing. In theory the objection to legislative interference with the affairs of a city is valid, but in practice the authority of the state body is in the interest of conservatism and sanity. When factionalism is strong in a city the Legislature, uninterested and unbiased will act as the umpire between the contending parties, curbing radicalism in either direction, compromising differences and smoothing out difficulties. Amendments upon which no differences of opinion exist could go through easily with very little delay and at a minimum of expense whenever the legislature happens to be in session. It would only be when local sentiment was divided that the Legislature would act as arbitrator and in any sense interfere with city affairs and in this capacity its services should be welcomed, as a safeguard to popular rights and justice.

The old system of charter making by the Legislature had its evils in that it was possible to sneak through measures affecting cities and their administration. This used to be called ripper legislation and at some time nearly every city in the State was a victim to it in one form or another. But this evil could be guarded against without much difficulty. One safeguard might be a provision requiring the referendum on important charter changes before becoming effective. The present city charter was enacted subject to the referendum and was approved. Ten years ago a proposed charter passed by the Legislature was defeated at the polls and that ended it. Amendments made by the Legislature might be subjected to the referendum on petition or other popular expression within a stated time. This would let measures go through upon which public opinion was united, but would act as a check

upon disputed points. The right of initiative might also well be granted. A few years ago by a decisive majority this city voted in favor of a charter amendment providing for non-partisan city elections, the names of all candidates going on the ticket without party designations, the candidates receiving the highest number of votes to be declared elected. The Legislature refused to enact this bill and this fact gave added strength to the arguments for the home rule we now have. When the charter making power is restored to the Legislature the cities should have the right of initiative, subject to the referendum after the Legislature has acted to give the sober second thought a chance to work.

The Legislature meets in regular session every two years and the sessions last nearly six months, and in emergency cases special sessions can be called. With legislative control over charters, properly safeguarded, the cities will be infinitely better served than under the present home rule system. It is still too early to advocate the discard of the home rule plan, but it is only a matter of time when for their own convenience and safety the cities will be demanding it. The so-called home rule plan is too cumbersome and uncertain to be long satisfactory.

WITHOUT INFLUENCE.

The city dailies have once more made an exhibition of their lack of influence in local affairs. They were unanimous in supporting the proposed city charter, and the proposed city charter was defeated by a majority of 1,200, and this majority would undoubtedly have been much larger had there been a full vote. It was the same with the bonding proposition for a convention hall, with the proposed river water power franchise, with the plan to go to Lake Michigan for a water supply. The city dailies were enthusiastically and unitedly for these projects, and one after another they were voted down by the people. Two years ago all the dailies were against the re-election of Mayor Ellis and he won the election by a handsome majority. Last summer they were extremely partisan in their support of the furniture strike, and it is a matter of easy memory to recall what happened to the strike. To have the city dailies unitedly for any proposition seems in the light of the records about as bad a thing as could have happened for its success.

Newspaper influence is something concerning which there is a good deal of popular misapprehension—a misapprehension which perhaps the dailies themselves encourage. The impression is common that the dailies are the great molders of public opinion, that they can shape events almost as they will, that they can make and unmake men and shape the destinies of cities, states and countries. But this is mostly balderdash. Dailies, as a matter of fact, do not make or mold public opinion—they merely reflect it. A certain small class of readers will believe all they see in the newspapers and what the news-

papers say has weight with them, but as a general proposition the issue must be based on good morals or good sense or down it goes. The "influential" newspaper is one whose editor correctly catches the drift of public sentiment and espouses the side that most people want, provided always that side has good morals and good sense back of it. Public opinion at times may be under the influence of passion or prejudice and may be wrong and upon such occasions it may take courage for a newspaper to stand up for what is right instead of drifting with the popular craze. A very great majority of the people want to do what is right and the newspaper that takes good morals and good sense as its guides is bound to win in the end, not because it has influence, so-called, but simply because it is only a matter of time when public opinion will get back to its old standards. The proposed city charter was totally lacking in good sense. It was a plan of municipal government which did not appeal to ordinary prudence. Its defeat was a foregone conclusion from the beginning. It would have been defeated had there been twice as many newspapers in town and had they devoted twice as much space and attention to it as they did. Where the newspapers failed was in trying to mold public opinion. Had they contented themselves with reflecting public sentiment, they would have found much greater satisfaction in the returns.

The Interstate Commerce Commission has asked representatives of all express companies to give it detailed information upon thirty-four questions. Its hearings have been discontinued a few days to allow information to be collected. Meanwhile the Senate Postoffice Committee is examining representatives of express companies. The general sentiment is that the Interstate Commerce Commission has "made good." When it was organized some people said commissions accomplished nothing. It looks as though, when it gets through with the express companies, there will be as little use for parcels post as there was for Government ownership and operation of railroads, after it regulated railroad rates, and that thereby Uncle Sam will save from fifty to seventy-five million dollars per year required for equipment and rebuilt postoffices and an operating deficit of \$150,000,000 yearly. It proved that the Government did not have to own the railroads to prevent the railroads owning the Government. Possibly the Commission may investigate the cost of parcels post systems abroad. It is generally known that Government operation is most expensive. Such expenditures, it is said, would necessitate continuance of high tariff duties to afford revenue; and, to save a few cents yearly to each person on carriage of parcels, the people would thus saddle themselves with a load of Government debt. In comparing rates the Commission would, of course, consider that labor and similar costs are much cheaper in Europe.

IS HE RIGHT?

Judge Landis on the Use of Tobacco.

Written for the Tradesman.

From a recent issue of the Tradesman the following, which seems to call for further comment, is quoted: "Rev. W. H. Taylor, pastor of a Baptist church, pleaded for leniency for an erring postal employe on the ground that the young man was a member of his church, was of good moral character and reputation." The case was before Judge Landis. The Judge asked the minister what he meant by "good reputation and moral character," to which Mr. Taylor replied that the young man did not smoke, chew nor drink and stood well with the congregation. This brought out the flat-footed dictum from the Judge that "smoking and chewing tobacco is no discredit to a man. Abstinence from the use of tobacco, furthermore, is not to a person's credit."

Had the Judge simply taken the question that being exemplary as to certain personal habits was not sufficient ground for leniency in the case in question, and that he could not for such a reason absolve the young man from punishment for committing a serious crime, his course would not be open to criticism; rather commendation would be his due for the faithful discharge of what he doubtless regarded as his plain duty.

But if the report as quoted is correct, Judge Landis fairly went out of his way to put himself on record as saying that "smoking and chewing tobacco is no discredit to a man. Abstinence from the use of tobacco, furthermore, is not to a person's credit." Now a person may be a man or a growing boy, a baby, a little child, a young girl, or a woman; so according to the Judge's say-so, abstinence from the use of tobacco is not to the credit of any of these.

Shall we accept the Judge's decree as final and decide that every ban should be removed from tobacco; that its use is in no sense a vice, and is in no wise reprehensible; or shall we conclude that possibly the eminent jurist as well as certain others who occupy the seats of the mighty, is "off" on this subject?

During the last twenty-five years there has been a marked letting down of public opinion upon the use of tobacco. Men who would hotly resent the slightest hint that they are not gentlemen in every sense of the word smoke freely when in the presence of ladies, with hardly so much as a perfunctory, "By your leave." A woman who would have the hardihood to say that the odor of one pipe or cigar or of a dozen were likely to affect her unpleasantly would promptly be dubbed a crank, and would be regarded as too finical to be an agreeable member of society. However obnoxious certain immoderate and inconsiderate tobacco users may make themselves to others who do not indulge—it must all be quietly ignored. This is social good form at the present day.

In literature the laxity that has come to prevail in this regard is no less marked. Such writers as Henry

Van Dyke (a Presbyterian minister, by the way) and Margaret Deland do not hesitate to give the tobacco habit their practical sanction if we may judge by the "slant" of their work. It would be unfair to single out these two without saying that they are in no wise exceptional in this respect—the position of nine-tenths of the most eminent writers of fiction is substantially the same. With the exception of distinctively religious publications, juvenile papers, which, of course, are censored so as to be fit for youthful minds, and out and out temperance literature, few, if any, periodicals lift the faintest voice of protest against the use of tobacco.

Along with this notable letting down of public opinion with respect to the use of the narcotic weed, it may be stated that during the last fiscal year nearly two billion more cigarettes were sold in the United States than in any previous year. The average boy of 8 years old and upward is simply possessed to smoke. Parents and educators all over the country are finding it increasingly difficult to restrain boys from acquiring the tobacco habit while they are still so young that its use would work them serious injury. It is settled by scientific authority beyond all question that the use of tobacco by the boy dwarfs his growth and development and impairs his vitality. What more disheartening to the fathers and mothers who are trying to do their duty by their sons than for such a man as Judge Landis to come out with the statement: "The abstinence from the use of tobacco" (and this was in the case of a young man) "is not to a person's credit?" It is easy to see the interpretation that nineteen out of twenty boy readers will make of the Judge's position.

The lure of tobacco for the growing boy comes from the fact that it is so universally used by men. In view of the fact and of the havoc which tobacco is making with our youths, does not the adult man who makes use of it bear a heavy responsibility, Judge Landis to the contrary notwithstanding.

The writer does not wish to be extreme nor hysterical and is willing to admit freely that the moderate use of tobacco by men of mature years seems, in a great majority of cases, to be attended by little, if any, positive injury, and that from it its devotees seem to extract considerable comfort and social happiness; and this much includes about all that the most enthusiastic advocates of the weed claim in its behalf.

But ought we to blind ourselves to the price the rest of us are paying for the comfort and happiness of the smoker and the chewer, even conceding that these are all that is claimed? Take chewing: No neat way of chewing tobacco has as yet been discovered—no way not decidedly offensive to the sight of every decently tidy person. The wide prevalence of the habit of chewing means filthy sidewalks, crossings and stairways wherever a spitting ordinance is not rigidly enforced. It means nasty, nauseating cupidons in plain sight in public

buildings and private homes. Judge Landis holds that chewing tobacco is not to a man's discredit. If taking an occasional shave and bath, if personal cleanliness and the ways of civilization are to a man's credit and the reverse to his discredit—then to any fair-minded person chewing tobacco, despite the Judge's apothegm, must be considered very much to a man's discredit.

Smoking, while less offensive to the sight than chewing, affects the nostrils of non-users far more unpleasantly. The wealthy man may enjoy his cigar at his club or in his private smoking room and disturb no one. But with the great masses of the people the smoking habit means family sitting rooms and even kitchens blue and thick with smoke, where frail women and innocent, helpless children must breathe the fumes. One of the sure effects of tobacco is to make its user obtuse to the rights and feelings of other people.

If we consider for a moment what an immeasurable loss and degradation it would be should the use of tobacco among women become as general as it now is among men, we may form some idea of what an immeasurable gain and uplift it would be if its use among men could, become as rare as it now is among women.

Is it not time that we call a halt and take notice as to where our placid extenuation and tacit approval of a filthy vice is leading us? K.

COMMON CHEATS.

The express companies, bluntly informed by Franklin K. Lane of the Interstate Commerce Commission, that they are to be prosecuted criminally "for overcharging the public," find little sympathy in the press. For many years a long-exploited public has been blaming the drivers of the express wagons for overcharges and for the collection of charges on prepaid parcels. This pilfering has been generally supposed to be a form of petty graft, whereby the agents and drivers supplemented their wages by levying upon the customers of the company. But the investigation by the Interstate Commerce Commission discloses that these overcharges and double payments go into the treasury of the company; that one of these companies swelled its receipts for one month to the extent of \$67,000 by these means; that by the admission of the company's counsel about 20 per cent. of this money remained in the undisputed possession of the company.

In other words, this company has taken \$67,000 in a month from its customers, has disgorged about 80 per cent. of this amount, and held on to over \$13,000. Clearly such practices call for action by the law officers of the Government.

It was the realization of the existence and extent of such practices that caused Commissioner Lane to interrupt an express attorney during the course of the hearings at Washington last week with the words:

"We are going to prosecute the express companies for overcharging the public. This investigation was made

for the purpose of developing the facts in this regard. If prosecutions were brought on every complaint that has been made to the Commission, all the express companies would be made bankrupt by the fines imposed and driven out of business. The Commission has 3,000 complaints of overcharges and 10,000 letters are on file complaining of this practice.

"Your rates are unintelligible to the general public, and your own employes do not understand them. One of the fruits of this investigation must be a system which is intelligible to an ordinary person.

"I know of one instance where a shipper prepaid \$4.50 on an express shipment to Washington. When the shipment reached here another \$4.50 was collected. A complaint was made to the express company and a refund of \$2.20 was made. What became of the remaining \$2.30?

"The system is so complicated that it is not understood by your own drivers, clerks and agents. I went to one of your offices, and three different rates were quoted on the same parcel."

In response to a question a little later, the Commissioner made his intentions even more explicit, saying:

"Certainly, I meant criminal prosecution. The facts will be presented to a Federal grand jury at the proper time for action."

The evidence taken recently showed that the rates and rules were complicated in the highest degree. Thus records were brought forth from the companies' own books showing that four thousand overcharges or undercharges had been made by one company in one day, and three thousand by another company also in a single day.

A possible plan for improvement proposed was the consolidation of all the express companies, with close control by the Government. The total express revenue of the country is estimated at over a hundred and fifty million dollars a year, and half of this comes from small packages. Evidence showed that it costs two to three times as much to carry a given package in this country as it does abroad.

The gross receipts of the express companies for 1911 were \$795,306,721, half of which was paid to the railroads, their share being \$397,653,360.50. The net profits of the express companies were \$294,043,285, and the total dividends paid amounted to \$212,085,392. These enormous profits were made on property and equipment valued on June 30, 1911, at only \$26,065,711. In addition to the dividends declared, the companies hold in their treasuries \$81,957,893, a large proportion of which, it is alleged, accrued as the result of overcharging the public and dividends and other funds which were not paid, as the persons to whom they were due did not appear.

Do not fleece your sheep too soon or too closely, or you may never get another chance at them.

You probably won't do anything well if you don't want to do it.

Detroit Department

Bank Statements Show Normal Money Demand.

Detroit, Feb. 27 — The statements of the National and State banks, which had been called by the Controller of the Currency and the State Banking Commissioner at the close of business Feb. 20, contained some surprises. While it had been believed that loans would show a decrease and reserves a great gain, in conformity with the indications prevalent in the rest of the country, Detroit does not seem to have been struck with the same wave of business inactivity that other cities have suffered from.

The statements of the clearing house banks show \$19,979,000 increase in deposits for the year, which is the largest gain ever made in any one year.

Loans at the same time have increased over \$14,000,000, which shows a normal demand for money in this city, and this has kept pace with the increase in deposits.

The total deposits on Feb. 23, 1912, were \$150,006,000, compared to \$130,327,000 on Jan. 7, 1911. During the same period cash resources increased \$6,135,000.

As compared with the last call, Dec. 5, 1911, the present statements show an increase of \$2,067,000 in loans, \$1,737,000 in cash resources, \$2,693,000 in commercial deposits.

The Farrand Co. will take over the building at 172 Woodward avenue, formerly occupied by the Macauley book store, and will remodel the entire structure for their retail department. Contracts for the work are being let, and the contractors will start to renovate the premises May 1. It is expected that by July 1 the firm will move into its new quarters.

The entire building, when remodeled, will be given over to the retail department of the music firm. It is now located in the second and third floors of the Sheehan book store building, 178 Woodward avenue, but the increasing business demands larger and more commodious quarters.

The ground floor of the new location will be given over to reception rooms and offices, while in the basement will be a department for player piano owners. On the second floor will be found the high-grade pianos, the third floor will be for the Farrand-Cecilian player pianos, while the fourth floor will be given over to the lower-priced and second-hand pianos. W. R. Farrand is now President of the company, succeeding the late Elisha H. Flinn.

Adolph Finsterwald, of the Finsterwald Clothing Co., has taken a lease for a term of years of the property on the southeast corner of Randolph and Macomb streets. The corner is occupied by a two-story brick store building with a frontage of 50 feet on Randolph street and a depth of 110 feet on Macomb. It is owned by Mrs. A. D. Holmes. The rental is understood to be a little less than \$12,000 a year. Mr. Finsterwald makes the deal as an investment.

Work will be started soon on the erection of a new block of stores on the northeast corner of Woodward and Gerald avenues, Highland Park. The corner has just been sold by John H. Wendell to an automobile manufacturer, whose identity is not made public. The sale was negotiated by Welch Bros., the consideration being in the neighborhood of \$15,000. The property has a frontage of 88 feet on Woodward avenue and is 150 feet deep.

J. L. Hudson has purchased from the People's State Bank the two-story brick building at 344 Jefferson avenue for about \$35,000. The property has a frontage of 50 feet on Jefferson avenue and is 200 feet deep. The building was formerly occupied by the Fee Electrical Car Co. Mr. Hudson acquires the property as an investment.

The Hupp Corporation has filed amended articles of association whereby the name has been changed to the R. C. H. Corporation. This is a result of the suit started by the Hupmobile Co. against the Hupp Corporation regarding the use of the word "Hupp."

Elmer A. Foster, distributing agent for the R. C. H. Corporation, has resigned to become associated with the Keech Land & Development Co., Keechi, Tex. He says the company will devote 3,600 acres to pecan culture. Angus McKinnon, until recently a professor in the Texas Agricultural College, is associated with the company, and with Mr. Foster expects to open an office in Detroit soon.

There's a Reason.

Mr. Smith came home very late for supper one evening. He called to his wife and told her to cook up everything there was in the house.

"Why, John," she said, "what makes you so terribly hungry?"

"I'm not hungry," he growled. "I'm going to pawn the stove."

Activities in the Hoosier State.

Written for the Tradesman.

A Chamber of Commerce will be formed at Laporte.

The Association of Northern Indiana and Southern Michigan Lumber Dealers will hold its annual meeting and banquet at South Bend March 7.

Numerous cases of railroad accidents due to broken rails have led the Indiana Railroad Commission to call together the steel manufacturers and railroad officials to consider means of obtaining better rails for construction purposes in the state. Railroad men state that they have been working on the problem for many years.

The Indiana Commission on Industrial and Agricultural Education is continuing its tour of the state and is meeting with much encouragement in conferring with manufacturers and school boards. Every city of importance will be visited.

The Rock Run mills, a textile manufacturing plant, has been established in Goshen as a branch of the Stephenson underwear mills of South Bend.

An alfalfa train will be operated over the Erie Railroad in Northern Indiana March 27-29 under the auspices of the Agricultural Extension Department of Purdue University. Stops will be made at all available points between Decatur and Crown Point and lectures given on alfalfa culture.

The Indiana State Bee Keepers' Association held its annual meeting last week in Indianapolis and Mason J. Niblack, of Vincennes, was elected President and Geo. W. Williams, of Red Key, Secretary.

The Commercial Club of Auburn has chosen the following officers for 1912: President, Monte Green; Vice-Presidents, Milo Garrett and A. P. Johnson; Secretary, H. E. Hartman; Treasurer, E. W. Hicks; Directors, E. O. Little, J. Schlom, E. T. DeLapp, F. A. Bort and W. W. Schwartz.

Prof. Willis Moore, Chief of the U. S. Weather Bureau, will visit

Terre Haute March 5 to decide as to the feasibility of establishing a meteorological station there.

South Bend has added another industry, the Engman-Matthews Co., with \$200,000 capital, which will manufacture malleable iron stoves and ranges.

The membership of the Evansville Boosters' Club is now nearing the 4,000 mark and there will be no let-up in the campaign until the number reaches 5,000.

Manufacturers and shippers of Northern Indiana met last week at Ft. Wayne under the auspices of the Indiana Manufacturers' & Shippers' Association and resolutions were adopted favoring state control of public utilities and endorsing Gov. Marshall's view that this power should be delegated to the Indiana Railroad Commission. Another resolution strongly supported the lake-to-lake canal movement. A local manufacturers' and Shippers' Association, auxiliary to the State Association, may be formed later, and J. B. Franke, of the Perfection Biscuit Co., was named as chairman of a Committee to take steps toward this end. Secretary Zartman reviewed briefly the work of the State Association, calling attention to what is known as the shippers' bill of 1907, the car service bill, which it was claimed saves Indiana shippers \$100,000 annually, also to the increased powers of the Railroad Commission by which express rates have been placed under control. He spoke particularly of the instance last year in which the express companies were prohibited from advancing the minimum charge from 25 cents, which would have cost the shippers \$1,000,000 annually.

Almond Griffen.

A Troublesome Cat.

Mrs. Casey (sitting up in bed)—
Moike, did yez put out the cat?

Mr. Casey—Oi did.

Mrs. Casey—Oi don't belave it!

Mr. Casey—Well, if yer think Oi'm a liar, get up and put 'er out yerself.



The APEX BREAD TOASTER
THE BEST TOASTER MADE
FOR USE OVER GAS, GASOLINE AND BLUE FLAME OIL BURNERS
Retail at 25c with a Good Profit to the Live Dealer
Manufacturers **A. T. Knowlson Company,** Detroit, Mich.

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.

CLOTHIERS MAKE MERRY.

Have Big Time at First Annual Banquet.

It is characteristic of conventions that at the conclusion of the business sessions there should be a banquet—an opportunity for a few hours social intercourse—some speechmaking and a lavish spread to satisfy the inner man. It may also truthfully be said that no matter how many miss one or more of the business sessions, there are very few who care to miss the banquet, for it is here that the most finished efforts of the best orators of the convention are heard, the most important subjects are discussed and all of it is so informal and friendly none can help but derive benefit. The first annual banquet of the Michigan Retail Clothiers' Association, Friday evening, Feb. 23, at the Hotel Pantlind, was just such an affair and marked the conclusion of a very interesting and profitable meeting.

M. S. May, retiring President of the Association, had charge of the details of the banquet and provided a programme of unusual excellence which was most thoroughly enjoyed by all.

The tables were most charmingly arranged in the form of a hollow square, a profusion of exotic blooms lending beauty to the scene. Here and there a candelabra shed its soft radiance over the tastily decorated tables, an orchestra rendering sweet music the while.

At 6:30 the guests were seated and did ample justice to the generous menu provided, which was as follows:

- Bronx Cocktail.
- Blue Points.
- Celery.
- Cream of fresh mushrooms.
- Crotons souffle.
- Filet of sole remoulade.
- Pommes Julienne.
- Grilled milk-fed chicken cresson.
- Risolle potatoes.
- French peas.
- Head lettuce.
- Cigarettes.
- Neapolitan ice cream.
- Fancy assorted cakes.
- Cheese.
- Coffee.
- Cigars.

The programme of the evening followed and was in charge of Meyer S. May, who acted as toastmaster. Mr. May was in a happy mood and his witty sallies kept all in good humor. He introduced C. B. Hamilton, advertising and sales manager of the Berkey & Gay Furniture Co., who gave an instructive address, taking for his subject, Advertising a Clothing Store as Viewed by an Outsider. The address will appear in next week's Tradesman.

Mr. Hamilton was followed by E. L. Ewing, Traffic Manager of the Grand Rapids Association of Commerce, his subject being Freight and Express Problems of Retailers. Mr. Ewing is a splendid talker and handled his subject in a lucid manner, embellishing his remarks with several stories of a humorous nature. The address is published elsewhere in these columns.

The principal speaker of the evening was then introduced, William Goldman, President of the New York Wholesale Clothiers' Association, whose subject was The Retail Clothing Business as Viewed by a Wholesaler. The complete address appears elsewhere in these columns. The subject was cleverly elucidated and the address is worthy of a careful perusal.

The toastmaster made a few comments upon some points covered by the address and invited a general discussion. In reply to a question, Mr. Goldman gave his views regarding the appointment of a committee to work in harmony with a joint committee from the wholesalers to act in an arbitrary capacity in settling disputes and declared his belief that this was the most rational thing that could be done.

C. D. Wry, Secretary of the National Organizing Committee and Secretary of the Iowa Retail Clothiers' Association, gave a report of his work in perfecting the National organization. He spoke of the liberal donations of editorial space that had been given by trade papers and the help it had afforded in carrying along the work. He also spoke of the Iowa State Association and said that out of 600 clothiers who replied to circular letters containing invitations to become members, but one person had opposed the plan. This plainly showed the attitude of the rank and file regarding organization, that they were unanimously in favor of the plan. He said that seven states were represented at the meeting in Chicago when the National organization was proposed and that he had information to the effect that as many more were now perfecting their organization. In mentioning some of the benefits of membership in the Association, he gave an illustration of how a skeptic was convinced after being shown the exact import of the twenty pound express rate, the knowledge of which enabled him to save over \$700 per year on express shipments. What an object lesson for dealers and what egotism for any person to think they can accomplish as much work alone as they can with help and that after all is what it means. The man who remains on the outside may succeed fairly well, but the really wide-awake business man sees the benefits of organization as soon as the subject is broached.

Mr. Wry was followed by J. A. Solomons, President-elect of the Michigan Association, who thanked the delegates for the honor bestowed and stated his conviction that from present indications the membership would, no doubt, increase threefold during the coming year. The members present pledged him their support and the result is easily foreseen. The retail clothiers will take their place with other State associations, all working for the common good and towards establishing a new era of prosperity.

To see the interest manifested in every idea presented by the speakers,

to hear the enthusiastic utterances of the delegates, was to imbibe the ardor of the occasion, and one could not help but feel that the meeting had been productive of good in a great many ways. Certainly, the banquet was a success, the best of feeling prevailed and the members are already looking forward to the convention in Kalamazoo next August and discussing their plans for the campaign to be carried on in the meantime.

The Feminine View.

She had just finished reading Edward Everett Hale's "The Man Without a Country," and as she laid it down she sighed and said:

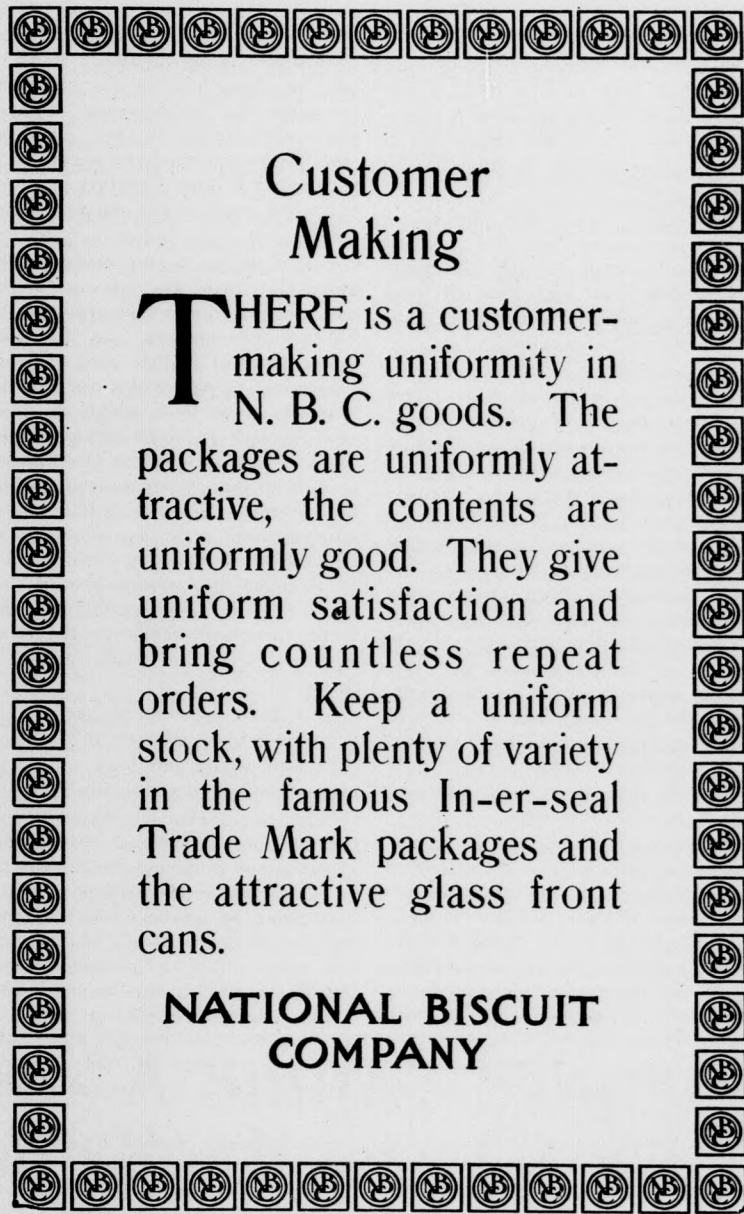
"I can not imagine anything worse than a man without a country."

"Oh, I can," said her friend.

"Why, what?"

"A country without a man."

A monument to heroes generally has a way of looking mortified because it wasn't erected sooner.



Customer Making

THERE is a customer-making uniformity in N. B. C. goods. The packages are uniformly attractive, the contents are uniformly good. They give uniform satisfaction and bring countless repeat orders. Keep a uniform stock, with plenty of variety in the famous In-er-seal Trade Mark packages and the attractive glass front cans.

NATIONAL BISCUIT COMPANY

WORDEN GROCER COMPANY

The Prompt Shippers

Grand Rapids, Mich.



New Ideas in Window Dressing For March.

Timeliness is one of the great considerations in window dressing. Be a window ever so fine if it is not suited to the season its value is greatly lessened. It is the timely touch which gives weight to the artistic idea.

By looking about him the enterprising proprietor of the general store will always be able to invest his window with something of local interest in addition to the more general motif of the season.

The anniversary celebration in some sweeping sale is an example. Here the broom may be brought into requisition and used with clever effect in the advertisements in the windows and through out the store. As all sorts of anniversaries are reasonable at all times of the year, and if the element of keen competition enters into the local condition, these anniversary sales are often made brilliant affairs of pyrotechnical advertising display outside of the columns of the community newspapers. Also in discovering themes which can be made to serve for anniversary sales, the bright merchant may develop a capacity of invention that is truly astonishing but no less praiseworthy.

Supposing, for instance, that March, 1912, is the fifth year of the establishment of this particular general store and the shopkeeper wishes to make the most of the circumstance, a really laudable ambition in any storekeeper, as all will admit. Let him remember, if he will, what happened to him when he had been married five years how he was sitting comfortably at home reading the evening paper by the light of the dining room lamp after a good supper, the children all put to bed and everything cozy and nice, with never a thought of what had happened five years ago, nor what was going to happen in about five minutes—when all of a sudden the front door flew open and all creation trooped in, smiling, laden with picnic viands and all manner of wooden contrivances, from a pound of wooden nutmegs to a sawhorse.

Let him go and do likewise in his business, for, socially, it was a hit. Get up some inexpensive and fetching little souvenirs made of wood, with the compliments of the establishment printed thereon, to hand to the guests of the glad occasion. Of course use all the woodenware carried in stock to the best advantage in the decoration of the windows, and make all the clerks a part of the affable "receiving line," and the trick is turned. The gala spirit is infused

throughout the store will sell many an extra bill for him, for the buying public likes to feel that its value as a customer is appreciated. Many a sale has been lost by this failure to recognize the consequence, or even the condescension of the customer who has been invited in a general way to some such sale. Courtesy is a never failing asset in any department of trade.

If it is the tenth anniversary of the store, then make the sale one of tin, and trim the windows accordingly. An old-fashioned beehive can be constructed out of shallow pans of graduated sizes, around which can be hung a swarm of tin bees, which are common enough in these days for the store to have a considerable stock left over from the Christmas trade; while an amusing suggestion of honeycomb on a gigantic scale can be made out of common tin drinking cups, properly arranged in a square box of thin boards. The show cards can set forth such memoranda as the store wishes to advertise of the sale. For instance:

"We have the tin you need."

"Nobody gets stung here."

"March winds and May sun make clothes white and maids dun."

With the advent of March comes the old-time suggestion of house-cleaning and purifying these generally. And while this season is not a happy one, it can be made fairly attractive in the windows of the general store. If it has no other virtue in ways pacific, it can be used with telling effect to display a vision of washing machines, brooms, mops, tubs and wringers and all the practical paraphernalia of the cleaning up season.

Sociologically, women are scientifically classed as the spenders. Domestically, she certainly is the cleaner. As house-cleaning time approaches she takes on a fierce and awful determination which not even love of peace or family can stay. She is on the war path. She is bent on killing dirt whether it is there or not. Therefore, at this season, soaps and soap powders, cleaning fluids, furniture polish, scrubbing brushes, concentrated lye and vacuum cleaners can be made to appeal to her pocketbook through the morbid obsessions of house cleaning.

Wherefore, a wink being as good as a nod to a blind horse, any day in the week, the wise merchant will fill his windows with his most tempting brand of ball bearing, labor saving machines and implements dedicated to the annual fray of the dominant housewife. He will find it safe even

to push his despised bottles of insecticides, rat killers, roach exterminators, moth balls and bedbug banes to the front. For house cleaning time is a time when pride goeth before a full powder gun and the haughty bedbug before destruction.

Whatever decoration is used during this month should be selected in relation to the green of St. Patrick's day, which the world has come to demand about this time. If the window is to be tempered with conventional trimmings, green flags, harps and shamrocks are the ticket for the framework. If the merchant depends on such stock as he carries, all that is necessary is care to choose goods characteristically green and all is well.

For the dry goods window this is easy. Silks, satins, calicoes, delaines, brilliantly green, can be conventionally draped on proper pedestals, hedged about with haloes of green socks, green neckties, green ribbons, green garters, if you happen to have them. Anything which suggests the "Wear-in' o' the Green" will go. Show cards can be done in green, suggesting greens in every way but that they are being done by a green hand. When it comes to that, never betray yourself. It may be fatal and never is necessary. Assume a ripeness, if you have it not, and in March put all your greens into your windows.

In the grocery department, if you desire to push any line of canned goods, trim the window with such as show the green label. It seems a small matter, but timeliness in these

matters covers a multitude of sins and often cinches the customer; oftener than not, for that matter. He is always willing to believe you when you address him through the medium of a cleverly trimmed window, saying in bold and fine letters—

"The long green lasts longer if you trade here."

Aside from St. Patrick and his significant exorcism of snakes and things, March offers a variety of good ideas to deck the window of the general store. The March hare has been popular since when the oldest inhabitant can not tell. With the use of an electric fan, the most dilapidated covey of Easter rabbits can be made to do duty as March hares in pointing the moral of the March goods window. Lent, too, lends its color, or lack of it, to the business of the month and, according to the territory served by the particular store, should be taken into account. This, especially in the grocery department, for its effect is mainly in the bill of fare that the yearly penance seems to manifest itself, and the penitential fish hangs high.

March also is the month of the sugar camp; and no matter how far modern progress has played hob with picturesque old-time methods of converting sap into sugar, the trees grow in the same old way and the sap flows on regardless of factories and time clocks, and Nature still prevails.

For a picturesque and timely window the sugar camp idea affords a fine chance to the hardware department. The biggest kettle in stock

Barlow's "Old Tyme" Graham Flour

Sweet as a Nut
Stone Ground



JUDSON GROCER CO.

Exclusive Distributors

GRAND RAPIDS, MICH.

can be brought into requisition, and it can be hung on a tripod of hoes and rakes and garden spades, forks or similar utensils. The fire can be an imitation one of small weed pullers, unless the merchant chooses to make it more realistic by using red paper and electric light lamps. Forests of garden implements and quantities of pails can make up the suggestive background; all the garden tools carried by the store can be made to figure effectively in this window; plows, horse and hand weeders, anything permitted to the space can be used with economy and thrift to add to the pleasing picture and suggest to the happy farmer what up-to-date regalia he needs this season in order to make two stalks of corn grow where but one grew before.

Illuminating and significant is the motto for the show card for this window, which can be appended to the presumably hot kettle of dope—

"Our prices boiled down hard."

A window built exclusively of working men's white canvas gloves is highly appropriate to the season and effective in results, artistic and otherwise. It is surprising how so humble and inelegant a modern convenience as these same commodities can be made to lend themselves to stunning effects, especially if the merchant puts on a mark-down price to adorn the display to his customers' advantage.

First Week in a Month.

The word "week" is frequently used to mean the seven days beginning at midnight of Saturday. But it may also mean, and is frequently used to mean, any seven consecutive days. The like is true of the word "month." It may mean a calendar month, or it may mean the days between any day or any month and the corresponding day of the following month. Thus, June 10 to July 10 is a month, as well as June 1 to June 30. The first week in November is the first seven days of November. If November began with a Saturday and the first week did not end with the next Saturday, then it would end with the same Saturday with which it began; that is the first week of November would be a week consisting of one day, which is absurd. The month of November consists of four weeks and a fraction of a week, and the last few days belong to that fraction of a fifth week which the month contains. Goods that are shipped within the first seven days of a month are shipped within the first week of that month. Any other theory presents the same difficulty we have just encountered. If part of the first seven days are in the second week we have a first week consisting of less than seven days—and there is no such week.

A Definition.

A celebrated lawyer once tried to get a Boston witness to give his idea of absent-mindedness. "Well," said the witness, who was a typical New England Yankee, "I should say that a man who thought he'd left his watch to hum, and took it out'n his pocket to see if he'd time to go hum and get it, was a leetle absent minded."

Believes in Giving Cotter a Square Deal.

Saginaw, Feb. 19—I was very much pleased to receive the Tradesman of last week and am unable to tell you how very much I appreciate the editorial referring to President Cotter.

I do not believe any railroad officer or any man in charge of a private industry, even, could have worked harder for the advancement of the property than he has in the interest of the Pere Marquette for the past seven years. Of course, it goes without saying that every improvement made on the Pere Marquette is a direct benefit to the State.

It is a fact that almost the total mileage comprising the Pere Marquette system in Michigan was originally built, a small piece at a time, for the purpose of hauling Michigan logs to the streams and sawmills. Finally when the timber had all disappeared, a mortgage had appeared, covering the total mileage. More than 50 per cent. of that mileage is, even at the present time, fifteen or twenty years after the heavy logging operations have ceased, almost if not quite, not self-sustaining. Nearly all of that mileage, however, is through a country which is susceptible of development for agricultural purposes, but for some reason the State authorities or the people have made little or no effort, certainly no systematic effort, to develop the agricultural resources. Mr. Cotter started a movement through his officers, looking to a systematic development that would produce results. The Western Michigan Development Bureau was organized, and, as you know, has grown to a point where the work of that Bureau is of incalculable benefit to the State. Later he succeeded in organizing a similar bureau on the east side of the State. Up to the present time he has furnished much of the money necessary to conduct the work of the Bureau and has kept it entirely free from any real estate promoting propositions. It is really amazing the amount of good work performed by that Bureau in the last two or three

years in the way of bringing in settlers, advertising the products of Michigan, etc. While it may truthfully be said that he is doing all of this work in the interest of the Pere Marquette, it is also a fact that the State, as a whole, and the people of the State are enjoying the benefits. I maintain that within ten years the whole of the country traversed by the mileage of the Pere Marquette will be fairly well populated and will be producing a good revenue. This fact remains and can not be disputed. Let the Pere Marquette be ever so bad, it is still a necessity for the majority of the people of the State of Michigan as a means of transportation of both freight and passenger, and the more knocking that is done to a property that is necessarily weak by reason of its extremely low rate, and further by reason of the sparsely settled territory through which most of its mileage runs, the harder work he will have in trying to interest capital to the extent that they will loan the money necessary to build up and operate the property, and the longer it will require to improve the facilities to an extent that will be fairly satisfactory to the majority. It is discouraging at times to note the lack of appreciation on the part of the very people who are deriving the greatest benefits from the efforts that are being put forth to try to build up the property. Shipper.

The Grocer Must Have a Good Memory.

Written for the Tradesman.

A good memory is of prime necessity in the grocery business. It would be a stupendous task to enumerate what the grocer must remember in order to transact ordinary business. Every detail of buying, selling, receiving, delivering, unpacking, taking orders, putting up goods, storing, etc., requires the keeping in mind of a number of distinct facts.

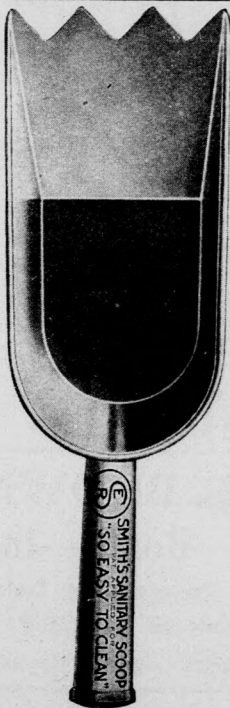
When one sees the grocer writing down every item as an order is given him over the telephone or by a customer in the store it does not appear that he is taxing his memory to any

great extent. And there lies one secret of having a good memory—it ought not to be overtaxed. He must not attempt to remember everything. He must save memorizing when it is not necessary; he must not attempt to memorize items while taking an order. At such a time he must be able to quote the price of any article mentioned without referring to marks or lists. He must bear in mind the customer's likes and dislikes—his or her preferences where more than one grade of goods is handled. He must remember what brands that customer has previously purchased. He must remember whether the customer wants the very best at any price or whether he or she must have the lowest possible price.

He must bear in mind every change of price. Even when goods are arriving or being unpacked he must know the prices at which they are to be sold. He must be able to drop any work at a moment's notice and take it up again at the same place when opportunity affords.

In order to give fullest attention to whatever work or business comes to hand he must free his mind of the details of every transaction as much as possible as soon as completed. Therefore he uses duplicate slips of accounts and files them away to be transferred to debtors' accounts at some future time. He need not carry the particulars of every sale on his mind until he gets time to "charge it up." He uses cash registers, loose leaf ledgers and other devices to save time and memorizing. When he discovers stock low in any line or a new need he goes at once to his "want book" and writes it down instead of trying to carry it in mind until he is ready to make out an order for goods. With all the help obtainable he has sufficient to tax his memory.

Remembering is to a large extent a matter of habit, and the earlier in life one endeavors to form a habit of remembering or determines to have a good memory the easier it will be to acquire it. E. E. Whitney.



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.

MICHIGAN CLOTHIERS.

They Meet and Discuss Plans for the Future.

When the sky is clear and the sun shines and the railroads send out their trains reasonably close to schedule time, the matter of traveling a hundred or more miles to attend a state convention is a thing to be looked forward to with pleasurable anticipations, and the Executive Committee of the Michigan Retail Clothiers' Association, in laying their plans for their first annual meeting to be held in this city February 22 and 23 would have been all right had they first consulted some oracle regarding the weather conditions. As it happened, they did not do so and the result was that the days selected for the meeting were anything but desirable for a convention. In fact, the blizzard that raged all day Wednesday rendered it practically impossible for delegates to travel any distance and reach here in time for the convention. The net result, therefore, was that many who were expected failed to put in an appearance. Those who came arrived prior to the big storm and remained until after its effects had been dissipated, a few days later. There was plenty of enthusiasm, however, among those who were present and all felt that they were amply repaid for coming, and announced their intention of doing all in their power to promote the growth of the Association and to further its aims, believing that all would be mutually benefited.

On account of the severe weather on Thursday, very little work was attempted other than getting organized and ready for business. On Friday, however, occurred the election of officers, which resulted as follows:

President—J. A. Solomons, Grand Rapids.

First Vice-President—L. T. Marcoux, Bay City.

Second Vice-President—James A. Griggs, Saginaw.

Secretary and Treasurer—A. Rosen, Muskegon.

The Executive Committee is composed of the foregoing officers and Messrs. Samuel Folz, Kalamazoo; T. H. Butcher, Battle Creek; Meyer S. May, Grand Rapids.

After some discussion, it was decided to hold future annual meetings during the summer months, Kalamazoo being chosen for the next meeting, which will occur during the month of August, 1912, the exact dates to be fixed later by the Executive Committee.

Matters of interest to the trade were then discussed informally, the subject of Price Cutting receiving considerable attention. A new constitution and by-laws was also adopted at this session.

At the afternoon session, Mr. Williams, of the Grand Rapids Show Case Co., gave an interesting talk on The New System and the New Way Store. He also gave some valuable hints concerning advertising.

An invitation was received from the Berkey & Gay Furniture Co. to view their showrooms.

L. T. Marcoux, of Bay City, gave

the results of his experience in advertising and it was evident from his remarks that he understood the subject thoroughly and had ideas in advance of the old time methods. He gave his views regarding national advertising and declared that the advertising could be made a great deal more productive by a slight change in methods. He recommended that advertisers discriminate in favor of towns and cities where their goods are handled, believing that local advertising would be a mutual benefit to manufacturer and retailer.

M. S. May, of Grand Rapids, offered the following resolution, which was unanimously adopted:

Resolved—That the Michigan Retail Clothiers' Association hereby recommend to manufacturers of men's wear that at least one half of their advertising appropriation be diverted to local advertising in cities where they have direct customers, as present methods are too wasteful; and that the matter be referred to the Committee on Legislation and Complaints.

Mr. Roberts, representing the T. H. Butcher Co., of Battle Creek, discussed The Tailor to the Trade, and advocated the addition of such a department with every retail clothing store. He was enthusiastic over the possibilities for securing increased business by this method and to illustrate the point gave the result of his personal experience.

Reference was also made to misfit clothing emporiums and to concerns that bid for business by giving an extra pair of pants with each suit. These were considered detrimental to the trade and it was believed that the demoralizing effects could be counteracted by judicious advertising, in which the manufacturers should participate. It was suggested also, that at the next annual meeting of the Association the subject of advertising be brought up for general discussion.

The forming of local clothing dealers' associations in every town was also recommended. It was shown how dealers could be of service to each other in giving timely warnings relative to extending credit to unreliable persons and that by working together for the common good many evils could be corrected.

President Solomons was authorized to appoint a Legislative Committee and appointed the following named persons: G. Stern, Allegan; P. S. Boter, Holland; H. J. Lipphardt, Detroit; H. Hirschfield, Kalamazoo.

Samuel Folz, ex-Mayor of the city of Kalamazoo and one of the pioneer clothing merchants of Michigan, was called upon for a few remarks and he touched upon various important questions affecting retailers. The fact that he has achieved such signal success in the conduct of his own business gave his hearers implicit confidence in the accuracy of his judgment. He gave some useful hints relative to the employment of help, their wages, the advertising game, etc., and at the conclusion of his remarks was liberally applauded.

The delegates favored the establishment of local associations. A national organization is now in process of

formation, the states of Michigan, Iowa, Indiana, Illinois, Missouri and Minnesota now being in line with State organizations. Affiliation with the national organization was favored. It was recommended that two members of the Association be appointed as members of an Interstate Committee, to meet in Chicago when a call is issued to devise a good stock keeping method.

C. D. Wry, Secretary of the National Organizing Committee, was present at the meeting. Mr. Wry is also Secretary of the Iowa Retail Clothiers' Association. He told of important legislation secured through the efforts of his Association and of their plans for the future.

The afternoon session closed by giving the retiring President, Meyer S. May, a rising vote of thanks for the efficient work accomplished by him during the past year.

The meeting then adjourned to prepare for the big feature of the convention, the banquet, to be held that evening at the Hotel Pantlind, a report of which appears in another column.

The roster of those present was as follows:

C. L. Belknap, Eaton Rapids.
E. W. Jones, Grand Rapids.
J. A. Solomons, Grand Rapids.
Ike Rosen, Muskegon.
O. M. McLaughlin, Nashville.
James A. Griggs, Saginaw.
W. E. Lewis, Mt. Pleasant.
Wm. H. VanPeenen, Kalamazoo.
H. R. Ford, Bay City.
A. A. Mitchell, Jackson.
J. F. Wuertth, Ann Arbor.
G. S. Harrington, Cassopolis.
L. Grombacher, Grand Rapids.
G. Stern, Allegan.
Fred W. Kull, Monroe.
Geo. W. Taylor, Kalamazoo.
L. T. Marcoux, Bay City.
P. S. Boter & Co., Holland.
R. G. Clark, St. Johns.
Howard C. Brink, Grand Rapids.
Reule, Conlin & Fiegel, Ann Arbor.
T. H. Butcher Co., Battle Creek.
Jas. L. Collins, Hart.
E. J. VanderWerp, Fremont.
Leo Harrington, Jackson.
Sam Folz, Kalamazoo.
John D. Mabley Co., Grand Rapids.
Henry Jacoby, Grand Rapids.
Leo Sandler, Grand Rapids.
Abe Rosen, Muskegon.
C. D. Wry, Mason City, Ia.
Wm. Goldman, New York.
C. B. Hamilton, Grand Rapids.
M. S. May, Grand Rapids.
B. S. May, Grand Rapids.
G. W. Schneider, Albion.
Louis Jacoby, Grand Rapids.

Thought He Understood.

Professor—Wie kommst du herr?
Freshman—Nobody; I comb it myself.

Activities in the Buckeye State.

Written for the Tradesman.

The Constitutional convention sitting at Columbus, after a two weeks' debate, passed the good roads proposal, which provides for the issuance of \$50,000,000 under a State aid plan for the construction of inter-county highways.

The workmen's compensation law becomes effective March 1, after which time employers who do not wish to join will be deprived of their three common law defenses in damage suits instigated by the injured or by relatives of employes killed at work. The rates which employers of labor will contribute to the insurance fund by which victims of industrial accidents or their dependents will be compensated have just been announced by the State Liability Board of Awards. Rates for each class of industry are based upon the degree of hazard of employes, the highest rate being charged employers of men blasting in stone quarries and the lowest charge for protection is made to the textile manufacturers.

The Cincinnati Commercial Association has formed a Foreign Trade Committee, whose duty it is to study the foreign markets and aid and advise merchants and manufacturers in their endeavor to break into the great world field with "Cincinnati made" goods.

Cincinnati's five-year contract for the disposal of its garbage will expire next year. The contract for the five years will have cost the city \$465,000, and since other municipalities have installed garbage reduction plants that are self-sustaining this plan is being considered by the Cincinnati Council.

The third annual banquet of the Youngstown Merchants' Association, held at Youngstown Feb. 22, proved a brilliant success, the speakers including Gov. Vessey, of South Dakota, Frank Farrington, of Delhi, N. Y.; E. L. Elliott, of New York, and Mayor Hartenstein, of Youngstown. President H. L. Marquette, of the Merchants' Association, presided as toastmaster. Mayor Hartenstein spoke of the needs of Youngstown, particularly with regard to a better water supply. Three of the speakers referred to the value of the trade paper to merchants, Mr. Farrington saying: "The trade paper wakes up merchants who have been asleep. It plays no favorites and keeps its readers posted on modern methods and new ideas. The trade papers are to the merchants what the best daily papers are to the cities in which they are located. He urged the merchants to send complaints and ask questions of their trade papers and spoke also of the advertising end and its value. Almond Griffen.

O. E. BROWN COMPANY

Stocks—Bonds—Investment Securities

Private Wires from Atlantic to Pacific

100 MONROE STREET, GRAND RAPIDS, MICH.

Correspondent Logan & Bryan

Citizens 5235; Bell 235

PARCELS POST.

How It Would Destroy the Country Town.

Washington, D. C., Feb. 26—Postmaster General Hitchcock has been before the Senate Postoffice Committee which is investigating parcels post. He declared himself in favor of beginning with a rural system, then to operate city systems and then take over the railway express business within a year, thus making a general system. Bossing mails, savings banks, government monopoly of express business and telegraphs, Hitchcock would have a considerable army of Government employes. The reason for entering upon an era of National socialism is about the same which Caesar gave for crossing the Rubicon, "the general welfare." Some people are wondering what a President with less respect for the Constitution than President Taft might do with such an army.

At a joint meeting of the Board of Trade, Chamber of Commerce and Retail Merchants Association of Lynchburg, Va., the Southern Home Development Association was started. Delegates will tour Virginia, organizing. The Association opposes enlarged Government carriage of merchandise for distant concerns as cheaply as for near-by industries and further entrance by the Federal Government into fields of private enterprise. Representatives of these organizations saw in Washington that parcels post is only a beginning for government ownership and operation of transportation. The people of the South are beginning to realize that this means elimination of "Jim Crow" cars.

In the Senate hearings, C. E. Caskie, of Lynchburg, in answer to the point that all citizens would be entitled to the government privileges, remarked that he had no intention of going into the retail mail-order business. He said the Government might operate a railroad at low rates and it might also be said all the people could use that road, but that, in fact, all citizens except those who lived near it would receive but little benefit.

T. J. Brooks, of Tennessee, legislative agent of the Farmers Educational Co-operative Union, stated that a zone system would be much fairer than a system of charges regardless of distance. He said the limit now proposed for government carriage of merchandise by mail was too low to be of practical benefit in carriage of farm products and that it could not be expected that Parcels Post rates could be made sufficiently low to compete with freight rates.

The report of the remarks of Charles S. Hernly, of New Castle, Ind., before the Senate Postoffice Committee wherein he showed that parcels post would blight the efforts of commercial clubs to locate factories has caused him to receive a multitude of approving letters from officers of such organizations in all parts of the country. The commercial clubs of Missouri in State Convention passed resolutions condemning the proposed parcels post as hostile to development of local industries.

C. S. Hernly said to Senator Bourne, chairman of the Senate Postoffice Committee, in the hearings: "Your manufacturing interests are all in Massachusetts, are they not? You have no factories in Oregon, have you? No wonder you want the Government to haul your goods to the Pacific coast. If I owned knitting mills way down East and wanted to get the goods away out West, I would try to get the Government to go into the delivery wagon business and handle my manufactured product at a flat rate at a nominal price. Parcels post will not help the farmer to market his products. The farmer can not use the mails for shipping his products and parcels post will not build up a home market for him. It only enables him to buy, but not to sell. It quadruples the force of the alluring catalogue to excite his family to buy this or that article whether needed or not, destroys his country town and trading point, leaves an empty store room and a deserted village and lures his boys and girls to the overcrowded cities."

The prospectus of a Minneapolis mail order house received here recites that, "Just as soon as the parcels post legislation is enacted, it (the mail order business) will increase to fifty times its present enormous volume."

Some representatives yet want to increase the flat rate for carriage of merchandise without having taken the trouble to learn that in the Senate hearings this proposition has been torn to shreds. The Senate Committee may report a bill for a zone-rate system or an experimental test or even a rural route system bill, but there is no likelihood that it will report an extension of the present flat rate. Many feel that the carriage of

merchandise at rates regardless of distance has already done too much to discriminate against local industries in favor of distant ones and in favor of retail mail order concerns against local dealers.

Charles G. Craddock, a shoe manufacturer of Lynchburg, Va., told the Senate Postoffice Committee that many rural carriers in his section carried the mail upon horseback. He said much additional force and equipment would be required by parcels post, such as enlarged mail boxes, teams, etc. He thought that farmers who had not yet been granted free delivery ought to have this before those on rural routes now established were granted extras. His firm does business with about ten thousand retail merchants. The ability of merchants to support their local newspapers and other enterprises would be impaired, he said; also their ability to extend credits. Single merchants frequently carried as many as five hundred people upon their books, many not paying until crops were harvested. If the Government crippled these merchants, farm operations would be disabled in many instances and much suffering would follow, especially among colored farmers. Very naturally, he thought, retail merchants, left in business, would want to see whether they would be able to pay outstanding bills and would feel like retrenching, if Congress deprived them of a considerable part of their business for the benefit of retail mail order houses. He showed a mail order journal having a circulation of a million and a quarter, supported entirely by the advertising of retail mail order houses and advocating parcels post, which is now carried by the Government at the same rates clear across

the continent as charged to local newspapers for a few miles.

Fred T. Loftin.

Furs Can Be Made Moth Proof.

A European scientist has evolved a plan whereby furs can be made absolutely moth proof. It is only the skin to which the fur is attached that attracts these creatures. The idea, therefore, suggests itself to substitute some other material not adapted as food for vermin, in place of the natural skin, and it has been successfully accomplished in the following manner: The fur is stretched upon a wooden frame and is then dipped, hair side down, in a flat dish, the dish being filled with water and placed, with the fur, in a refrigerating room and allowed to freeze. When the fur is frozen to a solid block the skin is sawed off with a circular saw. It can be further utilized for the manufacture of leather. The surface of the ice block is allowed to melt down a small distance so as to bring out the ends of the hairs and then a number of layers of rubber solution are applied. After this has set the ice block is melted off, leaving the hair firmly rooted in the rubber. The result perfectly resembles natural fur, but different from it in being quite unassailable by vermin.

Deception by Proxy.

"I find that my husband has been having the office boy call me up every day and mumble terms of endearment. He's going to the ball game."

"How is it that you didn't catch on to the voice?"

"Well, I'm busy at bridge every day, and I've been having the cook answer the telephone."

The race is not always to the swift, but that is not a good reason for falling behind the procession.

The Trade can Trust any promise made in the name of SAPOLIO; and, therefore, there need be no hesitation about stocking

HAND SAPOLIO

It is boldly advertised, and will both 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.

KNOW YOUR COST.

It Is the Corner Stone of Business Success.*

These subjects that are assigned speakers are useful, mainly for the toastmaster. The speaker is really not supposed to pay much attention to them; they serve as a starting point or as a blind.

I have been warned by the toastmaster not to try to stick to my subject, as it would be establishing a precedent that he did not want to see. He hoped to be invited some time to make a regular speech and does not desire to be handicapped by a bad precedent. It must have been in a reckless moment that I accepted my topic. The first person I put the question to, "Where do profits go?" said, "Mine have all gone in the furnace along with the principal."

But profits are as good a starting place as any. The kind of profits I have in mind presuppose a business not necessarily a hardware business, but a retail business of some kind. We will get to the hardware business later.

Somebody some time has said that 95 per cent. of retail business men fail or, at least, such an impression got out. Somebody evidently said it and it has been traveling up and down this country for these many years. If I do not say anything else to-night that you remember, I do not want you to forget this, that that statement is not true.

The trend of business to-day is successward. Never in the history of our country has business been as well conducted as now. Never have business concerns been so well managed as now. Never has business been done on so high a moral plan as now, in spite of what the muckrakers say to the contrary. Never before in the history of the world have men of so high intellectual attainments devoted themselves to business. Future ages will call this an age of business achievement, but it is more.

Business is one of the strongest—perhaps the strongest—factors in man's moral life. Its lessons of interdependence, showing man that he is useless alone, have had their effect in broadening his vision in regard to his duty to society. No longer is he only concerned with himself and his family. As his business grows becomes in touch with larger fields. He looks beyond his county, his state, his nation. He becomes a bigger and a more sympathetic man.

The foreign trade of the United States amounted to \$3,300,000,000 in 1910—that is, \$37 for every man, woman and child in the country. This wonderful development in business has attracted the keenest brains—keen brains mean keen and sharp competition—and the watchword to-day is "Large volume and small profits." Keep that in mind now as I develop my subject, for it affects every retailer.

This development of competition has gone to rock bottom. It has controlled supply, controlled manu-

facture, controlled output and controlled sales. This age of large volume and small profits has started big mail order catalogue houses that every year come into this State and take millions of dollars in business out of it—business that, some of it at least, ought to be yours. There is no use to kick. That will not do any good. People have the right, and will always exercise it, of buying where they think they can buy the cheapest.

How has all this been done? Well, largely by eliminating useless expense, by using the most modern methods, by cutting out waste and by taking the shortest cut to the consumer. This is an age of the elimination of waste. The twentieth century business slogan is: "Eliminate Waste." Couple this with large volume and small profits and they spell success.

Before we take up this question of profits specifically I want to quote you some figures.

Here are the figures covering the failures in the United States during 1911. I have taken them from recently compiled statistics by Bradstreet: 45,141 individuals, firms and corporations started in business during 1911. The total number of individual firms and corporations in business, as given, was 1,637,650. The number of failures during the year were 12,646, or .77 of 1 per cent. of the total in business, and here are the causes of failure:

Incompetence, 27 per cent.
Lack of capital, 31 per cent.
Unwise credits, 2 per cent.

Incompetence and lack of capital caused 58 per cent. of all the failures during the year.

Lack of capital might be classed under the head of incompetence, because with proper management business would grow and capital take care of itself in many cases.

Now where do profits go in a business that fails and in thousands that are on the edge of failure and never really succeed? Before they can go anywhere they must exist, and in many cases they never exist.

I am going to presuppose that goods are well bought—no jobber can afford to-day to overload or to take advantage of a retailer in the slightest sense, even if he wanted to, and Michigan jobbers' standards are too high to do it even if they could.

The relations of the jobber and the retailer are too close to admit of anything but the fairest of dealings. Their interests are mutual. Their success keeps pace side by side. Prosperous retailers mean good jobbing houses and good jobbing houses bespeak a good class of retail merchants. That is why a coming-together like this is a fine thing. You present a united front to the enemy and by the "enemy," I have in mind your common "foe," the catalogue mail order houses, dealing direct with the consumer. Modern business methods, accurate knowledge of costs, watching the leaks and presenting a united front are the only weapons that will combat this growing menace to the retailer.

Presupposing, then, that goods reach

the retailer's store well bought, what is the first leak where profits may go? Through a wrong idea of costs. Profits never exist in some stores for the reason that the average retailer is a poor cost figurer. He does not know what his goods cost. He is very apt to take the first cost as the only important item and guess at the rest—freight, breakage, rent, heat, light, cartage, delivery, insurance, help, salary, depreciation of stock value, advertising—all are just as important a part of cost as the original item. When a keg of nails reaches the store it costs only the \$2 paid for it. Put a proper percentage on all these other items, and they should not be guessed at, either.

It would open your eyes to see what some firms pay for the maintenance of cost systems, and pay it gladly, too. I recently went through the woodworking plant of the Victor Talking Machine Co., in Camden, N. J. They had eighty people in the cost department; no guess work there; absolute knowledge. The superintendent every morning at 10 o'clock had complete details of the previous day's production. If it was found that a case should cost, by previous records, \$6.76 to produce, but had cost 5 cents more, somebody had to answer for it and the wrong was corrected at once. Yet here is a concern doing upwards of \$30,000,000 yearly.

Start right on your road to figuring profits by first knowing costs. It is the corner stone of business building.

Here is another leak: Forgotten charges.

Do not flatter yourself they do not exist in your store. The usual hardware store is their breeding ground. It is worse than other stores, because so many goods are sold away from the counter. A forgotten charge is one of the worst losses because it is a six time loss:

The cost of the goods.

The profit that should have been made.

The time taken to make the sale.

The labor of handling the goods.

The development of carelessness.

The loss from tracing the loss.

Forgotten charges can be reduced to the minimum by the use of a triplicate sales record book, which the salesman always has on his person.

Then there is the loss from incompetent help, and I mean the word incompetent to stand for many things on the part of retail clerks. To a large extent the retail merchant is dependent on his clerks for the impression his store makes on the public. A

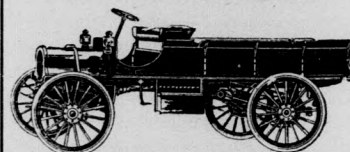
clerk who is inattentive to business, who is in the least degree insulting in his manner, can drive away valuable trade from a store, never to return, and the sad part of this kind of loss is that it can never be traced. Successfully conducted stores recognize this to such an extent that their clerks are trained. They try to give the clerk the proprietor's view point, to get him in sympathy with the institution. Too little attention is paid by the ordinary retail merchant to the kind of help he has behind his counter. It is not at all sufficient to say that a clerk is honest. He may be honest and be a mighty poor salesman. It is not sufficient to say that he is honest and that he is clever. He must be more than this. He must be courteous as well.

The ordinary store pays such a price to bring people to its doors to trade that it can not afford to have them driven away by cheap or incompetent help.

Then there is the loss that comes from disputed accounts. I believe this is too serious a question to settle but in one way, and that is the customer's way. It may be hard. It may be unjust, but a satisfied customer is a store's greatest advertisement. Marshall Field's motto was, "Settle the customer's way and do it pleasantly. It will assure future trade."

There is a loss of mistakes in footing. I wonder how many of you have heard about the lead pencil story of the National cash register salesman. It is worth repeating: A particularly clever salesman had received a gruff rebuff from the proprietor, which amounted to the statement that a cash register was unnecessary in his store because his clerks were honest and never made mistakes. On his way out the salesman asked a clerk for a lead pencil, noticed the rubber was worn and asked why it was worn so much. The clerk readily said, "Why, by rubbing out errors I have made." Back to the proprietor went the cash register salesman to show the pencil. He forced him to listen to his argu-

Chase Motor Wagons

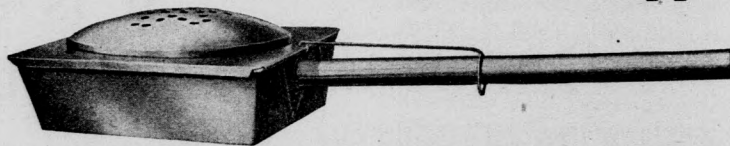


Are built in several sizes and body styles. Carrying capacity from 800 to 4,000 pounds. Prices from \$750 to \$2,200. Over 25,000 Chase Motor Wagons in use. Write for catalog.

Adams & Hart

47-49 No. Division St., Grand Rapids

Lansing Crown Top Corn Popper



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

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

*Response by C. B. Hamilton at annual banquet Michigan Retail Hardware Association, Feb. 22, 1912.

ment. Just as long as men are used to sell goods they should be safeguarded by every mechanical device possible to prevent mistakes. The old-fashioned book-keeper who adds "by hand" is on the toboggan.

But I want to pass over and only notice a number of the other "little foxes" which spoil the vines of profit in order to reach a larger loss than any.

Those that I will mention are:

- Bad credits.
- Dishonesty.
- Clerks' errors.
- Delivery losses.
- Lost customers.
- Wasted time.
- Stock depreciation.

Losses that come from a dirty store.

Safeguard these leaks. Fill up the "rat holes" by a zealous watchfulness. Do not be afraid to investigate a new thing because it is new. All the good things were new once. It is the wise man who recognizes their value when they are new.

President Ripley, of the Sante Fe, gave these words, which cover what I have been saying:

- Organize.
- Systemize.
- Deputize.

But all this refers to business already secured.

I have not said a word yet about the greatest loss of all, and that is the lack of suggestive value in the hardware business.

The hardware business, as we usually think of it, appeals to the needs of men, not to their wants.

People buy the thing they want in preference to the thing they need. The automobile business is the best illustration of this.

The grocer and the baker induce the housewife to buy goods she does not need by clever appeals to the imagination.

The dry goods merchant's business depends not so much on staples as on his successful display of the beautiful and his appeal to the senses.

The milliner builds up her business on changing styles.

The clothier has within the last few years put his business on a new basis and is making his appeal both to utility and style. The clothing manufacturer, by his clever advertising, has increased in a wonderful way the consumption of ready made clothing. He has made the desire for two suits grow where one grew before.

But the hardware man does largely a utility business.

Hardware, strictly speaking, deals largely with necessities. You can not expect Mrs. Jones to change door knobs just because you have a new style and a matter of fact thing like nails have a faculty of not wearing out.

It seems to me that there is another side of the business that should be cultivated. It may mean the adding of side lines which make a stronger appeal to the wants of people. It certainly means better advertising which carries with it suggestive value.

The hardware business to-day is

suffering from under-advertising. There are opportunities without number to play up the suggestive value of the side lines which are usually found in a well-equipped hardware store, and if the ordinary store does not have these side lines which lend themselves to the business, they ought to be put in. Let me illustrate the suggestive idea I have in mind regarding stoves: The ordinary method of selling stoves has been to advertise the good qualities of certain makes. The dealer has left the decision as to when a new stove was needed entirely with the consumer. Suppose a retail dealer's advertisements of stoves should constantly feature the fact that when an old stove reaches a certain age it is an expense rather than an economy to keep it. Never mind telling Mrs. Jones about firepots and drafts and a dozen other things about a stove which are technical, but begin further back and make her want a stove, and then when she wants it is the time to tell about its good qualities.

Take the "gift" business as applied to the ordinary hardware store. It has largely been overlooked. Throughout the year there are opportunities for advertising the value of useful things as gifts for every occasion. I have said that the hardware business is under-advertised. I believe it. This is a day when wonderful results are being accomplished by advertising. Business men have only begun to realize something of the results that can be accomplished by the use of the advertising appeal. I firmly believe the greatest loss that the hardware business suffers to-day is the loss of the suggestive value of advertising.

Couple up your advertising with the advertising of the manufacturer who is spending thousands of dollars to advertise articles that you sell in your store. The advertising of electric lamps, electric heaters, vacuum cleaners, fireless cook stoves, oil heaters, refrigerators, jap-a-lac and other well known trade-marked articles is creating for their several manufacturers a certain amount of "good will" for these articles which can be annexed to your store with but little expense to you. In many cases the manufacturer by his advertising almost persuades the consumer to buy.

Just a little more persuasion is needed. Just a little further urging to buy. A further suggestion as to where the article can be found and the sale often started by the manufacturer is consummated by you and you make a profit which would not have been made without the manufacturer's assistance.

If you will correct these losses I have spoken of you can save your business.

If you will use this suggestive appeal that I have tried to explain and cater to man's wants as well as man's needs, you can build up your business.

You sometimes find fault with your clerks for failure to sell goods. Do you ever analyze your own salesmanship?

Era of Appreciation of Honorable Dealings.

While there was never a time, perhaps, in the history of business when more trickery was attempted to deceive and attract the unwary, yet it is also a fact that the present is an era of appreciation of honorable dealings where they do exist. The public allows itself to be humbugged and goes again to be humbugged in the same place; but the number of times fraud of one kind, by one concern, can be repeated upon the same customer, is rapidly diminishing. A merchant who lends himself to schemes of deceit is putting the knife to his throat. It is bound to cut off his head if he continues the practice. People are growing more discriminating, and honesty is expected. It is the only way to build up a permanent success. There are, of course, large city department stores that make money indefinitely by hood-winking the public. That is because there is an ever-changing public, coming and going and having a first experience with these stores. There are other buyers who have the gambling bump abnormally developed and who purchase at an establishment of this kind much as they would go up against a faro bank, knowing the chances are against them, but willing to take the risk. When they find they are cheated they laugh over it as part of the game. To conduct a store as if it were a Monte Carlo will not do in a small community where the same people are ever to be served. Even the man who has no higher leading than the maintenance of his business will find honesty still the best policy.

Chasing Our Own Bugaboos.

Already, even in the face of improved conditions which all admit, there are croakers who are hoarsely uttering calamitous howls that business can not be good in 1912, because it is a presidential year. Thus do we create our bugaboos and run from them. If we can not find the real thing to chase us we flee from a shadow. In time of prosperity, after several years of fatness, a presidential year checks business because men take their thought away from business and throw it to politics. They need not do this, and should not, particularly when there is an opportunity of fanning the spark of kindling activity into the genuine flame of restored prosperity. If, because there have been presidential years bad for business, we are going to accept this as an inevitable condition, impossible of change, then we might as well be fatalists in the extreme and argue that because our house was struck by lightning once it will be struck every time there is a storm. It is admitted that like causes produce like results, but the same conditions do not govern every national election. The lines between the great parties are not drawn so far apart now in matters affecting business as they were years ago, and this fact removes a large part of the cause for apprehension. This should be a good year, compared with its predecessor, if not so booming as the best we have ever known.

There is more doing in the industrial world. Plants are running that were idle, and there is an increased amount of money in circulation. There is no use in croaking. There is going to be business and the man who believes and looks for the best, always working for it, is going to come out on top of the heap.

Working Overtime.

Postmaster General Hitchcock seems to be afflicted with some sort of a riotous disease of the blood which is constantly causing him to break out in a new place. His administration will soon bear close resemblance to a violent case of measles or smallpox. Not satisfied with the blemish of parcels post he is now advocating Government ownership of telegraph lines. Why in the mischief this should agitate the think-machine of the Postmaster General is what puzzles the people at large. If he has not enough to do to keep him busy in his own department in the name of goodness let his work be increased or his salary cut. If he had busied himself with Government ownership it might have been more to the point. Really it does seem that Satan is finding mischief for idle hands or else Mr. Hitchcock is working overtime.

G. J. Johnson Cigar Co.

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

Symons Brothers & Company

Wholesale Grocers

Saginaw :: Michigan



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.,
4 Dock St., Chicago, Ill.

Crescent Mfg. Co., Seattle, Wash.



Tanglefoot

The Original Fly Paper

For more than 25 years the
Standard in Quality

All Others Are Imitations



Michigan Retail Hardware Association.
 President—Charles H. Miller, Flint.
 Vice-President—F. A. Rechlin, Bay City.
 Secretary—Arthur J. Scott, Marine City.
 Treasurer—William Moore, Detroit

REPRESENTATIVE RETAILERS.

C. H. Miller, President Michigan Retail Hardware Association.

There is a great deal of inspiration to be gained from a study of the lives of successful men. There are some people who aver that success is not a matter of achievement but luck. Others say that luck should be spelled (p)luck and that comes nearer to the truth. A spineless man, effeminate and wanting in manly strength and aggressiveness, has no more chance for success than a wheel has of turning in opposite directions at the same time. A man can not retrograde and progress at the same time. He must either be content to remain a cipher, or by his indomitable energy, his zeal and conquest, his aspirations for better things, become a factor in human progress. The kind of head the world likes is the go-ahead. There is no excuse for any other kind. Life has too many possibilities, the human mind possesses such infinite capacity, there are so many opportunities to become a builder in the world's work that we have little patience with the sluggard. We like, on the other hand, to see and know what men of note—successful men—are doing. We like to study their methods, motives and ambitions, because we benefit from the study.

We offer no excuse, therefore, in introducing to our readers the subject of this sketch, Charles H. Miller, of Flint, President of the Michigan Retail Hardware Association. Mr. Miller is one of Michigan's most successful business men and the position of eminence which he has attained is the result, not of the smiles of the so-called fickle Goddess of Fortune, but of patient, painstaking effort, unflagging energy and the courage to do and dare.

Mr. Miller was born in Ypsilanti, Washtenaw county, Michigan, Nov. 3, 1862. He is of German and Scotch

descent and possesses the sterling qualities of these sturdy races. His education was acquired in the district school, although this has been supplemented by home study and a liberal business education in the school of experience. The value of this education is shown best by the quality of success that has marked



his efforts in the business world. He was born on his father's farm, where he lived for the first twenty years of his life. During this, the formative period of his career, habits of industry and frugality were inculcated and the good old-fashioned motto:

Early to bed, early to rise,
 Makes a man healthy, wealthy and wise,

became one of the precepts of his life. He realized that good health is the best foundation for success and that unless one observes the laws of nature, taking care to build up a large capital of vitality, the chances for success are greatly lessened. And so he lived in the healthy, normal atmosphere of the farm until he reached the age of 20 and with the result that a more sturdy, athletic young chap would have been hard to find. But he felt, intuitively, that the real sphere of usefulness for which he was best adapted by natural endowment

lay in activities of a different sort. He coveted experience in business and when he left the farm at the age of 20, it was with a feeling of conscious power and absolute confidence in his ability to "make good."

Mr. Miller's first experience was as a clerk in the retail hardware store of George Hubbard, of Flint, in whose employ he remained for five years, acquiring in this time, by close attention to business, an exact knowledge of the method of conducting the business, so that when the opportunity came to become a proprietor instead of a clerk, he was fitted for the change. He had, as well, formed many friendships among the customers of the store, for they found him to be honest and reliable in every transaction and these virtues are of paramount importance in trade building.

At the age of 25 he formed a co-partnership with Frank Algoe, of Flint, and together they engaged in the hardware business in that city. So well did they succeed and so congenial were the partners, that this relation was continued for a period of nineteen years, when Mr. Miller retired from the business, with a view of investigating the possibilities to be found in the West. He followed Horace Greeley's injunction, "Go west, young man, go west," but he found that the West had its drawbacks; that not all was sunshine and roses, even although so painted by enthusiastic real estate dealers. He realized that some real estate men deserve their reputation as monumental liars. No, the West was not quite so alluring after a tour of inspection and, besides, all the home folks were in Michigan, so he returned and established a business in Flint, his old stamping ground. Here he has been actively engaged for five years past and his friends are numbered by the score. Everybody in Flint knows Charlie Miller and his store is known as the Reliable Hardware, Stove and Paint Store. Reliability is the keynote of his success and the Golden Rule has been the motto of his business career.

In talking with the Tradesman representative, Mr. Miller acknowledged the worth of advertising and stated his belief that no business enterprise could long endure unless regularly and intelligently exploited by the modern methods of advertising. Mr. Miller uses the columns of his home papers regularly and, as an adjunct to this, keeps in his employ a first-class window decorator, who has built up quite a reputation for the store by the clever arrangement of

seasonable commodities, making frequent changes, so as to keep the public interested. By keeping close tab on the needs of the public, by presenting dependable goods and by square dealing, Mr. Miller has made a splendid success of his business and has established an enviable record in the city where he has made his home for so many years. He was asked, "To what do you attribute your success?" and replied: "Well, I believe the most potent factor has been the fact that I always treat everybody just as I would like to be treated. Another reason is, I love the business and I regard that as a prime essential to success. I have been an enthusiast in my business and you know there is something contagious about enthusiasm."

Mr. Miller was united in marriage in 1886 to Miss Catherine Fellows, of Flint. The couple have one daughter, a charming young lady of 24 summers. The family reside in a beautiful home in a picturesque location. Besides the home, Mr. Miller has other real estate investments.

His only hobby is Masonry, although for twelve years he was a member of the State Militia and rose from the rank of High Private to that of Captain. Mr. Miller is at present a member in good standing of the following Masonic organizations: Flint Lodge, No. 13, F. and A. M.; Washington Chapter, No. 15, R. A. M.; Flint Council, No. 52, R. S. M.; Genesee Valley Commandery, No. 15, K. T.; Michigan Sovereign Consistory, Detroit; Elf Khurafeh Temple, A. A. O. H. M. S., Saginaw. Mr. Miller is the present Police Commissioner in the city of Flint and has been very successful in the administration of the affairs of the office. A neighbor said of him: "You can gamble on Miller, he is business to the backbone, a 100 per cent. efficiency man."

Mr. Miller was elected President of the Michigan Retail Hardware Association at the eighteenth annual meeting in Grand Rapids, Feb. 22, 1912. The Association now has a membership of 862, and with a man of Mr. Miller's strong personality as its executive, the good work already accomplished by his predecessor, Mr. Roe, of Buchanan, will go forward with a vim and the influence of the Association will be felt more than ever in the land in everything that makes for progress.

Let us cling to our old-time methods only in so far as they are in accord with present conditions. What once was good may now be evil.

ROBIN HOOD AMMUNITION
 NOT MADE BY A TRUST

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

CATALOGUE HOUSES.

How To Trim Them To a Standstill.

The first step which retail dealers should take in trying to wrest trade from the catalogue houses is to seek the co-operation of their patrons and of their fellow merchants.

If a town where ten dealers are engaged in trade who are more or less bothered with mail order buying can be organized into a little protective association, the writer will stake his reputation as a writer upon successful business methods that inside of two years that place can be brought to a point where it will be shunned and boycotted by every catalogue house in the country.

These remarks apply with equal force to a town of two dealers or of two hundred, if they will loyally co-operate with each other.

But ten is an easy number to use in basing calculations, and we will say that each reader of these lines has nine fellow retailers, all anxious to increase their trade at the expense of the mail order institutions.

It is a poor dealer who has not at least ten staunch, warm friends who are willing to help him, and at the same time keep the trade at home.

If these ten dealers, each with his ten friends, will go about it right, these 110 men can build a fence around that town which no catalogue house will try to jump after they have had a few examples of a co-operative spirit.

Suppose that each of these ten dealers would select his ten best friends and ask for their assistance in building that fence. These would be divided up into groups under the direction of the ten dealers. The first week five dealers request one of their ten friends to write to each of the catalogue houses that are active in their territory for copies of their catalogues. Probably there are not more than three or four such concerns who are patronized to any extent. But say five for good measure.

The next week the other five dealers get one each of their good friends to ask for catalogues. The third week the first five dealers each makes a like request of a second friend, and so on. Before that endless chain was completed there would be consternation in the ranks of the catalogue house concerns. When the last of the ten friends of ten dealers had written, asking for catalogues, each concern would have had 100 requests from that town, or 500 catalogues, all told. If the dealers furnished the stamps for these 500 requests, it would cost \$10, or a dollar to each dealer.

Could a silver dollar be put to better use?

The demoralizing effects upon the mail order outlook in a town where that was done would be wonderful. If the last ten of the hundred did succeed in securing catalogues—which is most doubtful—all requests coming from that town from people who were in earnest would be looked upon with suspicion. The mail order people would have no means of knowing what requests were from people who really

desired catalogues for their own use, or not. And when 100 catalogues had been distributed in that postoffice, and followed up with the usual lot of letters soliciting trade, without subsequent orders coming in, each mail order house would soon erect a tombstone upon the map exactly where that town is located. It would be a "dead one."

Not only that, but the catalogue houses could not help but anger their real patrons when it was found that an organized conspiracy was entered into from that postoffice.

Mail order firms have no means of knowing who are their friends and who are foes. When matters had approached a state like that outlined above, the letters and catalogue would not come as freely as at first. Catalogues cost a heap of money. Postage or express is no small item.

When the thing looked overdone, and some real mail order buyer wrote in asking for a catalogue, he would receive in due time a letter stating that the firm was out of its supply of general catalogues at that time. But if the enquirer would specify the goods he or she was interested in and contemplated buying, the house would be glad to furnish a special catalogue describing the goods wanted, and special low prices would be quoted.

Of course, pains would be taken to make this letter as courteous as possible, so as not to offend, if the recipient happened to be a really, truly mail order buyer instead of some one playing the game. But five out of ten such patrons would not take the letter in the spirit in which it was written, and would declare that if the big catalogue could not be furnished, they would try some other like house.

And every mail order concern, being a like victim, would reply to requests for catalogues in the same way the first one did, until soon the bona fide mail order buyers would become disgusted and quit.

Right then the catalogue house trade of that town would go to seed.

If the retailers there are alive to their opportunities, they can win every person over to them and their business for all time, and mail order dealings will be strictly unknown and unpopular there for all time to come—or until the boycott is raised by the catalogue houses themselves and negotiations opened for a new crop of traders. That will be a good long time off, however, and perhaps by that time different methods will be in vogue.

Something like this scheme was worked a few years ago upon a mail order house-wrecking concern. This firm had solicited specifications for lumber from people all over the country, and was making such low prices that the local lumber business in a good many towns was being injured, and in some cases ruined.

The lumber dealers decided that serious cases demanded heroic treatment. So they supplied their friends everywhere with complicated specifications for the house-wrecking concern to figure on. Soon the mail order lumber house was flooded with specifications, and an army of experts

was employed to do the work. Of course, no sales resulted, and after a little while the lumber firm gave up the ghost.

In pushing this concern to the wall it must be remembered that the retail lumber interests worked in unison. They forgot their jealousies, if they ever had any, and co-operated with each other for the suppression of a common enemy.

There is no reason why the plan outlined above can not be executed successfully in at least one town in every county where the so-called mail order evil exists to any annoying extent. One dealer alone, if he can command enough friends, can accomplish the abandonment of his town by the mail order people. But it would be better if every retailer, or at least a majority of them, were united in the effort.

The cost will be nothing, and only a little effort will be required to carry this plan to successful issue.

Many will consider this plan unfair, and it must be admitted that the only ground it has to stand on is that one must fight fire with fire. The catalogue houses have been guilty of many unfair practices which have injured legitimate retailers. Whether these injuries justify the infliction of an injury of the kind outlined above is a question of ethics that we would not presume to settle.

One thing is certain, however, and that is that the towns in which this plan is adopted will become immune from a great deal of catalogue house competition. The pirates will make haste to put such towns on the black list and pass them by, thus saving good dollars in postage and advertising that can be used to better advantage elsewhere.

Scotch Humor.

At a funeral in Glasgow a stranger had taken his seat in one of the mourning carriages, clad in decent black. His presence excited the curiosity of the other three occupants, one of whom presently could stand it no longer and thus addressed him:

"Ye'll be a brither o' the corp?"

"No," replied the gloomy stranger. "I'm no a brither o' the corp!"

"Weel, then," pursued the curious mourner, "ye be his cousin?"

"No, I'm not that!" was the still tantalizing reply.

"No?" went on the insatiate querent, "then ye'll be a friend o' the corp?"

"No' that, either!" admitted the stranger. "To tell the truth, I've no been that weel mysel', and as my doctor has ordered me some carriage exercise, I thoct this wad be the cheapest way to tak' it!"

Watch the little leaks that make losses. Don't do all the pruning from the advertising account.

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 ½, 1 and 5 gallon cans.

STANDARD OIL CO.
Grand Rapids, Mich.

CLARK-WEAVER CO.

WHOLESALE HARDWARE

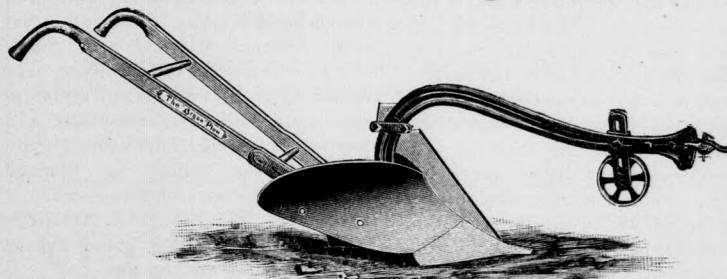
GRAND RAPIDS, MICHIGAN

We ALWAYS Ship Goods Same Day Order is Received

GET BUSY, MR. IMPLEMENT MAN!

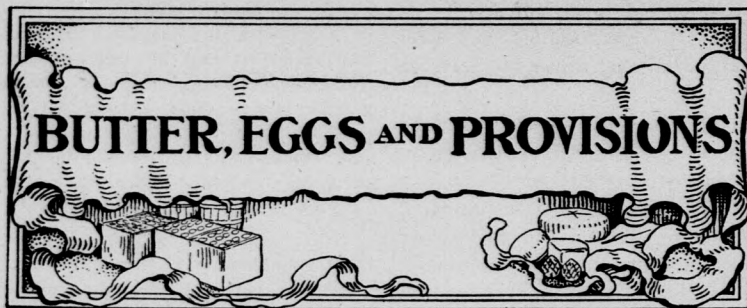
There's a rich harvest of orders awaiting you if you sell

Sunbeam Farm Implements



CATALOG Don't "guess"—learn the FACTS. Our new 1912 line is a winner—the time to act is NOW. We will help you sell these goods, and every sale means another. Write TO-DAY.

Brown & Sehler Co. Home of Sunbeam Goods
Grand Rapids, Mich.



God Bless the Great American Hen.

For some reason we seem to begrudge the great American hen the stunted praise she may receive for her industry and the faithful performance of her duty day after day, season after season. What a stupendous task is hers! Of the vast labor and immense outlay of money the proceedings involve with respect to her aggregate product, we little dream.

If I had the poetic gift of a Homer or a Milton and could feast upon an egg diet for a fortnight, I would then try my hand at a grand epic that might in some small degree pay a fitting tribute to that marvelous fowl—the common chicken hen.

Behold this humble feathered creature that was cheated in the beginning by nature, when gaudy feathered dresses, pretty rose combs and other things which delight the feminine heart were being distributed among the haughty roosters, and who was deprived even of the spurs she so badly needs to defend herself and her brood. Instead of having conferred upon her the ability to crow when she had done something worth crowing over, as happens nearly every day, she must content herself with a cackle, and if, perchance, she essays to learn to crow, she is likely to get her neck wrung, for all animated creation seems to abhor a crowing hen and a whistling woman.

Observe the lowly tread of the hen in the millions of barnyards from Maine to Mexico! See her as she evades the enforced attentions of Sir Chanticleer at every turn. Whether she tries to catch a grasshopper or pauses to dip her parched bill in a chicken trough, her over-lord is by her side, vowing his undying affection and at the same time blinking his other eye at a dozen affinities in the barnyard. How seriously she goes about her affairs and yet how guilty of intrigue and deceptive show is this rascally cock with his flowing tail feathers and his deep-laid plans to distract the hen and drive her mad.

I maintain that her career is strenuous and her friends are few. Although worthy of the highest encomiums man can utter, there has been no suitable appreciation of her worth set down in all the realm of story and song. I am fully convinced that our Revolutionary sires who crossed swords with the red-coats and demonstrated their superior fighting ability, afterwards made a serious blunder when they selected the eagle, instead of the common chicken hen, as the bird representing the spirit of this stalwart nation. The rea-

son is perfectly simple. In the first place, the hen is a peaceful, industrious citizen, always willing to scratch for her living; there is no clinging vine in her make-up, for she exhibits a desire that is almost a passion to be self-supporting, and possessing withal the happy knack of minding her own business—qualities that constitute the bed rock of national prosperity, and make for the solidarity of our great country. Pause and reflect for a moment what great aid she has rendered in the upbuilding of this grand republic. She has been a patron of the arts and sciences, for she rendered invaluable service in raising the standard among stump speakers and "ham" actors when she gave us the "cowardly" egg that hits and runs, and which is so much dreaded by barn stormers and political spellbinders.

Yet my good hen delights in being a common citizen; she seeks no trappings of state nor outward show of wealth. Although she can convert herself into a flying machine at will, she is content to rest on terra firma, and rarely gets "up in the air" unless found trespassing in a neighbor's garden, as some hens will do if the bugs and worms seem to challenge her to go over a board fence across the way, for good hens, like good housewives, show little regard for board fences if only a fat worm for the one, or a bit of gossip for the other, are to be had merely for the crossing over, and, be it known, both hens and housewives frequently get into trouble over a line fence.

But to go back to the hen and the eagle: In the hen we have a domestic bird, one that yields great revenue and produces a large share of our food products. I can easily see why the Hindoo worships the ox, why the devout Moslem turns to Mecca for solemn prayer, and why the almond-eyed celestial holds in reverent memory the departed spirits of his ancestors. But it surpasses my untutored comprehension why the eagle, that awful, destructive bird of prey, repulsive in every sense of the word, was chosen to go on our coat of arms, on our coins—with that cruel beak and outstretched wings emblazoned upon our escutcheon calling for homage from our children's children—when it is so clear that the great American hen is entitled to that honor by every rule of law and reason.

Is it cause for wonder that I take the position I do? Let him who doubts my sincerity as to the superior claims of the hen for the honors thrust upon the eagle, betake himself to a barnyard and assume the scientific attitude which aims to ar-

rive at conclusions solely from the evidence at hand.

Let him observe the hen, if you please, in her natural habitat where she is forced to dodge frequently the sticks and stones shied at her by the small boy across the way, and under this nerve-racking strain where she is in positive and serious danger from a dozen other common enemies, such as foxes, hawks, snakes, prowling dogs and cats, as well as two-legged sneak thieves—let him observe all this, I say, and see with what Spartan fidelity my good hen sticks to her task, and follows her schedule of an egg a day as long as she can, or until her marvelous maternal instinct overcomes her assiduity to lay eggs.

The hen is altogether a rational creature—she reasons from cause to effect. Of this there is no doubt, for there is method in her every movement. An old friend in a Western State was telling me once of the ways of a hen and among other ungrateful things said: "When one of my hens takes a notion to set, all h—I can't stop her." The sneering emphasis of his speech, betrayed him as a man with a bad heart and doubtless a flock of good hens, for, however this predilection may seem to others, I find cause for praising the hen on account of her unswerving purpose in this important matter.

Instead of heaping censure on her poor head for tackling a glass or porcelain nest egg and trying ambitiously as long as five or six weeks to hatch it, and sticks to the job even after she finds she has been grossly deceived, I think we should refer to her efforts as a faithful performance of duty which can not be matched in all creation. I only wish that from such examples we could take the lesson home to ourselves, and display the same dogged determination in whatever we aim to accomplish in life. Thou sluggard, go no more to the ant, but to the hen for inspiration that means success.

Oh, that I were capable of expressing a proper eulogy on the great

American hen! There is so much to commend and really so little to condemn in her deportment I fear we are not duly appreciative of her services. She is so sincere, so simple, so satisfied.

As a musician she is not to be sneezed at, for whether it be the simple "cluck-cluck" as she leads her brood after stray bugs or angle-worms, or whether it be the resounding "cock, cock, cock-cock" which she always delivers for some minutes after depositing a newly laid egg, there is melody in her voice for there is joy in her heart always. Her song is the simple out-pouring of a soul that is filled with music, and it is a serious criticism on the race of poets that they have sung of milkmaids tripping down the shady lane, and rarely have they even referred to the hen and her plaintive lay. But she shall have her Boswell at last. Oh, that I were pious enough to become her patron saint!

I like the hen because she is a good advertiser; she always calls attention to her operations, and she takes a pardonable pride in her ability to lay good eggs. She is a great advocate of the sealed package, and an avowed apostle of the pure food doctrine, for her goods are always put out to the public with a view to making a reputation on merit. She is blissfully ignorant that any of her eggs ever prove unsatisfactory or give the least offense. She is the embodiment of lofty aspirations, the very incarnation of high ideals, while self sacrifice is the keystone in her scheme of philosophy. She is an artisan par excellence, a sworn enemy of race suicide, an indefatigable worker, an optimist for her constant song, a patriot by nature and a saint by rights, for who is so

Hammond Dairy Feed

"The World's Most Famous
Milk Producer"

LIVE DEALERS WRITE

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

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

JOBBER AND SHIPPERS OF EVERYTHING IN

FRUITS AND PRODUCE

Grand Rapids, Mich.

bold as to cast aspersions upon her fair name? Who would impute to her a sinister motive for her noble work?

And yet, instead of having a casket of gold or a costly mausoleum when she reaches her three score years and ten of chicken life, she most likely is hustled into a stuffy coop with a nondescript aggregation of other fowls and is sent away to a distant market, where her carcass, if tough and elastic by reason of great age and prolonged exercise, is promptly dispatched to some hash foundry or boarding house where it is labeled with the euphonious appellation, "spring chicken," thus foisting a libel on her and her kind to go down in history; whereas, her epitaph should be written in liquid words of truth, and not in the profane doggerel of a resentful boarding house poet whose digestion is always bad.

I submit that an aroused public sentiment will spring up some day which will crush down this cruel course of tyranny and oppression to which my friend, the hen, has been subjected to for lo, these many years.

As a reward for her ingenuity in solving successfully the grave problems with which she is confronted, and for the faithful services she so cheerfully renders, we merely feed her crumbs; as a mark of respect to her sacred memory, we sleep on her feathers. We even rob her nest before the eggs are cold. We unceremoniously snatch away her baby chicks while they yet seek the shelter of her brooding wings, and send them away to the market places to be sold as "peepers" because they peep.

And, to cap the climax of this infamous treatment she receives, I am informed that her owners all over the land are robbing her of the chief aim and highest pleasure of her life, by making general a process of putting her eggs into an oil-heated incubator of foul smell, trying to develop a mechanical chick without regard for the numerous desirable maternal qualities which she might reasonably be expected to transmit to her brood were nature left to take its course and she could embrace the coveted opportunities of making her nest where she chooses and hatching her eggs as she pleases.

It is an outrage, I submit, to cause a helpless creature like the hen to forego such a great function in life. By what right is she deprived of this duty? When, oh, when, will this inquisition end? Is no strong arm left to challenge the cause of the weak and the oppressed? Are we to become a race of degenerates?

Our people should awaken to the true state of facts as they apply to this down-trodden fowl. A large fund should be created by popular subscription to build a towering monument to the memory of the hen. It should be a splendid shaft, grander than any sculptured obelisk of storied Egypt or gloriously triumphant pillar of classic Rome, and deep cut in whose shining marble sides words of affection should glisten and show that her rights and her worth had been recognized at last by the humblest and the highest in the land. Such action

might atone in a small way for the immeasurable wrongs she has suffered in the past, and would doubtless secure her against their repetition in the future.

May a generation of men be raised up yet who will honor themselves by honoring the hen! When her harmless fuss and feathers shall have supplanted the piercing scream of the awful eagle, then, and not until then, can we say with joy, "The dawn of universal peace and prosperity has come!"

May the Lord bless the great American Hen; may her fame never die and her son never set!

W. T. Seibels.

Children and Poultry.

Written for the Tradesman.

The mind of a child is wonderfully active. It is constantly employed, largely in seeking information; its doing is to a great extent experimental—trying this and that to see what will result. It needs change, variety, relaxation. Natural tendencies need to be symmetrically developed. It should not be allowed or encouraged to devote all its attention to one or a few things at a tender age. Excess in any direction should be guarded against. The destructive faculties should be guided into proper channels. Carefulness, tenderness and sympathy should be encouraged.

This work which devolves upon a parent can not well be done in an abstract manner. It is best accomplished through mediums which operate naturally so that the child unconsciously acquires desirable traits and receives necessary training. Toys, books and playmates are of great value in training the child, but these alone fall short of accomplishing all that is desired. Nothing can take the place of living pets on which to lavish affection and over which to exercise care. The child which grows up without ever having had a single living pet is indeed to be pitied.

Get the boys and girls something to feed and care for. If it is something which will bring financial gain as well as amusement, pleasure and development of desirable characteristics, all the better. The boy on the farm may have his colt, calf, lamb or something else; the girl can have her chickens, ducks, geese or turkeys; but for the boy or girl in the city it may not be possible to have anything except chickens. Almost every family, however, can have these if they desire. Get the boy or girl even one hen and a setting of eggs if no more. Let him learn how to feed and care for his little flock when it comes. Let him build coops and pens and yards, and gather green food if their yard affords none. When grown to maturity let him keep as many pullets as he can take care of in winter. Let him sell eggs and buy food, if the kitchen scraps are not sufficient. Let him develop into a business man just as naturally as he grows and plays.

And what we would say for the boy in this respect we would say for the girl. The boy, however, needs something of this sort to keep his interest at home, to prevent him from acquiring the habit of going with a

bunch of boys—a gang—which in time may turn out to be greatly to his injury.

Give the boys and girls plenty to do, but not all study and books. Give them some work in which they can take pleasure. Try chickens and see if that will not please them.

E. E. Whitney.

What Will the Other Fellow Do?

When business is dull and goods are moving slowly, the merchant hunts around for some scheme which will bring in the customer.

Before doing anything radical, he may well reflect what effect his move is going to have on his competitor. If he holds a 25 per cent. discount sale, the competitor's next door may come back with a third-off sale. If he thinks he will live things up with a few leaders, and offers 6 cent prints for 4½, sugar at twenty-five pounds for a dollar, etc., the store over the way may meet him with prices a cent lower. He may try premium stamps, or prizes, but his competitor will probably offer more premium stamps and bigger prizes. If he gives away a hat with every suit, or a chance to draw a piano with every sale, his competitor may go him one better and add a pair of gloves to the hat and knock out his piano with an automobile.

I have seen just such things happen many and many a time, and so has every merchant. In fact, they usually do happen in the smaller towns where competitors are well acquainted and competition is extra keen.

The net result is a considerable loss of money and no one is benefited except the customer, who often gets the idea, from such sales, that he must be getting robbed when he pays regular prices. He sees local merchants cut and slash each other, and naturally concludes that if goods can be sold so much below regular prices at these special sales, there must be a gigantic profit in them at regular prices.

No store can have a monopoly of special sales. If one store starts something, the other stores are going to "see it and go it one better." And when it gets started, it is only a question of time until all the stores are drawn into it, and business is de-

moralized. There is no profit for anybody.

Don't be the one to apply the match to this powder magazine. Think over the situation carefully before you begin to cut and slash prices. Let the other fellow start the trouble. If anybody does, and perhaps there will be no trouble started. Both your customers and your competitor will think more of you and you will make just as much money—probably more—if you stay out of such musses.

It has been my observation that the really successful business man—the one who puts money away for keeps—is not usually the one who half the time has his store front plastered with posters announcing special sales. Nor is he often found pushing some questionable scheme, such as a "prize drawing" or giving prizes on bonuses or premium stamps. Sometimes he does it because he is forced into it by some less wise competitor. But you will find that as a rule such a man is willing to sign an agreement with his fellow merchants barring all that sort of thing.

The Oldest Separator.

"I see you keep a cow?"

"Yep."

"Got a separator?"

"Yep."

"What make?"

"I'm it. I separate the cow from her milk twice a day."

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

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**

WM. D. BATT

Dealer in

HIDES, FURS, TALLOW AND WOOL

22-124 Louis St. 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

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.



Notable Features in Dry Goods Staples.

Buyers are showing more interest in wash fabrics. They are enquiring in different places for any novelties and for additional supplies of goods they order in a moderate way for spring when lines are first shown. Their purchases are generally light, yet many buyers are disturbed to find that sellers are not eager to take business that would have been welcomed two months ago. That there is a certain shortage of many desirable and good selling lines of wash fabrics is certain and it remains to be seen with what buyers will fill in.

The course of the wool markets tends toward more firmness. The cables from Australasian sales indicate a broad demand that is taking care of a sizable portion of the offerings. China wools are not coming down freely from the interior. Pulled wools are cleaned up in the New York markets. Some lines of domestics are showing more firmness. On the whole the trend is away from any signs of weakness which some buyers were pretending.

The silk trade sellers are anticipating a good re-order spring trade on many lines of fine soft materials. A great deal is being said of the opening of silk retail stores to sell mill products direct, but this is the usual phase of merchandising that is looked for when various irregular merchandising plans break down.

The trend of buying in cotton goods is toward a larger measure of confidence in values now current, says the Journal of Commerce. This is not leading buyers to depart from the rule of purchasing conservatively. It is bringing on a manifestation of weakness on the part of sellers who have not the best qualities of merchandise to offer and who fear that they will not be able to sell up their mills unless they make concessions in prices and terms.

So far as merchants see the situation working out they are becoming convinced that buyers will continue to show partiality toward the goods of merit and will pay the prices asked for them before operating on cloths they may be able to turn over at a price. The regular handlers of cotton goods are finding a steadily broadening demand for staple cloths and in some instances they are able to exact higher prices for prompt deliveries. There are no merchants of prominence who are looking for very profitable prices, but they do anticipate a steady expansion in distribution.

The hardening tendency in goods

of print cloth yarn construction is due to a general demand for early use of cloths that are not in large stock at any quarter. The heavy goods division has undoubtedly worked to a basis where mills can make a little profit and can book business ahead into the late spring. On heavy colored goods and on fall lines the business is making headway fully as rapidly as agents were hoping for.

Although many of the fine goods mills of the country are already limiting their output to about 75 per cent. of their capacity, some of the most prominent agents and distributors feel that there can be no real steadiness imparted to these lines until there has been a curtailment of production of definite proportion undertaken. Fine plain combed yarn cloths are being stocked by several mills. This is shown by the persistency of offerings and by the determination of old established plants with strong financial backing and good equipment, to continue meeting every market price wherever there is danger of losing trade that has been theirs for a long time.

Silks.

Silk mills are evidently well supplied with orders for the near future, for the report is that very few looms are now idle. It is understood that many mills are busy on orders taken in December. In one instance, it is stated, that a well-known mill is kept running until 11 o'clock at night. In another instance it is known that a prominent manufacturer, controlling about 2,000 looms, has been obliged to purchase an additional mill in order to be able to make deliveries on time. Still another manufacturer states that on several occasions recently they have been obliged to refuse orders because they could not make the desired delivery.

Messaline is still the leading article. Two buyers, who were arguing the relative values of fabrics the other day, agreed that messaline is five to one of any other material. In fact, certain manufacturers who are beginning to think of next fall are regarding messaline very favorably for another inning. The leading colors in messaline now are the pinks, navys, browns and wines.

Chiffon taffeta, in the better grades, is reported to be gaining ground. Several prominent retailers made their spring openings recently, and the report is that the initial buying is very good. In Chicago a better disposition toward changeables is reported, but beyond the Windy City, West and in the South, the ground has yet to be broken for chiffon taffeta. But,

even in New York, the stronghold of chiffon taffeta, the merchandise to retail at a dollar a yard (the popular price goods that keep looms busy), has still to establish a reputation.

Charmeuse and crepe meteors are reported to be doing well. In the latter fabric Nile blue is said to be the most desirable color. A good demand is reported for fancy jacquards.

The demand for foulards continues steady. Leading factors in the trade report a satisfactory booking of advance, and in several instances, of duplicate orders. Within the past few weeks new effects have been put on the market and have received encouraging attention.

Linens.

Reports from weavers, spinners and handlers of flax received on the linen market all showed that there had been a hardening of values in both yarns and the raw material during the recent past. Such advices simply confirmed the intelligence received some time ago that an upward movement in the cost of finished goods was impending, owing to the activity of weavers who had evidently been caught short. That factory owners believe the time is ripe to make yarn commitments was demonstrated by the good size of the contracts entered into several weeks ago,

belated reports of which reached local factors during the month past.

One prominent firm of spinners in Belfast in advising one of its customers to place orders for future requirements pointed to the abnormal amount of business the firm had booked early in January. In one week the firm of spinners had accepted engagements which amounted to 52,000 bundles of yarns of all descriptions. This was regarded as reflecting in no uncertain way the changed attitude of purchasers, and it was stated that if buyers were not convinced that the uplift was stable the demand would not be of such substantial proportions.

Another large firm of spinners which is noted for its conservatism wired its customers that flax prices were not going to be any lower and

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.



Pearl Buttons

Pearl Buttons in cabinets are big sellers. We have a large line

to select from in plain and fancy, and also colored pearls, ranging in price from \$2.25 per 100 dozen cabinets and upwards. Let us have your order for a few sample cabinets; also full line plain and fancy buttons in one gross boxes.

PAUL STEKETEE & SONS

Wholesale Dry Goods

Grand Rapids, Mich.

Fine White Underwear Fabrics

We carry a good stock and offer special values in medium prices light weight white materials for ladies' and children's fine underwear.

36 inch Longcloths, 12 yard pieces at 8c, 8½c, 9½c, 10½c, 12½c, 15c and 16½c yard.

36 inch Nainsooks, 12 yard pieces at 10½c, 12½c and 15c yard.

40 inch Nainsook, 12 yard pieces at 16½c yard.

36 inch Cambric Muslins, 50 to 60 yard pieces at 7c, 9c and 10c yard.

Grand Rapids Dry Goods Co.

Exclusively Wholesale

Grand Rapids, Mich.

advised a quick placing of orders, as the tendency was against purchasers.

The condition which has arisen in consequence of the upward trend of values is most satisfactory to the buyers who postponed making purchases because they believed prices were going to go lower. The prospect of a possible advance is also not pleasant to contemplate, as business conditions generally in this country are not so good that advances can be asked and obtained, particularly on linens, the cost of which has been abnormally high for some time.

It is quite plain that many buyers remained out of the market too long, and that they will have to pay dearly for temporizing unless a radical change takes place in the near future. The best informed authorities on the other side, however, state that the chances of a decline are very remote indeed.

Repeat orders on linens for use during the spring season received from the jobbers and cutters called for some good sized lots of dress fabrics also. While browns and whites were the best sellers there was an improvement reported in the enquiry for solid colors in cloths of heavy construction. An annoying feature of the business just now is that importers find it difficult to procure prompt deliveries, despite the fact that manufacturers are not burdened with orders.

There was a fairly good demand from the retail trade for general lines of housekeeping goods, cloths, napkins, towels and crashes being the article in best demand. Contracts were also entered into for some substantial quantities of crested goods.

The Art of Getting People To Pay More.

As a past master of the art of "getting people to pay more" I think no one who knows would dispute the claim of Marshall Field. I do not mean paying more for a given quality but appreciating a better quality and paying what it is worth. The day has passed when "getting people to pay more" for a given quality is regarded as a virtue, or even as a good business principle. The whole tendency of experience is to demonstrate that value giving is the only sure highway to success.

Marshall Field had a maxim, which in his quiet way he dropped more than once in those casual conversations with executives and department chiefs, and by which means he succeeded in so infusing his spirit into the personnel of a vast organization that it would go the way he desired it to go while he enjoyed a six months' holiday in Europe. That maxim was: "The appreciation of quality remains long after the price is forgotten."

I have heard it quoted many a time by various department chiefs with whom it was formerly my pleasure and privilege to come in contact, and quoted with all the finality with which a religious zealot points to his "proof text" of Scripture, in explanation or justification of a merchandising or advertising policy.

One day in particular I remember

standing by the counter where women's shopping bags were displayed, and falling into a conversation with the department chief whose simple jurisdiction included those articles. A new stock had just been put in and he was taking a justifiable pride in showing me what exquisite creations were included in the display. Some of them were marked at \$50, \$60, \$75, etc., and from that on down to \$5. (Notice I did not say \$49.95, etc.) I said to him: "o you have much trouble in disposing of bags at that price?"

"We're not very anxious to dispose of them at all," he replied. "You see it is well worth while to carry those bags in the case even if we never sold them. Of course we do sell them occasionally, but they're worth more to us if we keep them."

"Why, how's that?" I asked—that was before I had learned much about the psychology of merchandise displays.

"Well, you see, a man will come in here to buy a bag for his wife, or she will come herself, for that matter, and have in mind paying five or ten dollars. But when they look over the assortment and see that, while they can get a fine looking bag for that money, there are others on up to several times that sum, it simply lifts their conception of what constitutes a desirable shopping bag, and they end up by paying \$25 or \$30. The more expensive bags have not been sold, and yet they have earned half their cost on that one transaction—at least one of them has.

"Then," he went on, "that woman goes out with her fine bag and sets a new standard for her friends, and they come in with \$20 ideas and may end up with \$40 purchases."

"Do you think that is quite fair to the public?" I asked, as personal recollections of the monthly "Field bill" came to my mind, and I remembered a remark I had often heard in explanation, "Things cost so much more than you think they are going to."

"Why not?" he asked, as if his personal ethics had been questioned. "They got good value; they got what they chose; they had the whole assortment to choose from. They could have bought a good bag for \$5 or \$10, but they preferred to pay more. Why should I limit them to cheaper bags if they prefer to pay for something better?"

The argument ended with the proof text maxim, "Mr. Field says, you know, that 'The appreciation of quality remains long after the price is forgotten.'"

I have since had occasion to observe how the same principle works in other lines of trade, and also how the same effect is secured by other methods.

Treating merchandise with respect is always a sure method of increasing the respect on the part of the public, and the consequent willingness of the public to pay for a quality that otherwise might be unappreciated is a principle that is becoming more generally recognized in the preparation of artistic packages. Here

art has its legitimate word in true commercialism, and refutes the half-truth and three-quarter fallacy that commercialism demands something less than true art.

Confidence in a concern's ability to produce a piece of work satisfactorily is often a factor in getting people to pay more. A contract for artistic printing from estimates based on identical specifications, was given to the highest rather than to the lowest bidder because of confidence that the thousand dollar difference in price would somehow or other appear in the finished product.

For a fitting climax to this study of the art of getting people to pay more it is necessary to return to the understanding of human nature that is implied in the merchandising philosophy of Marshall Field & Co.

One day I was talking to the department chief whose outlook on the ways of human thought is gained from catering to the demands of the men's furnishing sections. He was showing me, with some more pardonable pride, a plain hemstitched linen handkerchief for men, at \$5 each. Think of it—\$5 for a single linen handkerchief to carry in your hip pocket.

"How can any man be willing to pay \$5 for a linen handkerchief?" I asked. "He can not even have the satisfaction of telling anyone how much he paid for it lest his sanity be

questioned. How can he get his money's worth out of it?"

"Well, I'll tell you," he said. "There are lots of men in this town who swing big deals—hundreds of thousands of dollars at a clip. And they have to do it largely on the strength of their own assurance. When such a man goes up against another man, with a deal like that at stake, the very consciousness that he carries, and has enough self-respect to carry, the best that can be produced, even in a handkerchief, adds just that much to the mental force which enables him to swing the deal." Waldo P. Warren.

Just Listen.

Dear Old Lady (with a view to a little moral teaching)—Now, do either of you little boys say naughty words?"

Elder Brother—Well, mum, I ain't much of a 'and at it myself, but young Bill here is a treat. Cuss for the lady, Bill.

Her View of It.

Teacher—What is it that binds us together and makes us better than we are by nature?"

"Corsets, sir," piped a wise little girl of 8.

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Every Size and Style

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136 West Lake St. Chicago, Ill.

Bachelors' Friends

TRADE MARK

HOSIERY

Registered U. S. Patent Office and Canada.

Every Danger Spot is Guarded in This Stocking

Experience has taught us just where the holes will come in a man's stocking. And we have made Bachelor's Friend Hosiery to guard against holes. We pay twice as much as ordinary yarn costs, for the yarn we use is reinforcing.

The heel is reinforced up the leg, above the wear line. It is reinforced down the foot. And all reinforcing is concealed—no unsightly heel-patch.

Toe looped on two-thread looping machines that give double strength. French welt—the best top ever put on a seamless sock! Combed Sea Island Cotton only.

The stocking throughout is the best we can make it—the best that you can wear. Elastic, silky, durable. A stocking made throughout to give satisfaction.

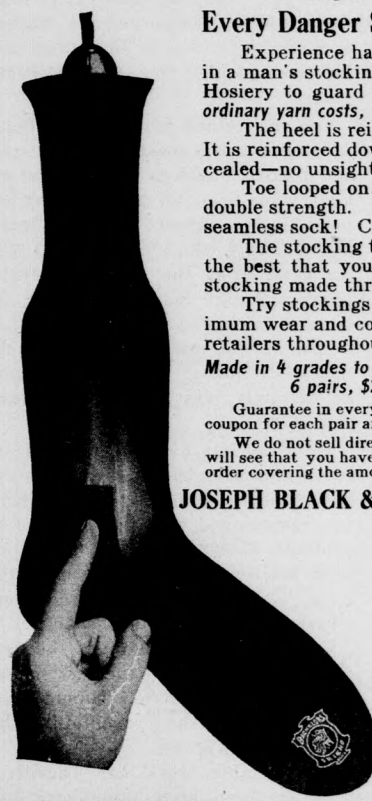
Try stockings that are made this way and know maximum wear and comfort. Sold by the leading jobbers and retailers throughout the United States.

Made in 4 grades to sell at retail: 6 pairs, \$1.50; 6 pairs, \$2.00; 6 pairs, \$2.50; 6 pairs, gauze weight, \$2.00.


Guarantee in every box, 6 pairs to last 6 months. Send to us with 1 coupon for each pair and we'll make good.

We do not sell direct. But if no dealer in your town has them, we will see that you have an introductory lot, if you will send us money order covering the amount. Charges prepaid.

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



No need
of this
since he
wears
Bachelors'
Friend.



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

LOOKING BACKWARD.

Some of the Accomplishments of the Past.*

Seventeen years ago there was a small party of hardware men met in the city of Detroit to discuss ways and means by which they might do each other good, and the Michigan Retail Hardware Association was born.

It was necessary to have a constitution and by-laws that should set forth the aims and objects of the organization and, on examining the records, we find they said the object was to promote the welfare of the retail hardware merchants, but they failed to say how or to what extent.

I take it that it was intended to get together and exchange opinions and feel free to discuss any subject that had a mutual interest, and absorb ideas from contact with others who were better informed than we. Last, but not least, a question box has been established, by means of which any member has a perfect right to propound any question that he wants answered. It being handled by the entire Association, the answer will be right.

At first our growth was very slow, for at that time nearly everybody looked on any kind of a trade association as some sort of a trust gotten up to hurt some one, and do no one any good, so I remember at the time I was registered in Detroit there were less than one hundred members. But this prejudice has gradually disappeared, and now we have about 850 members in good standing, beside the associate members.

On the plan that two heads are better than one, so three are better than two, and so on, until the power in numeral strength is fully demonstrated, and now it means much more to subscribe Michigan Retail Hardware Association to a letter than it did ten, or even five, years ago.

On the occasion of this, the eighteenth, annual convention of the Association I am reminded how swiftly time flies.

Looking backward, it does not seem a half year since we met in Bay City, and this reminds me of a little narrative I read in an old reader:

The clock is striking,
Striking the hours away,
The hours make up the day,
And the days make up the year.
A year, alas, how soon 'tis past,
Who knows but this may be our last!
A few short years are quickly sped,
And we are numbered with the dead.

Although I am comparatively a young man, yet in point of service I believe I am the oldest hardware man in the county. The year has been a problem to many of us in this line of business. It started out all right, and just at the time when Nature began pouring out her abundance of fruits and grain and everything looked as though it would surely be a bumper year, behold! Pessimism got abroad in the land and the calamity howler was heard on all our streets, and before the fall business was fairly un-

*Annual address of President Roe before Michigan Retail Hardware Association.

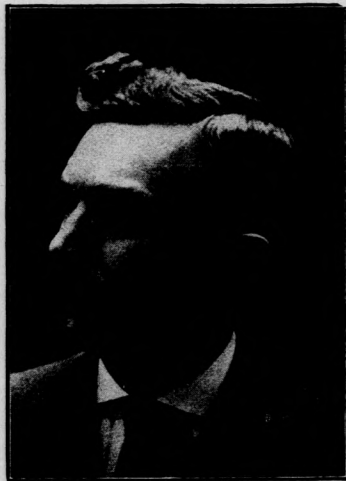
der way everybody was crying under their breath, "Hard times," and, like a run on a bank, all it takes is for some one to start it and the thing is done.

Be a booster! Tell people that business is fine, even although you have to lie to do it.

Do you know the motto of the Ohio Hardware Association? It is, "Business is Good." Keep saying it until you convince the calamity howler that he is mistaken and it will be good.

Returning to business: We took a full delegation to the National convention last spring, partly because we had a perfect right to do it and partly from selfish motives.

We wanted the National convention to come to Michigan, and we wanted Brother Charles A. Ireland,



E. S. Roe, President

who had served the National as a member of the Executive Committee, to be placed in line of promotion and thus land a couple of honors at the doors of our beautiful State.

We got what we went after with very little opposition and the National meets in Detroit in June, 1912, and Mr. Ireland is Second Vice-President.

On the return trip the Michigan delegation had a meeting on the train and discussed various subjects that are interesting to all of us, but more especially the subject of our Secretary's salary, which remained at \$700 per year, being the same for several years, although his duties had increased with the membership, so that if he was not overpaid when the salary was placed at the above figure he certainly was very much underpaid now.

As President I was instructed to write each member of the Executive Committee, stating the facts briefly, and recommend that the increase be made to \$1,000. This was taken up soon after my return from Little Rock, all the members of the Committee agreeing to this change.

On April 23 the salary of the Secretary was raised to the last named figure, and this action should have the approval of the convention at this meeting.

Considerable work has devolved upon the Legislative Committee during the year, and the fate of the bill

known as the small arms and ammunition bill, the trading stamp bill and the insurance bill will be told by our Legislative Committee.

By far the most important of these measures was the insurance bill, which was about to pass and become a law which would invalidate all our mutual hardware insurance, making the carrying of such insurance a felony punishable by fine and imprisonment. Our Secretary and the other officers, with the Committee on Legislation, got busy and the result was a substitute bill that became a law on the last day of the session, which not only removes all illegality from carrying such insurance, but it also makes it possible for all of the out-of-State mutuals to do business in Michigan.

I had the pleasure of attending a meeting of State secretaries at the La Salle Hotel in Chicago, Sept. 26, and it would be hard to find a more loyal or more enthusiastic lot than were gathered at this meeting.

Our Secretary will, no doubt, tell you about it in his report.

Mr. Scott and I attended the Indiana hardware convention at Indianapolis, Jan. 31 and Feb. 1 and we found their members all earnest and very much interested. Most of them attended the meetings of the convention and showed a disposition to support their officers in all that they did.

In this respect I think Michigan might imitate her sister state on the south to her profit.

It is impossible for the officers of any association to do great or important things without the support of its members. When you get a letter from your Secretary on any subject that calls for an answer, you should give it the same attention you would any other business letter.

Keep all Association secrets secret. There seems to be a disposition among some of our members to thoughtlessly allow these matters to leak out, and what in reality is a very small matter sometimes becomes very much magnified, as it passes from mouth to mouth, until as it finally reaches the enemy it looks more like a mountain than the little mole hill it was when it started. Don't do it.

Regarding catalogue house competition, I have an idea or two I want you to think about. However, they

are not original. Revise your prices on the small items in the hardware stock* that pay more than 100 per cent. Our catalogue house competitors always use these small items in making comparisons, and I am free to admit that many times we do appear to a disadvantage.

Take a line of small things, like barn door hooks and staples, hasps, whiffletree hooks and centers, pole tips and the small strap and tee hinges and the numerous small articles that are used for comparisons, and mark them down to a level with the mail order people, taking into consideration the fact that we deliver them to the purchaser complete with screws or whatever is needed to attach them and they do not, and we will have stolen their largest clap of thunder and our apparent loss will come back to us as a gain in other business that will offset the loss many times over. Let us try out this idea and get a report through the question box at the next convention.

Where lines are exclusive, or the selling price is fixed by the manufacturer, or the goods are something that will bear a profit, I believe in maintaining prices and always selling goods of quality wherever it is possible.

Patrick Henry once said that "Eternal vigilance is the price of liberty," and this may be applied to a hardware business, for it is a continuous change of merchandise from the beginning to the end of a business career, and the man who fails to keep

Nachtegall Manufacturing Co.

S. Front and P. M. R. R.

Grand Rapids, Michigan

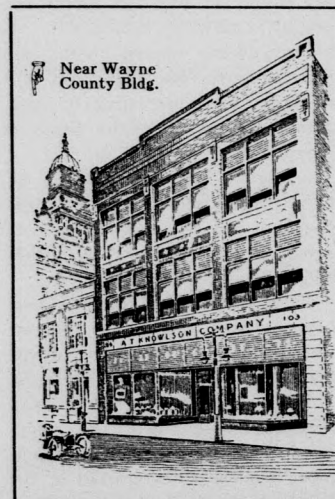
Manufacturers of high grade

Bank, Store and Office Fixtures

We make an improved

Removable, Sectional and Interchangeable Office Partition

Quickly put up and easily taken down. Get our price on your new office equipment.



A. T. Knowlson Company

WHOLESALE

Gas and Electric Supplies

Michigan Distributors for

Welsbach Company

99-103 Congress St. East, Detroit

Telephones, Main 2228-2229

Ask for Catalog

up with a procession will surely be run over.

Nothing short of a constant study of conditions and keeping stock assorted to conform to the needs of your particular locality, with enough goods in stock for immediate delivery to satisfy the trade, will make your store a popular trading place.

October 18 there was a meeting called in Chicago looking toward the organization of a National Federation of Trade Associations, to which the Michigan Retail Hardware Association was invited to send delegates. I had intended to do so, but at the Secretaries' meeting in September our National Secretary told me that the National would attend to the matter for all the state associations by having the National Executive Committee attend this meeting and I am told they did so, so at the proper time I am going to ask Brother Corey to make a report of this meeting, and you can take such action as you see fit regarding our affiliation in this movement.

Personally, I am very much in favor of the Federation, for it costs us but little and it seems to me to be a move in the right direction.

In response to a call from F. M. Witbeck, of Lansing, Secretary of the Implement Dealers' Association, a meeting was held in Lansing Feb. 8 in which the presidents and the secretaries of the various State associations were invited to be present. The Michigan Federation of Retail Merchants was organized, officers were elected and a committee was appointed to draft constitution and by-laws.

A full report of this meeting was printed in the Feb. issues of Trade and the Tradesman, and I would be glad if you would all secure a copy and read it.

Many of the associations represented were authorized to join the movement, but Mr. Scott and myself, representing our Association, were without authority to pledge support of the Federation, and I am going to ask for your opinion on this matter at the first executive session.

Life is a search for business.

Business is co-operation.

No one sets a limit on our possibilities—except ourselves.

For many years I have been a strong advocate of concentration; but lately I have had another idea added to this thought, which I believe is rational and intelligent. It is "consecration." By consecration I mean to dedicate and devote yourself to the work in hand, make it your very own and go at the work with a will and a determination, and the work so far as you are concerned, becomes sacred. You can truly feel that your vocation in life is in reality a part of the design of the Creator, that it was made for you and you were brought up for it. Then add concentration, which means to center your best thought on the subject in hand, and no matter how small a detail you are working out, use every effort of mind and body to the attainment of the best that is in you in accomplishing the thing desired, and there can be but one result—success.

Discount Your Bills—Make Prompt Settlements.

This is an all-important question, and one that should be given your careful consideration as your biggest capital is your credit. If your credit is good you are in position to buy goods at the lowest market prices because your business is sought by all those having goods in your line to sell. They are all anxious to sell you, knowing that you pay promptly and that your credit is good.

The first thing to do to keep your credit good is to pay your bills promptly when due, or, better still, discount them. Many merchants overlook this all-important part of the management of their business not because they are unable to pay promptly, but simply through carelessness or lack of proper system of keeping track of their bills. This can be done very simply by the use of an ordinary letter file containing divisions of the month from one to thirty-one. File your bills in this file on the dates they became due and by referring to this file daily you will find bills due each day during the month.

Should you, however, be unable to meet your bills on the day they are due, you are under obligations to write the creditor explaining fully your reasons for not paying and name a date on which you will pay, or, better still, call and see the credit man of the house and explain to him fully your difficulties. With his long experience he may be able to advise you to adopt methods in your business that may aid you greatly. If you have a just cause the credit man will undoubtedly grant you any reasonable extension.

Too many merchants injure their credit beyond repair by ignoring written requests for payment. It will only take a moment of your time to write a few words explaining why you can not pay and when you will pay, and it is only a matter of common courtesy that is due one who has placed sufficient confidence in you to extend you credit favors. Reply to requests of this nature. It will avoid many false conclusions on the part of the credit man, who will naturally conclude that your ignoring his letters means that you are financially embarrassed, and the only course left for him is to enforce collection by legal measures.

Many merchants are not aware that few merchandise and manufacturing concerns are in position to finance their customers, but are obliged to collect amounts at maturity to save themselves from embarrassment, and, even were they in position to grant extensions, it should not be expected except in extreme cases. Banks are organized for the purpose of selling money just the same as the merchandise concern is for selling goods, and when a merchant through lack of capital, or too liberal credit extension, is unable to meet his obligations at maturity, he should apply to his bank for a loan sufficient to enable him to liquidate his due debts. Should his bank refusing into operation of any new

fuse, why should he expect others to extend time beyond that allotted for payment of bills? It is therefore evident that a merchant who finds himself in such condition should immediately set about to determine where-in he is at fault in the conduct of his business and proceed to correct it at once and get his business into such shape that he can pay his bills when due.

It may be that he is carrying too large a stock or extending too much credit or is lax in making collections or paying too much rent or other expenses may be too heavy or not getting sufficient profit on his goods. Many a failure could be averted if merchants would awaken to these facts when they become delinquent, but whatever each one does he should first consult the credit man, whom he will find to be his best friend in time of need, lay his affairs plainly before the credit man, who is as much interested in his success as the merchant himself, and whose experience in matters of this kind will greatly help, and together you will undoubtedly be able to frame up a plan that will bridge you over your difficulties and put you in position to do business safely.

Too much can not be said about creditors and debtors getting personally acquainted and consulting and co-operating with each other towards better conduct in business procedure and the better understanding of the ideals which go to make business more profitable, more pleasurable, and a vocation that will make for the bringing forth of the best efforts of man.

The beginning of a new year has greeted the world, and, while New Year resolutions, so-called, are generally regarded as jokes, seldom lived up to and, like the proverbial pie-crust, made to be broken, nevertheless the first of January is a propitious time for the introduction of new business methods. It makes the commencement of a new era. It is, therefore, a happy moment for the

and improved system for the betterment of store conduct. If you have been lax in taking care of credits, see that from this time on the most careful attention shall be given to the protection of your accounts with your creditors and your debtors. If you have been going about your payments in a haphazard way, brace up, watch them as though your very life depended upon them, and keep closely in touch with the credit man in each house where you buy. Give him a chance to be the friend he desires to be by taking him into your confidence. Pay him promptly if you can—at least give him the consideration he deserves.

In order that you may be in position to take care of these bills, watch just as carefully your accounts receivable. Do not allow your customers to delay in their payments unreasonably, or get so far behind it is impossible for them to catch up. It may look very pretty to have a large balance coming to you, but "a bird in the hand is worth two in the bush," and outstanding accounts do not pay the jobber and wholesaler from whom you purchase.

Debit and credit go hand in hand, and one depends upon the other. A cash business is next door to an impossibility in many places, but regular weekly or monthly payments may and should be insisted upon. They are better for both your customer and yourself. It will teach him economy, and he will not run away and deal somewhere else because his indebtedness to you is hopelessly large.

A. H. Darragh.

The Car of Progress is never full—there is always room for one more. The cost of transportation is worked out. He who helps move it, rides in it.



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

CHECKING FREIGHT BILLS.

Much Money Can Be Saved By Doing So.*

The transportation problem runs through every description of business, wholesale or retail, manufacturing or merchandising and to the producer, the middleman and the consumer. Transportation facilities and costs are becoming each day a more important item of expenditure.

Practically every retail store has an expert buyer—some have several of them—particularly well qualified in certain lines or departments. The success of the concern largely depends upon the judgment of the buyer. The same concerns frequently purchase several thousand dollars' worth of transportation each year, not knowing whether or not they get what they pay for or pay for what they get and making no consistent effort to find out.

Several years ago I was urging the manager of a large department store to permit me to check up his freight expenditures and asked if he knew how much freight he paid in the course of a year. He did not know, but estimated it at about five thousand dollars. His book-keeper, upon further enquiry, advised the total freight paid during the previous year to be over \$13,700.

Not one cent of that expenditure had been audited and within the next few months sufficient overcharges had been recovered to pay for my services for several years. I found that in the receiving room of that establishment no effort was made to check the packages delivered by the drayman against the freight expense bills rendered by the railroads; reports of shortages and damage, when made by the receiving clerks, were never followed up and soon lost sight of; the descriptions of the goods upon the railroad billing were never checked against the invoices and no one in that establishment could possibly determine whether or not the goods paid for were received nor could the cost of transportation be properly distributed in establishing the selling price.

That establishment was not at that time a remarkable exception to the general rule and to-day concerns pay out large sums each year under similar conditions.

I shall offer a number of suggestions in a general way and then if any one present wishes to ask any questions in relation to some feature of transportation in which he may be immediately interested I will be pleased to answer to the best of my ability.

Arrange the payment of your freight bills by some representative of your establishment, other than the teamster who does the hauling; turn over the paid bills to the teamster after listing them and insure that the teamster signs a receipt only for what is actually delivered to him and carefully checked against the freight bill. In the event of there being any shortage or any apparent damage, the teamster should insist that an exact

notation thereof be made by a proper representative of the railroad upon the face of the original freight bill. Regarding concealed loss or damage, I will speak later.

A copy of the list of freight bills paid should be filed with your receiving clerk and he should be instructed to carefully check the deliveries by the teamster and at once investigate any failure to deliver at the receiving room, each bill listed and the packages corresponding. He should also be instructed to promptly report any shortage or damage not properly noted upon the freight bill and the teamster should be held responsible therefor.

Upon delivery to the receiving room each shipment should be carefully weighed. You will be surprised at the results. Shipments of clothing usually rate as first-class and an overweight



of fifty or one hundred pounds to the shipment soon runs into large sums. There is absolutely nothing reliable in the weights used by the railroads as the basis for their charges. The weight of the shipment and the rate per 100 pounds are the two factors that determine the cost of the transportation and each is as direct in its relation to that cost as is the other. A scale, properly used, will pay for itself several times in a year's operation. The Interstate Commerce Commission has very recently ordered a thorough investigation of the facilities and methods used by the carriers in arriving at the weights of carload and less-than-carload shipments, upon which they base their charges.

When, by reweighing, an overcharge is developed, the agent of the railroad should be notified and the shipment held until he can inspect and verify the weight claimed. If properly insisted upon he will not delay the unpacking of the goods to any serious extent. Make it apparent to him that he has nothing of more immediate importance than the correction of that error. His road is in violation of the act to regulate commerce and subject to the penalties provided to the same extent that it would be if found guilty of paying a rebate unless, when such overcharges are reported, proper adjustment is promptly made.

In the receiving room the packages should also be carefully inspected, be-

fore opening, for evidence of pilferage and re-cooperage, and if any such evidence is discovered a representative of the railroad should be sent for and should be present when the goods are unpacked. Well organized gangs of car thieves are in constant operation, and they are exceedingly skillful in concealing external evidence of their having tampered with the contents of a package.

The contents of each package should be carefully checked with the invoice and the freight bill and the description on the freight bill should coincide with the invoice. One description on the invoice and another on the freight bill may mean a substantial difference in the classification of the shipment and the rate charged.

When the goods are unpacked the freight bill and the invoice should be attached and the freight cost added to the invoice in order that it may properly enter into the selling price. The freight bills should at once be revised or audited by some one competent to determine whether or not the correct classification and rate have been applied and the extension and footing of the charges should be proven correct. The point of shipment as indicated upon the freight bill should be noted as it may not always agree with the invoice and an overcharge result from the error in billing.

Some establishments give their teamster a sum of money each day with which to pay freight bills. He returns a bunch of freight bills and the difference in cash. So much is charged off to freight, the bills are stuck on a spindle and that ends the transaction. A not unusual practice of teamsters has been to change the footings of the freight bills, adding various amounts thereto. I do not mean to charge teamsters in general with dishonest practices, but in several years' experience I have found enough instances of such practices to induce me to very carefully audit every bill submitted for my inspection.

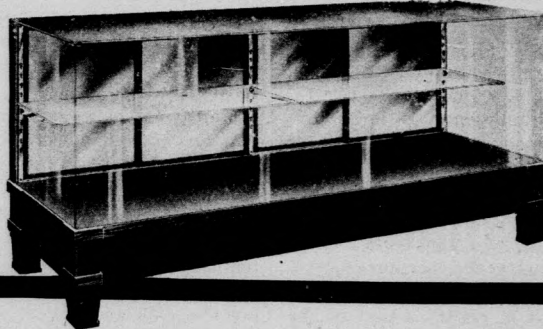
It frequently occurs that shortage or damage will be found when unpacking goods that from external inspection showed no evidence thereof.

Claims for concealed loss and damage are difficult to establish and are usually settled by the carriers on a 50 per cent. basis if prompt report is made to the delivering road by the consignee, and while the goods are available for inspection by a representative of the carrier.

In presenting claims for overcharge the original paid freight bill and a certified statement of the contents and weight of the shipment should accompany the claim. Such claims should be followed up as persistently as any other open item in any account and they should never be allowed to run more than one year without being referred to the Interstate Commerce Commission if interstate shipments, or four months without being referred to the State Railroad Commission if state shipments. A communication giving full reference to the shipment and the claim is sufficient to secure the jurisdiction of either commission.

Claims for loss or damage should be accompanied by the original paid freight bill, upon which should appear a proper notation of the shortage or damage over the signature of the railroad agent and made by him at time of delivery and a certified statement of the shortage or the damage, with a certified copy of the invoice, should also be attached. Such claims should be followed up every thirty days until paid or otherwise satisfied. Copies of all papers surrendered, including the freight bill, should be retained and copies of all correspondence filed with the copy of the claim, as claim papers are frequently lost or destroyed, and the claimant if unable to duplicate is also unable to recover his loss.

The foregoing precautions should be observed whether or not you may find it possible to charge the loss or damage back to the house from whom you purchased the goods, because the wholesaler or manufacturer must recover from the carrier, if the carrier is at fault, and unless you have a proper record of the transaction with which to support his claim, he will frequently find it impossible to successfully prosecute that claim. Handling a large number of claims for manufacturers and wholesalers each



"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

*Paper read by Ernest L. Ewing before the Michigan Retail Clothiers' Association, Grand Rapids, Feb. 22, 1912.

year I know from actual experience and observation that thousands of dollars are lost to the wholesaler every year because their customers fail or neglect to do the things I have suggested. When a good customer charges back a shortage the house will usually stand for it and endeavor to recover from the railroad, but it is frequently impossible to prove the shortage or the damage, because the receiver has given a clear receipt for something he did not receive and the claim must be withdrawn. The retailer should co-operate with the wholesaler in that direction if in any.

While the foregoing pertains to freight shipments, the same general principle may be applied to shipments received by express. It may be that I have offered nothing original or little that you did not already know and appreciate, but the real question is, do you practice the precautions against loss, damage and overcharge that I have suggested? If you do not you are losing a larger amount of money every year than you realize.

Many receivers state that it does not pay to prosecute small claims against the railroads. They deceive themselves. If you properly prosecute your small claims against the railroads they will soon be reduced to a minimum. Try it for three consecutive years and you will find out several things, namely, that the number of claims will decrease each year, that the amounts saved or recovered will show a respectable total and that the moral effect upon your employes working under a proper system of receiving goods will greatly increase their value to your establishment. Loose methods in any department are expensive.

Some receivers will say that the railroads resent the prosecution of small claims and that it does not pay for that reason. It is unfair to the railroads to make such a statement. It is the freight payers duty to pay nothing but the correct and legal rate or charge. Some subordinate representative of a railroad may suggest that you injure your standing with his company by presenting a small claim, but if he does, report him to his superior and watch him deflate.

When you find a shipment undercharged report it as promptly and insist upon a correction. Anything wrong with that suggestion? The Standard Oil Company to-day will not pay a freight bill at any of its numerous agencies that is not absolutely correct—it must be neither undercharged nor overcharged. Many smaller establishments would profit by following that example.

You have probably had shipments delayed in transit. The effective tracing of less than carload shipments is a difficult matter and can always be done to greater advantage by the shipper. It is a good plan, however, to advise your local railroad agent of the delayed goods and if possible enlist his aid in the effort to locate and expedite. If you can prevail upon him to secure for you complete forwarding reference from the rail-

road agent at point of shipment you may then wire or write the freight claim agent of the road that first received the goods, that is, the initial or bill of lading carrier, advising him of the forwarding, the non-arrival and that unless immediate delivery is accomplished the shipment must be duplicated and claim for full value of the original shipment prosecuted. Every freight claim agent is constantly struggling to reduce the number of claims and if promptly and properly advised in such instances he will leave no stone unturned in his effort to locate that shipment and avoid that claim.

When notified by a railroad of the arrival of goods you should always take delivery within the shortest time possible. See that your teamster does not neglect or fail to keep the freight houses clear of your goods. In many years' freight house experience, one of the most constant and serious difficulties I encountered was the failure of consignees to promptly take delivery of their shipments and the retail concerns were the worst offenders. The freight houses become congested and the percentage of loss, damage and pilferage is greatly increased thereby.

I sincerely thank you for this opportunity to address you and for your kind attention, and await any questions that I may be able to answer in a manner that may be of some value to you. I hope to meet with you again and to receive your consideration in event of any transportation difficulty arising in connection with which I may be of service to you.

The Profit Side of the General Store.

A great many small merchants of my acquaintance are in the habit of buying goods from a large number of different concerns. Many of them have at times over one hundred accounts on their books. This, in my judgment, is a big mistake.

It makes a lot of work, it is hard for them to keep tab on purchases, and they are much more apt to overbuy. If hard times come on, and they should need extension or accommodation, they will find it much harder to make arrangements with their accounts scattered broadcast. When they buy from so many their business does not amount to much with anybody. No jobber has any reason to take any special interest in their business or to make any special effort to favor them in prices, terms, or other way.

I know the argument made for scattering your purchases. No one house is cheapest in everything, and to get the plums they say you must "shop around." That would be all right, perhaps, if one were smart enough, and was so well posted, and was such an expert judge of qualities that he could tell the leaders when he saw them. But I doubt whether many retailers are so qualified. I know I am not, and I have been engaged in both the selling and buying departments of the mercantile game. We retailers may be good judges of a few items, but when it

comes to being an expert in clothing, dry goods, hats, shoes and other numerous lines carried in a general store, I doubt whether any of us can fill the bill. The merchant who tries to buy his stock on that basis is soon known as a "picker" or a shopper. Salesmen fight shy of him and many of them take delight in giving him the worst of it every time they get a chance.

My advice to my friends who are merchandising in a general way is to pick some good big reliable concern in each line and give it the bulk of your business. Get a house in whose salesman you have confidence, who will work for your interests, and who knows his business, and he will give you the benefit of his knowledge, and you will come much nearer buying your goods right than in any other way, and without half as much trouble in doing it. Of course you will want to buy some outside at times to keep in touch with the general market, but confine the great bulk of your buying to one or at most two concerns in each line.

Many of the best merchants—especially the older and more experienced ones—in the states in which I have worked during my long experience on the road followed this rule and expressed themselves to me as having found it much the better plan. I have in mind one of the best merchants, my most loyal business friend, now rich and retired. I sold him his opening stock when his total capital was less than \$3,000. I continued selling him as long as he was in

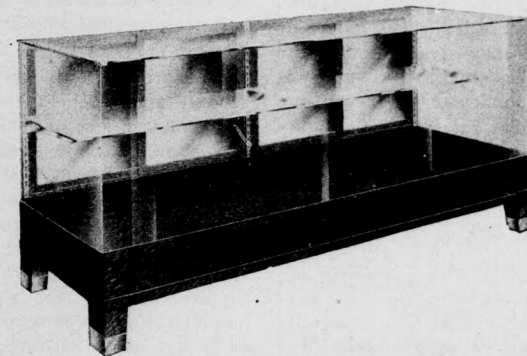
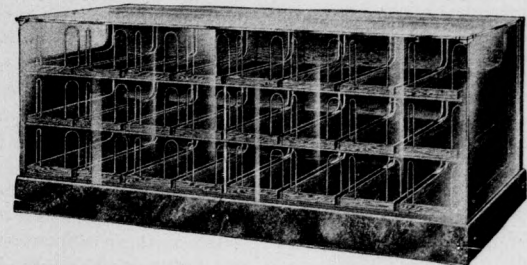
business, some twenty-odd years, and practically everything he bought in my line he bought from me. In fact, he bought over half a million dollars' worth of goods from me in that time, or over nine-tenths of his total purchases in dry goods and notions. Other drummers offered him baits, of course, but he would have none of them. He knew my house was as good as any, he believed his interests were safe in my hands. Don't you know I would give such a friend all there was in it, and would work as I would for myself to save him everything in every way possible, and so would any decent salesman, and there are thousands of them. It is wonderful how the heart of a salesman warms to a man like that. Whether they sell him or not, they can not help admiring and respecting him. My friend got back, without the asking, all those baits would have saved him, and much more.

As I have said, this customer of mine is now wealthy and retired from merchandising. Being a man of much more than average ability, a shrewd business man as well as a good merchant, he would doubtless have succeeded even if he had scattered his accounts among a hundred concerns, but he says himself that an important factor in his success was confining his business to a few reliable houses.

Make it worth while for some good concern to take care of your interests. One friend in business is worth a hundred acquaintances.

Our Crystal Show Cases

Are a Good Investment for a Progressive Merchant



Our new catalog just issued, shows a complete line of our Crystal all plate glass show cases, including many new designs as well as a large and up-to-date line of wall cases, cabinets and other store fixtures. Ask for catalog G-10.

Wilmarth
THE CASE WITH A CONSCIENCE

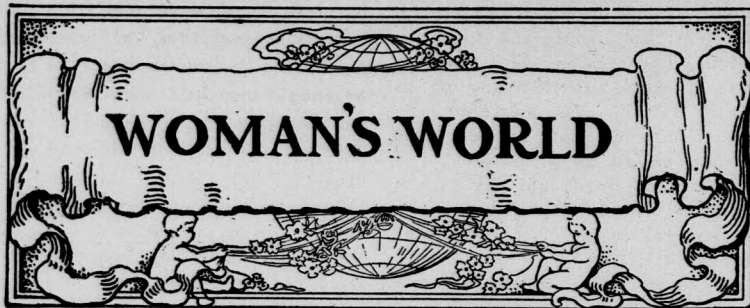
Wilmarth Show Case Co.

New York Salesrooms
732 Broadway

Chicago Salesrooms
233 W. Jackson Blvd.

906 Jefferson Ave
Grand Rapids, Mich.

Detroit Salesrooms
84 Jefferson Ave.



WOMAN'S WORLD

Inspection of Housekeeping—When Will It Come?

Written for the Tradesman.

Almost everything is officially inspected nowadays. Schools, of course—they have been inspected time out of mind almost; much more recently factories have been put under public supervision; all grocerymen know that the pure food man will happen in some day, perhaps when least expected, and apply certain tests to the groceryman's cream of tartar, ground cinnamon, corn syrups and vinegars. Every dairy selling milk is liable at any time to searching investigation of all its methods by State authority; pharmacists must pass an examination and be registered; the neophyte who would even essay to shoe horses must make some showing of qualification and fitness for the work. There is a strong movement on foot to compel a thorough inspection of hotels by a competent State official—a measure doubtless necessary to the health and safety of the traveling public.

These things show an irresistible tendency to bring the search light of scientific knowledge and investigation upon everything that affects human welfare. New and more intelligent opinions are taking the place of time-worn prejudices. Old ideas are unceremoniously discarded.

Perhaps no one has as yet advocated it or even suggested it, but in the near future we may look for inspection of housekeeping and homemaking. In the logical sequence of things it must come soon.

At first blush we naturally resent the thought of it as an insufferable intrusion upon privacy and personal rights. But looking at the matter sanely and impartially, it must very soon be admitted by every candid mind that the state or the public or whatever we may see fit to call the big intangible something that is not any one in particular but every one in general—this big intangible something has certain undeniable rights in the case.

The State may reasonably say to every woman who is at the head of a household: "Dear Mrs. Housewife, we do not like to make ourselves obnoxious by snooping around and prying into things that you naturally feel are none of our business, but permit us to reason with you a moment. We shall be able to persuade you that our business is very properly a large and comprehensive term.

"You have as an inmate of your household one man. His health—nay, rather his very life—is in your keeping. From our point of view he is primarily a citizen, to whom we

owe the protection of the laws, from whom we have a right to expect certain duties. This man may become a drunkard, a tramp, a pauper, a criminal—a burden upon society; or he may live a long life of usefulness as a taxpayer and a frugal, industrious member of the commonwealth. The trend of his development will depend largely upon his home environment. Not many men with incompetent, wasteful, extravagant wives ever become taxpayers, and we can not afford to carry along too many inhabitants who bear no share of the tax burden.

This man, if able bodied, is, within certain age limits, liable for military duty. We will say that he now would make a first-class common soldier. But we want to leave him in your charge for may be four or five years. Suppose you feed him over-much and upon rich, indigestible food. When we call for him he will have become an anaemic, dyspeptic invalid, utterly unfit for forced marches and sleeping on the ground. Through your incapability and lack of common sense we shall be out one good soldier just when we need him.

"You have, we will say, one, two, three or more children. We are most directly interested in these children growing up into strong, healthy men and women. We are going to no end of expense and trouble to reduce the present terrible rate of infant mortality. We find that not only certified milk is necessary to pull the little ones through the dangerous months of summer and fall, but certified mothers as well, if we may coin the term—mothers who have intelligence and judgment and will give the conscientious attention to detail so imperatively required by a child during its first years of life.

"We provide, at great expense, schools and teachers to educate all your children free of charge. We are fast taking steps to equip each boy and girl with some skill or craft by which he or she may be able to earn a living. But we realize keenly that the finest schools we are able to provide can do little for the pupil unless supplemented by the right kind of home training. Our best teaching often is annulled entirely by wrong home influences.

"We are trying to stamp out certain contagious diseases and to hold others in check; but it is well nigh impossible so long as sanitary conditions are what they are under the house keeping that prevails in many households.

"We find it necessary that orphan

asylums, schools for the blind and the deaf and dumb, and the like, shall be under rigid inspection. But it is even more essential that we know the conditions under which our normal and more fortunate children are growing up, those from whom we expect far greater things than from the poor waifs and defectives who are cared for as best they may be in institutions. Dear Madam"—

At about this juncture we can imagine that "Dear Madam" may begin to reply somewhat in this wise: "Oh, mighty State, or great and powerful public, or whoever or whatever you may be that places me under so heavy a responsibility, perhaps you may as well go ahead with your inspection. May be inspection would be the last straw and that I understand is what breaks the camel's back. And I infer that after a camel's back actually is broken it does not have to go any more.

"Still, I am not at all sure that being inspected at intervals would be any worse than being enjoined perpetually, and that is what I am undergoing now. It sometimes seems to me that the main business of the printing press is to inculcate upon women their duties. A large number of publications are given up to it almost entirely and there is scarcely a newspaper you can pick up that does not have its Woman's Column filled with precepts and admonitions for our guidance. By sermons, by editorials, by lectures, we are made to feel the tremendous weight of our responsibilities. Our husbands and children are in our hands to be molded for good or ill, and woe unto us if it be for ill! Perhaps the case is put none too strongly. Perhaps it is well that we be made to know unmistakably what devolves upon us.

"But how about the other side of this remarkable contract to which we seem to be a party? How about the obligations of the State or the public toward us? There's the rub. Every moralist is ready to contend that the work of the conscientious wife and mother is indispensable, but who is

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

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VOIGT'S
**CRESCENT
FLOUR**

Makes the best Bread and Pastry

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

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

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

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



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Grand Rapids
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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.

placing emphasis on there being secured to her any adequate reward for her labors?

"The hand that rocks the cradle may rule the world, but it is minus the slightest emoluments of a great office. The financial status of the woman who gives her time and strength wholly to the most essential work of a woman is truly unique. While her work is conceded to be most important she is ranked as a dependent. Her monetary welfare and to a large extent her social position depend, not upon the amount nor the quality of her work, not upon the kind of home she creates, not upon the number nor the character of the children she bears and rears, but wholly upon the business success and the generosity or the reverse of her husband. And her returns in this way can not be said to hinge upon her performance of her duties, for we see women who are utterly recreant to their duties living in luxurious idleness upon the bounty supplied by their wealthy and indulgent husbands.

For the soldier who has served even a few months on its fields of battle, a generous government provides pay, not only for his actual time of service, but a pension during his old age, a home if he desires it and decent burial after death. For the wife and mother who has put in long years of unselfish toil, perhaps raising grandchildren as well as children up to manhood and womanhood—if such a one comes to want in old age, private benevolence may provide her a refuge in some institution for indigent elderly ladies; but if she is not so fortunate as to secure this, the State or the public or society at large, whom she has served so faithfully, will be content to bundle her off to some poorhouse for the remainder of her days and allow her a few feet in a potter's field when all is over.

It is a matter of well-founded apprehension that so many of our bright young women prefer some career or making their own way to the time-honored vocation of the wife and mother. Women, particularly young women, are human. May it not be that if the rewards of the wife and mother could be made surer and more adequate for her actual needs, the noblest vocation open to the sex would seem more attractive to its members? Quillo.

Man Power Is Multiplied Power of Every Individual.

There died, the other day a man who had built up one of the best sales organizations that this country has ever seen. This man all his life disclaimed credit for the wonderful sales of his company. It is the organization," he would say. But the fact is that the organization would have been simply a hundred or five hundred ordinary men if the man who died had not been at their head.

The great problem in every business institution is that of developing man power. Individual men are all pretty much alike. All of them will do just about so much work or thinking. Yet unknown to the men themselves or to those over them, every

one of any hundred is capable of much more than he acquits himself of. When some man gets hold of the hundred and brings out the latent powers of his subordinates he accomplishes results like those accomplished by the man who died.

A man acts as he feels. If he feels, that is thinks, that he is only a very ordinary man, he will accomplish only very ordinary work. But if the man feels that he possesses superior ability he will work up to the standard of ability that he thinks he possesses.

The man who died realized this. And so he never spoke, he never even thought of his subordinates as subordinates. He called them coworkers and he treated them as such. And they believed in their chief and in themselves.

This organizer believed too in conference. He acted on his own judgment but he was always ready to hear others' opinions and ready to ask for them. Thus he made his coworkers realize that they were really coworkers.

In nine hundred and ninety-nine out of every thousand business institutions of this country man power is being allowed to go to waste. The heads of almost every business institution in existence have yet to learn that there is such a thing as man power and that they can develop it and turn it to their own account.

A business institution is nothing but a small group of individuals co-operating. But the units, the individuals, co-operate only part of the time—the remainder of the time they are working at cross purposes without knowing it. The problem is to bring about a condition of conscious, willing and sustained co-operation.

We are all ruled by self-interest. In all the world there is not, and there never has been, any such thing as unselfishness. If men and women can be shown that it is to their selfish interests to co-operate to the fullest extent, and if when they do so co-operate the reward is immediate and tangible, the man power of any such institution will immediately increase. And it will go on increasing until it reaches a maximum.

Make men and women understand that everybody in the institution is a coworker with not only the heads of the business but with every other worker. The object of the institution is to obtain profits, NOT ONLY FOR THE HEADS but for every man and woman in it. Profits are increased by making more goods or better goods or by reducing costs—and when profits increase wages should increase also.

Make men and women proud of their organization, of their institution, and give them a vital selfish interest for promoting its prosperity.

There is nothing like responsibility for bringing out the latent power of men and women. And power increases by exercise just as brains or muscles do. So give workers responsibility and crowd them to their limit. In time they will have new limits.

In the head office of the great Bell

telephone trust there are only half a dozen stenographers. The daily mail would be considered trivial in many a business house not possessed of a hundredth of the capital and investment of the telephone trust. Yet the American Telephone and Telegraph Company is one of the most efficient organizations in this country.

It confides in its subordinates and places responsibility upon every individual.

Over in England the government owns the telephones and runs them as part of the postoffice department. Not long ago the chief engineer of the telegraph and telephone department of the British postoffice came over here to see how our telephone and telegraph companies are administered. He expected to find the headquarters of the associated Bell companies housed in a mighty building with hundreds of clerks and messengers scurrying about carrying great documents tied up with red tape. He expected to find huge filing cases and cabinets filled with papers that had passed through forty or fifty hands and that had received a notation and initials at each hand.

But the Britisher found nothing of the sort. He found a few small offices occupied by a president and vice-presidents—and six stenographers.

In England nothing can be done until the papers in the case have taken the proper course. Every time a subordinate reads a paper he has to tell what he knows and pass it on to the next higher man, and so until finally in a year or two perhaps the actual head man personally settles the matter.

There are a great many business institutions run on that principle in this country. The heads of such institutions act on the theory that they are the only person out of hundreds capable of deciding any case whatever. And so the feeling leaks down among the subordinates until it reaches the very bottom, that none of them know anything and that they ought to be thankful that there are some few, way above them, that do. In such an institution man power ceases to be man power and becomes dog power.

I say cut it out, brethren, cut it out. Trust the man on the job—or if he shows he can not be trusted put somebody else in his place. Spread responsibility around and through the whole institution. But make it conscious responsibility. Let every individual have a chance to manifest initiative, make everybody realize that he is an actual and important cog in a big machine.

Man power is the multiplied power of every individual exerted in the same direction.

The moment your jobber finds you are giving him less business than usual he asks the reason. Do you do the same thing with your customers?

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.

GRAND RAPIDS BROOM CO.

Manufacturer of
Medium and High-Grade Brooms
GRAND RAPIDS, MICH.



BROOMS
J. VAN DUREN & CO.

Manufacturers of
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Mill Brooms a Specialty
653-661 N. Front St. Grand Rapids, Mich.

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Grand Rapids, Mich.

Manufacturers of

Cookies and Crackers

Write for Price Lists

We Make a Specialty of 10c and 12c Cookies

NOT IN THE TRUST

IMPORTANT

Retail Grocers



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

Baker's Cocoa and Chocolate

with the trade-mark on the packages.

Registered U.S. Pat. off. They are staple goods, the standards of the world for purity and excellence.

MADE ONLY BY

Walter Baker & Co. Limited
DORCHESTER, MASS.
Established 1780

FOOTE & JENKS' COLEMAN'S (BRAND)

Terpeneless Lemon and High Class Vanilla

Insist on getting Coleman's Extracts from your jobbing grocer, or mail order direct to FOOTE & JENKS, Jackson, Mich.

HARDWARE MEN'S BANQUET

Representative Gathering of Leading Men of State.

The big event of the eighteenth annual meeting of the Michigan Retail Hardware Men's Association was the banquet tendered them by the Grand Rapids manufacturers and wholesalers, in Press Hall on Thursday evening, February 22, and it proved to be a typical Washington's birthday affair. The decorations consisted of American flags, artistically draped about the hall, and a profusion of American Beauty roses, besides other flowers and ferns.

The tables were resplendent with color and the incense of fragrant flowers filled the air. Each guest was given a beautiful carnation and found, as he took his seat, an appropriate souvenir of the occasion, a small cherry tree and hatchet. Some of the boys expressed their satisfaction, due to the fact that I was a George Washington hatchet instead of one of the Carrie Nation type. The menu card and programme were also a choice souvenir of the event, elaborately printed, with an etched brass cover, secured by brown silk cord, presented with the compliments of the Grand Rapids Association of Commerce.

While the company were taking their places at the sumptuously loaded tables, an orchestra discoursed lively music, and "Doc" Roe, brother of the retiring President of the Association, one of the "best feelers" at the convention, a man whose good humor and enthusiasm were of the infectious sort, led the boys in popular and old time songs, including "Yip Aye Addy," "Oh! You Beautiful Doll," "School Days," "Mysterious Rag" and "Old Kentucky Home." It was a lusty chorus. The boys were all having the time of their lives and they entered into the spirit of the occasion with a unanimity that was surprising. Men who make no profession of being vocalists, even of the most modest sort, warbed like the song birds that come in the spring, and their faces reflected the satisfaction they felt in being present at so stirring an occasion. "Doc" Roe is certainly a live one and his little song service did more to promote good feeling and an ebullition of the fraternal spirit so necessary at affairs of this kind than, perhaps, any other feature. At one time, when the local pianist found her piano score missing, "Doc" came to the rescue and took her place at the piano, leading the song at the same time. He will always be remembered by those who were in attendance at the eighteenth annual banquet, for by the alchemy of song he transmuted casual acquaintanceships into intimate, personal friendships and made possible a close and cordial fraternalism among all.

Menu.

- Blue Points on Half Shell.
- Wafers.
- Creamed Tomato Soup.
- Celery. Olives.
- Bread Sticks.
- Fillet Beef.

- Baked Cream Potatoes.
- Green Peas.
- Salads.
- Cabbage. Celery. Nuts.
- Cold Ham. Veal Loaf.
- Salted Nuts. Rolls.
- Cheese and Crackers.
- Coffee.

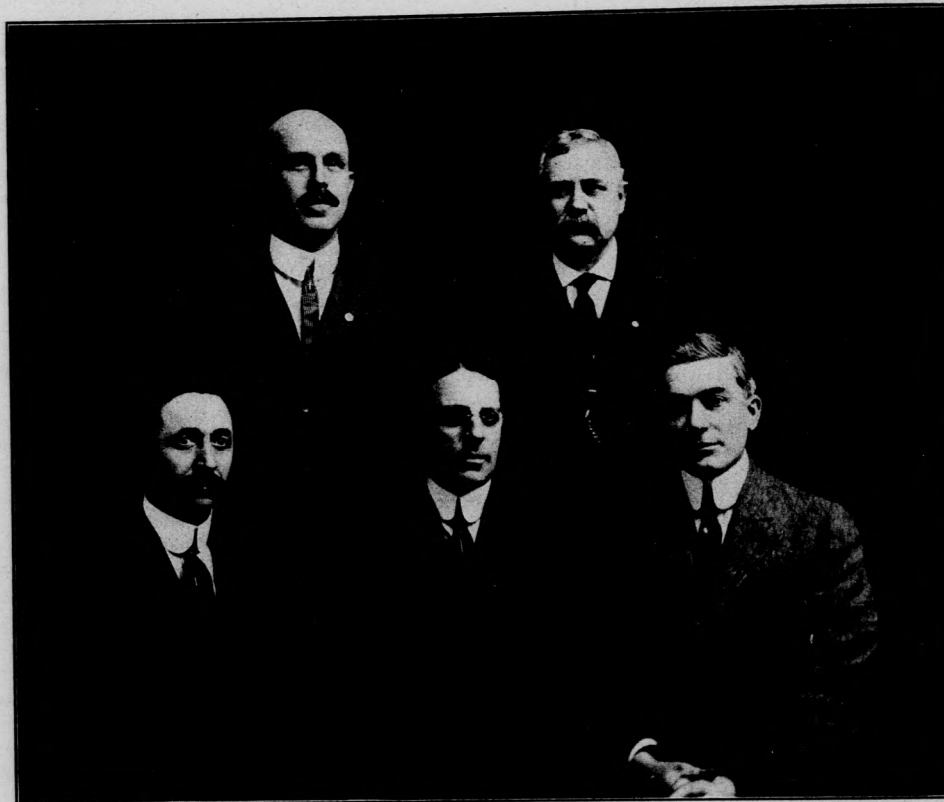
The programme followed, interspersed with songs, and after an in-

vocation by Dr. Edwin F. Bishop, an address of welcome was given by Sidney F. Stevens on behalf of the Grand Rapids manufacturers and wholesalers. He said, in part, that he considered it an honor to welcome so representative a body of men to the Furniture City and that the banquet was tendered as a testimonial of esteem for the guests by the manu-

facturers and wholesalers. He complimented them upon the successful character of the convention, believing it was due to the active, aggressive work of the Executive Committee and the earnest co-operation of the members. He declared that it was not only interesting as an exhibition but also instructive from an educational standpoint; that that citizens of Grand Rapids had taken a keen

COMMITTEES WHOSE HARD WORK CONTRIBUTED TO THE SUCCESS OF THE MICHIGAN RETAIL HARDWARE ASSOCIATION CONVENTION

ENTERTAINMENT COMMITTEE



OTTO G. KUTCHE ADRIAN DE WINDT J. J. VANDER MEER
R. A. STONEHOUSE Chairman BERT M. HETH

EXHIBIT COMMITTEE



PETER T. HENDRICKS KARL S. JUDSON DICK SLUYTER
ADRIAN DE WINDT Chairman EARL E. BEHLER

interest in the convention and that their ambition was to do everything possible for the comfort and convenience of their visitors. He made a humorous reference to the weather man as having slipped a cog in precipitating the worst storm of the winter and disclaimed any responsibility on the part of the citizens. After reading a short poem by John Kendrick Bangs, called "The Middleman," he referred to the efforts of mail order concerns to eliminate the middleman from the commercial world and of their efforts to secure class legislation, and said it should be met by co-operative efforts on the part of dealers. He also gave passing mention to the parcels post bill, condemning it as a foolish measure. In concluding, he reiterated his words of welcome and expressed the hope that the opportunity would again occur to welcome the hardware men to Grand Rapids.

The meeting was then given into the charge of Toastmaster Frank Welton, whose witty references to the speakers introduced and to subjects germane to the convention kept the assemblage in an uproar of laughter. In the course of his remarks he paid a gentle tribute to the memory of George Washington, asking the guests to respond by rising, and, as the glasses, filled with one of Nature's most lavish gifts, pure water, were raised, the hearts of one and all were filled with patriotic fervor. The orchestra played "The Star Spangled Banner," and the air rang with the melody of over three hundred voices.

Charles B. Hamilton, sales manager of the Berkey & Gay Furniture Co., was then introduced and gave a splendid address on the subject, "Where Do Profits Go." The address in full appears in another column. It elicited hearty applause.

Mr. Hamilton was followed by Lee M. Hutchins, Treasurer and Manager of the Hazeltine & Perkins Drug Co., whose subject was "Commerce as the Builder of Cities." He spoke of our magnificent and ever-increasing commerce and said that it was justly a matter of pride with us; that during the last fifty years the development of our natural resources has brought us rapidly to the front until the Nation now ranks second or third in commerce—surely a splendid achievement. He traced the progress of our Nation through its early history to the present time and expressed the hope that with all our ambitions, energy, our resources and possibilities, we may be able to say we are larger than them all. He claimed that the proportion and bulk of our commerce would be governed by the character of our people and said that every enterprise and every project reflected the character of the men back of it. The foundation of character was the best foundation for business. We must be great enough in mind, heart and body to realize that men must grow wise and noble in order to be true captains of commerce. Nor should it be forgotten that commerce, as a builder of cities, must not lose sight of the ideal if it would be ultimately successful. The ideal is the spirit, soul

and saviour of true commercial undertakings. True commerce is optimistic and not pessimistic; is a builder and creator and never a destroyer. Commerce is distinctly the builder of cities. Science and commerce have developed our resources. In concluding he made a plea for a high citizenship, arguing that our commerce will rise no higher than the men who conduct it. The address was scholarly and every point was covered exhaustively.

Charles A. Ireland, of Ionia, was then called upon and, in commenting upon the success of the convention, said that a great deal of credit was due Grand Rapids citizens and that he voiced the sentiment of the entire assemblage in acknowledging the truth of the slogan, "Grand Rapids Knows How."

Dean Francis S. White proved a witty orator and kept his hearers convulsed with laughter. He claimed affiliation with the trade on the score of his father and other relatives being engaged in tool manufacturing and his father-in-law in the hardware business. These facts were mentioned by way of explaining his knowledge of "Trade Secrets," the subject assigned him. His remarks showed a wide acquaintance with business conditions and that he had a vast amount of "inside information." He said, in concluding, that in his opinion the secrets of success were in cultivating habits of industry, frugality and honesty.

The last speaker of the evening was Charles H. Miller, of Flint, the President-elect of the Association. His remarks were brief but pointed and he expressed great satisfaction in the progress being made by the Association towards better business methods. At the conclusion of his remarks the company joined in singing, "Auld Lang Syne," and dispersed, thus closing the happiest function of the hardware men's convention.

Use and Abuse of the Fire Apparatus.

In a certain department store I asked the manager to show me how his fire apparatus worked. He pointed proudly to certain arrangements of white hose with a brilliantly polished brass nozzle. He had the fire call sounded and in a few moments I was surprised at the ability and order with which the several occupants of the room got the hose in position, the fire buckets arranged and the window leading to the fire escape opened. The next ring of the gong meant to turn on the water and the third ring meant another step. The hose nozzle was pointed out of the window and the signal given to let on the water, and then the manager was surprised, for the hose leaked in several places. Upon examination it was discovered that there was quite a bad break in the hose and this had been wound with cords. The leaky hose was a revelation to the manager and he determined to have the matter attended to.

In order to make up for the condition of the leaky hose line, the ax men were pointed out with additional

pride, and I saw two clerks ready to wield nicely painted axes. I requested that an ax be actually used on something and a box was brought forward. The first blow of the ax on the box broke off the ax handle near the head. I examined the other ax and saw that the handle was a makeshift one, evidently intended for show purposes and not for real use. Once more the gong sounded and the next step in the fire drill was performed, involving the use of certain water valves. I saw a young man dressed in natty clothes struggling hard in a remote and dusty corner to turn on a water valve. I noticed that the valve stem was bent. The young man struggled like a hero and did not spare his hands or clothes. But the fire cock was not opened. The manager explained that the valve had not been used for some time and that evidently some one in trying to turn on the water had used a wrench or other tool to make the turn and had sprung the stem. He had an excuse for every defect.

But surely the fire pails were in order, I thought. There was a shelf arranged in a passageway adjoining the room, and the sounding of the fire call meant that certain of the employees of that department would run to the pails and be in readiness to use when wanted. I noticed that the pails were all fairly well filled with water, although the dust-covered, scummy stuff appeared as if it had been in the pails a long time. However, at the proper signal from the boss, two of the workers speedily ran forth with two pails each. With the lifting of one of the pails from the shelf a stave dropped out and the contents of the pail scattered over the floor and passed down between the cracks, and later on I learned that some goods were damaged by the water below. The hoops seemed ready to drop off from one of the other pails, but they held on.

Next we examined the fire extinguishers. I left that department and went down into the boiler room where another person was in charge. Here I found that the hose appeared to be stronger and fresher. No doubt these lines would stand pressure and service. The axes seemed to be strong. The hydrants had been tested and worked. I jostled some of the fire pails and the hoops and the staves held securely. But over in the corner where it was intended that a fire extinguisher be in readiness for use, I noticed that the entire side of

the extinguisher was burst open. The device was entirely out of commission.

Next I went into a mercantile establishment where there were hundreds of people employed, and many of them young persons who could not be handled with ease in the event of a fire. I desired to observe the character of the fire protection and the means for making an escape. I was astonished to find in this great place considerable tangled hose. It seems that while the general fire apparatus of the house was kept up, certain elements of the fire protection service were behind the times. While this house had effective and up to date devices for extinguishing fire, the contrivances for retaining the hose lines in order were poor. It looked to me as if there would be tangled hose lines in case the lines had to be run out in a hurry.

I obtained permission to examine the fire escapes. I went up on the roof and descended a ladder to the next story; one side of the ladder pulled out from its fastenings and I nearly got a fall. This ladder would have been disastrous to a number of people climbing down it at the same time. Later on I found ladders that refused to operate. Some of the fire ladders in use needed oiling at the bearings. There are chains and weights used for working some of the ladders and these devices need the attention of a mechanic like any piece of machinery, but they do not often get it.

There should be a regular system of inspection of the ladders and fire apparatus. Of course there is such an inspection now, but there should be other inspections by interested parties directly concerned in the salvation of the operatives and property in the event of fire. Where careful inspections are made, I found but few defects in the fire protection system.

George Rice.

When you start out to give a bargain be sure it is a bargain. Customers are not so easily fooled as some think.

Are you there when it comes to making the best of the worst of it?



TRADE WINNERS

Pop Corn Poppers,
Peanut Roasters and
Combination Machines.

MANY STYLES.
Satisfaction Guaranteed.
Send for Catalog.

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

Klingman's Sample Furniture Co.

The Largest Exclusive Retailers of
Furniture in America

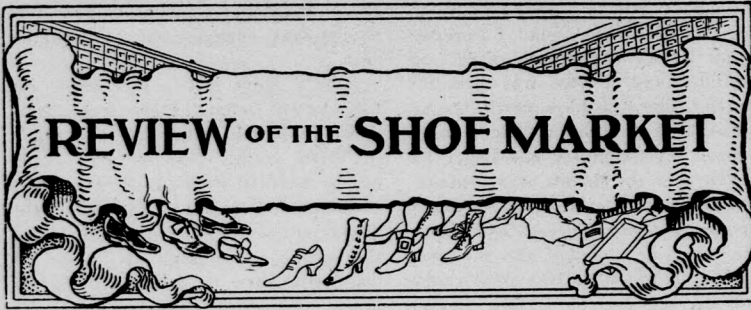
Where quality is first consideration and where you get the best
for the price usually charged for the inferiors elsewhere.

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

Corner Ionia, Fountain and Division Sts.

Opposite Morton House

Grand Rapids, Michigan



Cash Versus Credit in Selling Shoes. Written for the Tradesman.

No; this discussion does not aspire to the distinguished credit of settling once and for all time the most subject suggested by the heading hereof. Strictly speaking it is a local issue and does not permit of general solution.

There are certain classes of shoe customers who demand credit—college students and men and women whose salaries are paid at the end of the month. These customers are generally the ones who call for the best there is in the matter of style and quality.

It often happens that the shoe dealer finds himself right up against conditions of this kind. In order to get the business at all he is compelled to allow charge accounts. Consequently he must worry along with a little cash and a whole lot of credit—and sometimes turn prematurely gray in his worrying.

The credit business would not be so bad if the dealer were always sure of his money. But he is not. No genius has ever yet devised a system of collecting all outstanding accounts. If ever such a genius appears the world will rise up and do him signal honor. That you are going to fail in getting some of the money due you, if you do a credit business, is just as certain as death and taxes.

You can also depend upon it that will queer some of your customers in your efforts to get what is coming to you. When some of them begin to feel uncomfortable because of statements they have received from you, they will cease to visit your store. Some of them will go elsewhere and pay out cash that really belongs to you. And the longer these accounts run the harder it will be to get them settled.

Looking at the subject of a credit retail shoe trade from the manufacturer's standpoint a Boston shoe manufacturer recently said: "The dealer who does a credit business requires a big margin. Naturally, he is slow in paying his bills to the manufacturer. Perfectly good, you understand, with all the accounts which he has from people of means and position. Nevertheless I would rather have one customer who does a cash business than half a dozen who tie up their money in credits to college or other so-called high-class trade."

It is evident from the sentiments here recorded that the class of merchants who make a hit with the manufacturers are the fellows who pay promptly rather than the fellows who solicit long datings and frequent

extensions. Unreasonable time extensions are a source of embarrassment to manufacturers, for they need their money. But unless the shoe dealer has capital enough to carry the people who owe him, he can not pay cash. He loses not only his discounts, but he misses other substantial preferences that manufacturers might otherwise throw his way.

Looking at the matter from this angle, anybody ought to be able to see why the shoe dealer who grants credit must ask (and get) a larger profit than the fellow who conducts his business on a strictly cash basis. The business must be carried on his books, a certain percentage of the accounts will prove bad and the dealer misses his discounts.

If, in the light of local conditions, a credit business would seem to be the proper course for the shoe dealer, his success is largely contingent upon the vigor and thoroughness with which he pushes his claims. It is a good plan to make them understand you are going to have your money.

Credit accounts ought not to be granted too hastily. The man who does credit man's services should take time to look up the customer's previous record. In the large store, where one man is detailed to look after this end of the business, the work is generally done quite thoroughly; but not so much so in the smaller store where the dealer is his own credit man.

It is well to remember that a prosperous appearance and the disposition to pay up at the time promised, do not always go hand in hand. There are people who can look you squarely in the face and lie like a trooper without so much as batting an eye. Often your brother merchant can give you a line on this sort of a chap.

There should be a perfectly frank understanding between the shoe merchant and his customer as to the time of payment. Find out when he gets his money—upon the exact day of the month; and have him definitely promise to call in and pay up his bill the day following. If he does not come with the statement mailed out to him a few days prior to the date agreed upon, write him a letter asking why he has not redeemed his promise. Let him understand that you need your money; and convey it to him tactfully that delay in payment will necessarily jeopardize his credit account at your store.

Now there are times when a credit account at the shoe dealer's is a matter of considerable convenience to the customer albeit a great many people ask credit who really do not

need it. If you are careful to make them see and understand that this extension of credit to your customers is of the nature of an accommodation—and one that is to be continued only on condition the customers are prompt in paying—you can teach them not to abuse the privilege.

But when it becomes evident that they are trying to beat you out of the money, it is time to adopt more strenuous measures for collecting the bill. The usual method is to mail out some form-letters, beginning in a mild and inoffensive manner and culminating in a caustic demand for immediate settlement. Eternal vigilance and much punch are assuredly necessary to success where you are selling shoes on a credit basis. Cid McKay.

Shoe Man Should Keep Little Ahead of Times.

Written for the Tradesman.

The business of selling shoes at retail is a fascinating proposition on several counts—but, of course, the largest measure of success comes to the man ahead of the times just a little bit.

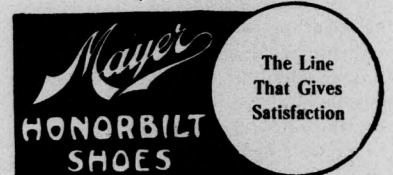
And as these be progressive times upon which we have fallen, this is only another way of saying the retail shoe dealer must be up and hustling. That a good many smaller shoe stores are not progressing as fast as they should is evident to anybody who studies the situation.

And I am not meaning by this that shoe retailers, as a class, are not progressive. As a matter of fact they are; but this article is meant to incite some of the more leisurely ones to a somewhat livelier pace. If this does not apply to you, pass it up; but if the clip you are going is not sufficient to make your store conspicuous for progressiveness, speed up. Get up with the times—and, if possible, just a little bit ahead of the times.

Evidences of progressiveness in and about the store constitute a valuable factor in a shoe merchant's business.

The American people love success—and the very signs and symbols of it appeal to them. The people of the community love to trade with a progressive merchant—one who shows by his store and his merchandise that he is fully abreast of the foremost. And these things—these intimations of progressiveness—are borne out by the store and its appointments no less than by the stock and its arrangement.

Progressiveness on the part of the merchant is apparent often from the store front. People—strangers in the town—will exclaim: "My! what a



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.

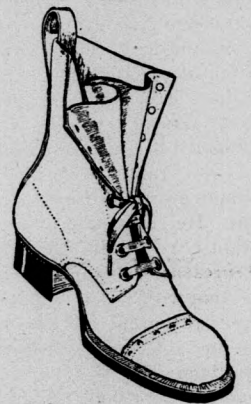
The Maumee Rubber Co.

224 226 SUPERIOR ST.
TOLEDO, OHIO.

Headquarters for Wales Goodyear and Connecticut Rubber Boots and Shoes

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.

swell shoe store you people have here! And I bet he carries a fine line of shoes, doesn't he?" I wonder if they are saying things like that about your store. You can make 'em say it if you will modernize your store front and put in new-styled window fixtures and trim your windows artistically. In spite of the obvious benefits of an attractive store front, some shoe dealers are willing to worry along with the same old front that did service in the long ago. What if you do not own the building? Can't you make your landlord put in the improvements? And suppose he does raise the rent a little, isn't it better to pay more rent to get more customers? It does not matter how much rent you pay, provided you do a volume of business that justifies the expense.

Did you ever hear anybody say: "Oh, all shoe stores look alike?" That indicates that the person making the statement has not seen some shoe stores. Some of them are different. And they are the ones that are run by merchants who keep a little ahead of the times. These men have seen the drift of things, and they have anticipated the popular demand for better shopping facilities. It has only been within comparatively recent years that shoe merchants of this country have sought to make their stores beautiful and attractive by the introduction of artistic and elegant furnishings and purely decorative features. Hitherto ordinary furnishings have sufficed. But they will not do

for the future. People have gotten used to such things in the exclusive shops and in the big department stores of the cities. Consequently the shoe dealer's place is going to suffer by comparison, if it is not up-to-date.

Keep a little ahead of the times in your selection of goods. And I do not mean by this that the shoe dealer ought to give undue prominence to freak styles, extreme novelties and other expensive wares. It is easy to go to an extreme in the matter of novelties. But the line between a new style and a novelty is, after all, a very thin one—and you certainly must have smart styles to hold the smart trade. You can not have all of them—make up your mind to this; but you can have some of them. If you are content to steer close to the shore of staples and conventional lasts, people will be content to let you alone—i. e., the people who insist on having the more recent styles. Consequently you must, for the sake of appearances, if for no other reason, carry some of the newest style products.

And then you must keep a little ahead of the times in displaying your merchandise. I have already called attention to the value of an effective shoe window trim. But how about glass cases for findings, and jewelry cases for buckles and ornaments and other high tone accessories that people nowadays seek in shoe stores? Do you keep these things displayed as befits their nature? The proper display of such commodities excite enquiries—

and enquiries lead to sales—and sales mean profits.

But more, perhaps, than anywhere else the shoe dealer should endeavor to keep a little ahead of the times in the matter of his service. Good service in the shoe store does make a hit with the public. And good service is going to become more and more the vital thing. Listen to these words of Carl Brodt, President of the Minnesota Retail Furniture Dealers' Association. They are well worth pondering:

"I am not unmindful of the necessity of our dealers being able to get their merchandise at the lowest possible figure that is enjoyed by the largest dealer. Yet, if I had to take my choice between the evils, I firmly believe that I could win out with greater success in a well arranged store with efficient service, with a higher first cost of merchandise than take a store that might have all the advantages in the first cost of merchandise and not be able to show up the goods as they should be displayed."

According to Mr. Brodt's idea "display" and "efficient service" are the keynotes of the furniture dealer's success. And these things will help the shoe dealer to succeed just as truly as they will any other merchant.

If you have fallen somewhat behind the procession, jog up a bit. The head of the marching column always gets there first. If you want to be among the first to arrive, head the procession. Chas. L. Garrison.

Pay the Penalty For Negligence.

It is said that more than 50 per cent. of all fires are preventable. Statistics gathered and presented in Rochester, N. Y., recently at a meeting of the Engineering Society of that city showed that out of one hundred and six fires occurring in January and February, 1911, only thirty-four might be considered as unpreventable. The other seventy-two could have been avoided. These statistics, therefore, show 70 per cent. of fires, from all causes, preventable. Fire means not only destruction of property, which may be insured. It means also possible loss of life and a certain upset condition and interference with business against which there can be no insurance. If they can be prevented by carefulness against the accumulation of dirt and filth in corners, under benches and counters, in open receptacles, or any waste exposed, the care of which may become a living flame under certain conditions; properly enclosed elevators and staircases, properly handled light and heat equipment and co-operation of employes, it is surely worth while to give these matters the closest attention. Those who have never suffered from fire settle down into a belief that they themselves are immune, which they are not, and are just as likely as anybody else to pay the penalty for negligence.

The lessons of experience are good only to those who are able to work out the problems to the proper solution.

Buying Cheap Shoes to Save Money is Like Stopping the Clock to Save Time

Tappan's Line of Dependable Shoes Saves Both



Hoosier School Shoes Are the Pure Food Product of Shoemaking

TAPPAN'S methods help the dealer—they
inspire enthusiasm

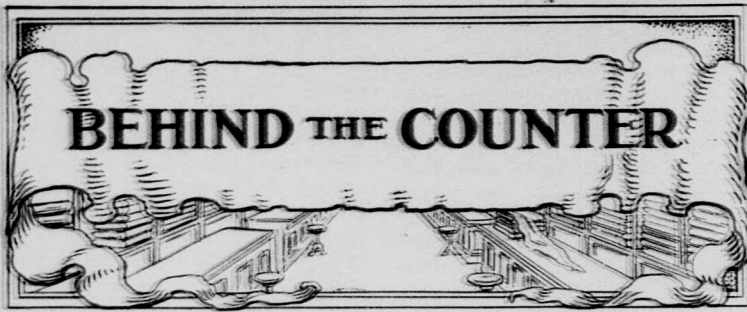
Write for SAMPLES or SALESMAN



TAPPAN SHOE MFG. CO.

:::

Coldwater, Michigan



Could Have Anything She Wanted in the Store.

Written for the Tradesman.

"Think it over," he said by way of a parting shot. And I shall never forget the peculiarly solicitous, strangely confident, soul-penetrating tones in that young man's voice.

"Yes; I want you to think it over. And if you don't come around to my way of thinking; and decide that this suit of clothes is just the thing for you—well, in that event, I don't know my man. But I do. And you will take it—because you can't leave it. Think it over!"

I knew in my heart the young fellow was disappointed—keenly disappointed—because he failed to consummate the sale then and there. But he wasn't offensively persistent—he knew when to let go, which is a thing some men (and women, too, for that matter) seem never to be able to learn. No; he wasn't nastily insistent, clinging onto his customer when all hopes of an immediate sale had disappeared; and, believe me, he didn't say anything sarcastic about "people who come to look," or anything of that sort.

Not he. He was game to the last. And never a trace or a shadow of the disappointment that was in him appeared on his manly, clean-cut features.

He had done his best. By processes of elimination he had gotten down to this imported English worsted suit. And it was a modish garment, tailored beautifully. The coat and vest fitted perfectly—which also the customer conceded. To be sure the trousers required two slight alterations; they needed to be slightly abbreviated as to length, and the back seam should be taken up an inch and a half to make the fit flawless. Both alterations eminently practical, as the customer willingly granted. But the color—ah! there was the rub! It was a shade too light. There he balked. And talk as he would—and I do assure you that clerk talked persuasively—my friend, the salesman, could not budge his man.

And now the customer was leaving—and suits were piled here and on the tables—yes; the customer, a youngish, prosperous looking fellow—was side-stepping towards the main aisle. The struggle was over. But the agony of it was not abated insofar as the customer was concerned; for he was one of your conscientious sort; and he was quite as deeply disappointed as my friend.

But he couldn't see it. His mind was set on a suit of somewhat darker

tone. And all the purple persuasion of all the people that ever sold commodities couldn't have changed him—then. His mind was "set."

Therefore the customer was taking his leave—not hastily, not thoughtlessly; but meditatively and leisurely.

And the last thing he heard was: "Think it over!"

Three days later, chancing to be in the store, I happened to think of the fellow who was so solicitously entreated to "think it over," and I said:

"By the way, Tom; how about that man and the worsted suit?—I mean the one you told to 'think it over?' Did he ever come back?"

"Sure he did," replied Tom. "He thought it over, and then came in and bought the suit. It was a thirty-five dollar suit."

Honest Confession Good for Sale.

"Well now, isn't that funny," said my friend Billy, apropos of his inability to consummate the sale of a leather bag (the price was \$14.50)—"isn't it funny I can't make you see that?"

Billy's physiognomy was screwed up into such fashion as to simulate pained disappointment and mental bewilderment. "For the life of me, I don't understand—unless," added Billy as an afterthought—"unless it's the quality of my salesmanship." And as soon as Billy had said this you could fairly see his features lighting up. It was as if his mind had grasped a new idea, and the light of it had illuminated his face. (Billy, I tell you, is infinitely foxey, as the sequel will reveal.)

"Ah!" exclaimed Billy, "that's it! I was just cudgelling my poor noggin, trying to figure out why on earth any man of excellent judgment (such as you have)—any man who knows good leather when he sees it; workmanship, elegance and all that sort of thing—could possibly stick at \$14.50 for a bag like that. It is not that you don't see the value or the leather—for you can see for yourself how handsome the thing actually is. No; the fault is mine. It is in my salesmanship. I know the article is all right—and worth the money, but somehow my poor talk on the merits of this beautiful bag—a veritable dream in leather—is altogether out of proportion to the artistic and elegant features of the thing itself.

"You have looked at these other bags—cheaper ones—and you don't like 'em. They are not up to your requirements. As a man of exquisite taste, you naturally crave the best of its kind in the articles you buy. And I admire you for it. And

deep down in that sub-consciousness of yours, you are just tickled to a frazzle with this imported bag. And you can see it is a bargain at the price—and you couldn't beat it in the city—or anywhere else as far as that goes; but here I am handing you out a line of talk prosy and flat; and it's queered you on the bag. Now isn't that so?"

Of course the customer protested that such wasn't the case. But Billy persisted in his theory.

And so, under the assumption of defective selling ability on his part, Billy went over the ground again; now apparently humiliated to the earth because of his inability to make his party see good qualities, allegedly as plain as a telegraph pole silouetted against a clear blue sky; now really strong and telling in his selling talk—Billy swayed his man and swung him into line. And the bag was sold at the original price, \$14.50. (At the leather goods store where consummate Billy holds forth all goods are marked in plain figures—and there is just one price to the article.)

And d'you know, I believe in my soul, the thing that actually gripped that customer was Billy's make-believe that he couldn't put up a line of talk in keeping with the alleged merits of that commodity.

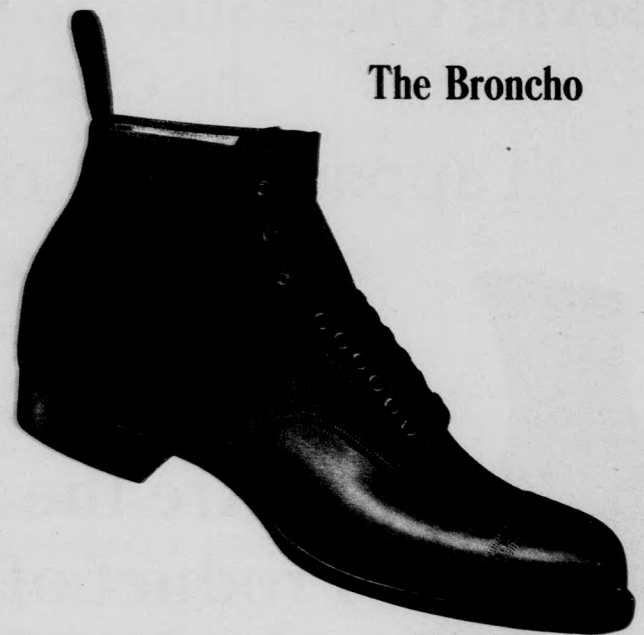
Now I happen to know Billy; and I know he can sell anything on top side of earth. He's got it in him. He's sold everything from celluloid collars to Chippendale chairs in solid mahogany. And if there is a sell-

ing point in or about anything that Billy can't discover right off the reel, it's got to be a corker.

So, in this case—when dealing with one of those sober, introspective, think-much-and-say-little sort of chaps (you know the sort)—it somehow occurred to Billy to try this stunt. I think it's original with Billy. At all events I do not recall having seen or heard of it in anybody else. It is a subtle and forceful stunt—in Billy. It might prove a boomerang in unskilled hands.

Building To-morrow's Sale.

"Is that your little girl?" enquired the shoe clerk—we'll call him Tony—of the gentleman who had bought the four dollar pair of Gunmetal shoes for himself. "Well, she is a little dear. And what is your name, little girl? 'Dixy Lou?' Well, what a sweet name! Don't think I ever heard it before. And the name goes with the hair. A little girl with golden, curly locks like these—and he touched them delicately with right forefinger—ought to be named 'Dixy Lou.' And d'you go to school, Dixy Lou? Well, that's nice. I thought you did. * * * In the second grade already! Well, that's going some! * * * And the 'first section?' Well, what d'you think of that? I am not surprised; you look like a little girl who can make tip top grades. Now I'm wondering if you take drawing down at your school? * * * Oh! you do? Well, then, I want to give you something that you can use in your drawing. It's a nice ruler (and



The Broncho

The best inexpensive Gambier or Kangaroo Calf Shoe that can be made. For you it is the most profitable \$3.00 seller you can buy.

Rindge, Kalmbach, Logie & Co., Ltd.
Grand Rapids, Mich.

the clerk produced a neat, substantial twelve inch hardwood rule). And now, little girl," continued the clerk, whose winsomeness completely captivated the dear little lady, "do you happen to have a little brother or a little sister at home? * * * Oh! a little brother? Well, isn't that nice? * * * 'Three years old.' And what is his name? * * * 'William Louis Benton?' Well, that is a fine name! And now I want you to do me a favor, Dixy Lou; I want you to take this little souvenir drawing book to William. It has some pictures in it. There is a horse, and a cow, and an elephant, and a whole raft of wild animals; and opposite each page of animals there is a blank page where you can draw pictures just like the printed ones. * * * All right, Dixy Lou; that's a nice little girl—and, say, you can have one, too, if you want it. * * * Sure you can! We believe in young folks here; and we show 'em a nice time whenever they come in. * * * All right, Dixy Lou; come in again—with your papa; and when you do just ask for Tony—that's my name; and if there's anything in this store you want, you shall have it. * * * Oh! don't mention it, Dixy Lou. * * * Good-by!"

Cid McKay.

Publicity Campaigns Should Be Favored by Merchants.

A local representative of a large manufacturer paid his respects to country merchants the other day. He said he did not believe the average storekeeper in the rural districts ever sold any goods in the manner called salesmanship. He claimed that all the retailer did was to simply wrap up the articles called for and let it go at that.

This was a pretty hard rap at the storekeeper. How much of it is true?

What the jobber was trying to get at was that there was no individuality or business ability in the retail merchant. That is does not matter how profitable the lines he carries he will sell the unprofitable ones without a thought of substitution. Is that true?

Of course there is danger in trying too hard to run counter to the wants of the customer. If he, or she, has a decided preference for some well known, generously advertised brand of something, the only thing that can be done is to gently ask the question whether or not she has ever tried some other kind. If the latter brand is believed by the storekeeper to be equally as worthy as that she has been accustomed to buy, this suggestion for the sake of adding to his profits is perfectly legitimate, and is good merchandising. If it is not so good, better let it alone, or there is danger of dissatisfying a valued customer with an inferior article. Surely any merchant is wise enough to know this.

The jobber also said that the country merchant had not enterprise enough to call the attention of the consuming trade to new goods which they would doubtless be pleased to hear about. Is this true?

It is never dangerous to introduce a new article, stating your own be-

lief in its desirable qualities. If you have not this belief you should not have the article. However, if it will back itself up, there is often an opportunity to interest people in something new, and pushing it is worth the effort.

However, the point is that the words of the jobber, as applied to country merchants as a class, are resented, and every progressive storekeeper outside the large cities should see to it that he is not in the class to which reference is made.

There are so-called business men in every walk of life, and they are not all among the retailers, who have not the necessary get-up-and-hustle to their characters to make a success.

They like to sit down and think. They spend the time in planning that should be given to working. This is admitted. If every business man was aggressive there would not be trade enough to go around. But some are satisfied with so little that the fellow who wants much gets it from the trade that would have gone to a live competitor.

Throughout the country there are retail merchants who should be in position to retire. They are headed for the seclusion of an old man's home, and might as well be buried so far as their position in the world is concerned. But they are not all in the country by any means, and to have a jobber throw a dart at the country merchant to whom he is selling goods and from whom he makes his living, is cause for resentment. He has found the kind he speaks of, but he must not overlook the progressive, active, up-to-date business men, with a keen look ahead who are doing so much for the communities in which they live, as well as keeping themselves and their families from being charges on the county.

The trouble is too many persons are inclined to generalize. They are like the blind man who insisted that an elephant was some kind of a snake because he happened to take hold of the animal's trunk. We should hate to have to judge the great army of jobbers by the one who gave voice to the opinions which are here discussed.

There is always good to be gotten out of the criticism of the opposition when it is sincere, and at least we may analyze this and see what it is worth for future guidance.

It may almost be accepted as positively certain the jobber in question had a grouch because the merchants did not sell his goods or he would not have so spoken. We can not get away from the personal equation. Our opinions are formed accordingly as we are affected. The proposition in nearly every case is, not what we believe, but how are we related to the matter. We believe a thing is good if it is good to us. It is bad if we are pinched.

So we may safely conclude this jobber has come to his conclusions for the same reasons. His goods have not been taking. The merchants have not risen up and made him rich.

However, there must be some dealers of the kind he makes his stab at

or he would not have thought about them. We will not give him credit for so much originality. If such exist they are standing in their own light by failing to hand out to the customer on every opportunity the goods from his stock on which there is the greatest amount of profit, or, that will offer the best inducement to the customer to come back again.

And right here there is another matter: Why do not retailers give their attention to pushing articles which are being widely advertised? If there is a good profit in them, advantage should be taken of the campaign of the manufacturer or jobber who is giving them wide publicity. He is telling the public about them in this way. Your way is to tell the purchasers when they come into your store. It is so easy to say that you have so and so, which they have probably seen advertised in the different papers and magazines, and that it is selling so well it must have merit. They have probably seen the advertising, and will take hold quickly at your recommendation.

There are some advertised articles, however, which it does not pay you to handle. The profit allowed on them is so small it does not reimburse you for your time, your labor and your wrapping paper, to say nothing of the room they occupy and the interest on the money invested in them. Don't push those things. Keep them if you have to, for the satisfaction of some of your regular customers who demand them, but try your very hardest to substitute some-

thing else which is more profitable. You are in business to make money for yourself and, incidentally, for the manufacturer if he does not try to hog it all. When he does, show him the power to sell something in place of his goods is not a lost art.

Really the balance of power is in the hands of the retailer. He can nullify the best advertising if he is determined that a thing shall not be sold. He does this by suggestion. If Smith's baked beans are asked for, it is only necessary to ask, "Did you ever try Robinson's? They are the best sellers. I know that they are good, for I use them myself. Sometime when you feel like trying them you will make no mistake." At the same time have Smith's out on the counter as requested, to show that you have no objection to selling either brand. The chances are the customer will take Robinson's.

* This is not to be done, however, when the goods asked for are a well advertised and meritorious kind which you sell at a fair profit. In that case help to sell them.

Sure Proof.

"Pardon me, Professor, but last night your daughter accepted my proposal of marriage. I have called this morning to ask you if there is any insanity in your family?"

"There must be."

Just a Bit.

"Was the dog mad that bit you?"

"Well, he acted as if he was provoked."



Rouge Rex Shoes

BOYS shoes that have a deal to withstand. Men's shoes that must endure hard service. Rouge Rex Shoes are made with the wearer in mind, and with his requirements as an object in view.

The dealer who stocks them is the dealer who will continue to buy them. They meet the demands of the trade in men's and boys' work shoes, being solid leather throughout, and of a texture and quality that pleases.

Send **NOW** for samples or our salesman.

HIRTH-KRAUSE COMPANY
HIDE TO SHOE
TANNERS AND SHOE MANUFACTURERS
GRAND RAPIDS, MICH.



Clothing



CLOSER ALLIANCE

Urged Between Wholesale and Retail Clothiers.*

When I received Mr. May's invitation to attend the first annual convention of the Michigan Retail Clothiers' Association, which, by the way, was the first that I had heard that the Michigan retail clothiers had formed an Association and that Meyer S. May was its President, I realized that I had at last filed an order promptly, and, in spite of the fact that it was for broad shoulders, there had been no question about the fit.

I recalled how two or three years ago, after the Iowa Retail Clothiers' Association had been in existence for a year or more, that I had received a letter from C. E. Wry, of Forest City, who was its Secretary, telling me of his desire to help along the movement looking towards a National Retail Clothiers' Association and asking me if I would not suggest to him the names of some gentlemen whom I thought would be instrumental in forming associations in some of the neighboring states. I wrote Mr. Wry that I thought Meyer S. May, of Grand Rapids, and Louis Myers, of Springfield, Ill., were men who could bring this about if any men in their respective states could, and as Illinois now has a Retail Clothiers' Association, with Louis Myers at its head, I am inclined to give myself credit for considerable prescience in this matter. Now all of this may be merely a coincidence. I realize that the retail clothiers of these states would probably expect these gentlemen to serve them in this new undertaking, and I, who knew Meyer S. May's father (and to know the "Little Giant" was to love him) can understand how the Michigan retail clothiers turned naturally to his son to lead in this movement, because he has proven a worthy successor to a "man among men."

While, therefore, there may be some doubt in your minds as to whether I have made out a good case, I propose notwithstanding to call myself "godfather" to this Association.

Organization of this kind would entirely justify their existence if they did nothing more than to bring men together occasionally in social intercourse, and banquets are always pleasing incidents of these gatherings. They also have a practical value to the clothing man. Dress appropriate to such occasions serves to make such functions and the clothing business interdependent industries.

That the clothing business, however, is not the only beneficiary of such occasions was illustrated to me by a conversation I overheard on a train the other day. One of the passengers was apparently endeavoring to

pump a stranger as to his business occupation, and to feel him out asked him at what time of the year he had his busy season. The perplexing reply came back: "We are very busy in July and August, and again after Thanksgiving, but are simply snowed under after Christmas and New Year's." The inquisitive passenger's curiosity being now thoroughly aroused, he said: "I am a food expert. Do you mind telling me what business you are in?" The other replied: "I am a coffin manufacturer. You see most people die from overeating. We get quite a harvest during the dog days, but simply can not handle the business after the holidays."

That the clothier does not always by force of example do his part to encourage a business that is so important to him has been frequently illustrated to me. I remember once accompanying my father to St. Louis from my home in that part of Southern Illinois, which you out this way all call Egypt, to attend a business men's banquet, and as I was privileged to be an onlooker on that occasion, it was a matter of note that none of the clothing men present were in evening dress. The clothiers' proverbial disregard of dress conventions was again illustrated to me after I had removed to New York and we had organized our Association and were having our first dinner, and the failure of our members to make their appearance in dress suits was equally noticeable.

I am glad to see that your Association is starting better than ours did and that there are so many men here in full dress suits to-night, and I trust when they go back into stock to-morrow that they will not show many marks of this evening's festivities, and I hope also that none of the customers of the gentlemen present will find themselves in the predicament of a chance acquaintance of the late Pierre Lorillard.

The latter had been on one of his frequent visits abroad, was returning home, and after being on board ship for a day or two was accosted by a big sombrero-hooded Texan who said to him: "Throw that stump away and light a fresh one," proffering him a Cremo or one just as good. Mr. Lorillard good-naturedly took the cigar and, as he was a pretty good mixer himself, found the Texan a rather interesting personality, and during the remainder of the trip spent considerable time with him. As they were leaving ship on Tuesday morning Mr. Lorillard extended to him an invitation to dine with him on Thursday night, to which the Texan demurred on the ground that he felt that he would be out of place there, that he did not own such a thing as a full dress suit and social functions had never been much in his line anyhow. Mr. Lorillard then suggested that this need not necessarily deter him, as

there were plenty of places in New York where a dress suit could be hired and told him that he would not accept "No" for an answer and would surely count on his being there, and finally obtained a reluctant consent. On the night of the dinner Mr. Lorillard's guests were all assembled when the Texan walked in in his business clothes. He apologized to his host in the presence of his guests for being late and also said: "I hope you do not mind my coming here in business clothes."

Mr. Lorillard said: "No matter, but you evidently were afraid of my suggestion," to which came the reply: "No, I wasn't. I tried a great many places to hire a dress suit, but wherever I went they told me that they had none, as Mr. Lorillard was giving a dinner that night."

Mr. Wry's desire to see a National Association result from these state organizations was one with which I have the heartiest kind of sympathy, and I hope the day is not far distant when such an organization will come into being, and when it does I want the Wholesale Clothiers' Association, of which I am a representative, to make overtures looking to the formation of a Joint Committee of the two associations. I feel that through such a committee we will find the means of ameliorating many of the unfavorable conditions that now attend the transactions between wholesaler and retailer. I feel that we can also accelerate the progress towards a higher standard of merchandising and I am certain that that is a movement we all want to help along.

A Joint Committee such as I propose is desirable because it sets before the merchants in a given industry the other fellow's rights as well as his own. It is the means whereby we can communicate to those that we do business with what is necessary to soften some of the rough spots that we encounter in the conduct of our business, not what each individual might want, but what seems to be desirable for the trade as a whole.

We formed such a Joint Committee between the two bodies, the American Association of Woolen and Worsted Manufacturers and the National Association of Clothiers, the former

body taking the initiative in the movement, and I must confess that there were some among our own members, who, when the matter was first broached of creating this Joint Committee, asked the question: "What do they want of us?" This distrust was happily, however, not general. Of course, most of our members realized that, if they wanted something of us we might want something of them in return. If they wanted anything that was unfair to us, we certainly would not need to concede it, and if they wanted anything that put our transactions on a higher plane it would be good for us as it was for them. We predicated our willingness to join in the formation of this Committee upon this fundamental principle: that in an effort to adjust disputes or establish new principles between the members of our two associations, equity and fairness rather than legal or technical considerations should weigh in the determination of any matter.

This was an important step forward. It had been the practice from time immemorial on the part of the woolen manufacturer to rest his case upon legal and technical considerations; in fact, it was a rule almost without exception. Woolens were sold with the understanding that no allowances would be made after the goods were sponged or cut. The question of whether that manufacturer had been clearly responsible for the defects that had subsequently developed in his fabric which made it unfit for the use for which it was intended was seldom if ever allowed to mitigate the harshness of this rule. On the other hand, the clothier in many cases would resort to technicalities which in turn created a hardship for the woolen manufacturer. Other conditions obtained such as both wholesaler and retailer are endeavoring to correct to-day, and the spirit of this understanding was that we were to try to substitute friendly co-operation and the square deal for a method that

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



It Pays, Mr. Storekeeper!

Public opinion is compelling all dealers to keep and display food-stuffs under sanitary conditions. Have you considered how inviting and tempting goods are when properly displayed?

Perfectly insulated, same as our refrigerators. Made of selected quarter-sawed oak and French beveled plate glass.

Brecht's Refrigerator Display Case

keeps your goods in a clean and sanitary condition and is a protection to perishables. We manufacture the best refrigerators and general market fixtures.

Write us for illustrations and prices, "Dept. K."

THE BRECHT COMPANY

ESTABLISHED 1853

MAIN OFFICES AND FACTORIES 1201-1215 Cass Ave., ST. LOUIS, U. S. A.

New York Denver San Francisco Hamburg Buenos Aires

*Address of William Goldman, President New York Wholesale Clothiers Association, read at annual convention of Michigan Retail Clothiers Association.

was keeping both industries on the defensive.

In carrying out the purposes of this Joint Committee we had two aims: first, through discussion and conference, to attempt to establish sound principles and to get the trades on both sides to have a better understanding of what was good commercial practice, to see wherein the woolen manufacturer could be more helpful to the clothing manufacturer, and the clothing manufacturer to the woolen manufacturer. The other purpose was to find a means of adjusting the controversies between members of the two associations that had not been found capable of solution in the ordinary way, and under the auspices of this Committee was organized the Joint Committee Adjusters, the plan being when any dispute had reached the stage where it could not be handled by the parties in interest that it was to be referred to these adjusters, one of whom represented each side and who could not be parties that were in any way involved in the controversy itself, and they were to dispose of the matter under consideration on a basis of equity, and if they could not do it they were privileged to call in a third.

The very organization of this service was sufficient in itself to cause both sides to try to settle their disputes without recourse to this last resort, and it is surprising since the organization of this Committee how few have been the controversies that it has been found necessary to refer.

A further extension of this Joint Committee plan to include the retailers of clothing is highly desirable.

It has even been suggested that if such a committee existed it would have provided a forum where all wings of the industry from wool grower to retailer might come together to discuss legislative policies that affect the industry as a whole; in fact, it was pointed out that if all branches of the trade had gotten together and each had presented its view with regard to our chronic economic malady, the tariff, a lot of recrimination might have been avoided. As it was, the carded woolen manufacturers were certain that the tariff discriminated in favor of the worsted manufacturers and the yarn spinners, and that they were getting all the profits. The clothing manufacturers charged there was an unholy alliance between the wool grower and the spinner, whereas practically all parties in interest agreed that the retailer was probably more responsible for the high cost of clothing than any other.

It is a real pleasure for me to come out here and rub elbows with so many merchants who are getting away with all the good things that are to be gotten out of our industry, and I have no doubt it won't be very long before there won't be anything but retailers, because all the money is being made at this end. No wonder the Tariff Board, while giving a clean bill of health so far as profits were concerned to the wool grower, woolen manufacturer and clothing manufacturer, stopped when they got as far as the retailer. We manufacturers

have always been puzzled to know who connected with the industry was making any money out of ready-to-wear clothing, and at last it is hinted by the wise-acres at Washington that the retailer is "capturing the bun." Strange that it never dawned on us before, but just as "a prophet is without honor in his country," so it seems he is also without honor in his industry, and it is left for the statisticians at Washington to prove by their silence about him, first, the hitherto doubtful fact that there are profits in ready-to-wear clothing and, second, that the retailer refuses to divide them with anyone else.

Seriously speaking, would it not have been better for us to come together and hear each of the parties affected? Each could have stated the conditions that obtained and why they had assumed the position they had. We would have been free to advocate any policy we chose just the same, but we might have prevented the prejudice that was aroused in the average man's mind by unfounded charges, and that these obtained the currency they did was due to the fact that they were uttered by those in the industry.

After all this is a question for calm deliberation and study rather than for the bandying of charges. However, the suggestion of the usefulness of the Joint Committee in this connection only illustrates one of its by-products. The real purpose of its creation would be to handle the problems that confront the retailer and the wholesaler, and I want to say that in my opinion they are almost exclusively of method rather than of morals, and there is no more gratifying aspect of business to-day than that there are so few offenders from the ethical standpoint engaged in the retail clothing business in this country, and as I am confident that right ethical standards are not confined to men at the retail end of the business either, I am sure you will agree with me when I say that honesty and fair dealing can invariably be counted on from the manufacturer as well.

There are many bad practices that have resulted from the way business is conducted to-day. There are many who think—and I am not one of those—that perhaps they are inseparable from the conduct of business as it is to-day, and when these bad practices result in loss, as they invariably do, either to the manufacturer or the retailer, they are in the last analysis a tax upon the people, because both retailer and manufacturer can not fail to take them into account in calculating cost.

It is to see whether we can bring to the solution of these problems some helpful suggestions, find some method of limiting the waste that is involved, some way in which the wholesaler can benefit the retailer, and in which the retailer can help the wholesaler, that I bespeak your cordial co-operation in the effort to bring about a National Retail Clothiers' Association, and, as a logical outcome thereof, a Joint Committee of our two associations.

Suggests Legislation Regarding Early Closing.

Newberry, Feb. 23—Much has been written in regard to merchants closing their places of business at an earlier hour than prevails at present and, while some have done so, the fact remains that the majority of merchants still keep open until late and the clerks are compelled to work all the way from twelve to sixteen hours a day.

It is practically impossible for merchants to agree on an hour for closing. Some want to close at 6 o'clock, others at 7 and others at 8 or 9 and some are reluctant to close at all.

It appears to me that the most practical way would be to secure the enactment of legislation compelling stores to close at a uniform hour. With the assistance of the Michigan Tradesman and a few other influential publications, I believe this could be accomplished, and I am writing to ask your co-operation. Should you see fit to assist us, you will, no doubt, gain the gratitude, not only of the retail clerks but that of their employers as well.

I trust you will give this question the consideration it deserves.

W. H. Vanarman.

This is a subject that has been discussed off and on for the past thirty years. It was the subject for discussion several times by the old Michigan Business Men's Association, which is the only organization of general business men that ever rose to the dignity of its importance. There are a good many things to be said, pro

and con, and this is certainly an opportune time to take the matter up and discuss it, with a view to reaching a conclusion in the premises. The Tradesman, therefore, suggests that anyone who has any views on the subject present them in this connection.

A Human Pedestal.

There was once a chap who went skating too early, and all of a sudden that afternoon loud cries for help began to echo among the bleak hills that surround the skating pond.

A farmer, cobbling his boots before his kitchen fire, heard the shouts and yells, and ran to the pond at break-neck speed. He saw a large black hole in the ice, and a pale young fellow stood with chattering teeth shoulder-deep in the cold water.

The farmer laid a board on the thin ice and crawled out on it to the edge of the hole. Then, extending his hand, he said:

"Here, come over this way, and I'll lift you out."

"No, I can't swim," was the impatient reply. "Throw a rope to me. Hurry up. It's cold in here."

"I ain't got no rope," said the farmer; and he added angrily. "What if you can't swim—you can wade, I guess! The water's only up to your shoulders."

"Up to my shoulders?" said the young fellow. "It's eight feet deep if it's an inch. I am standing on the blasted fat man who broke the ice!"

A lively girl may be a deadly flirt.

Snow Ball

Pure Vegetable Lard

A perfectly pure shortening made from the finest Cotton Seed Oil.

Every bit as wholesome as lard and sold at considerably less price.

Order a stock of Snow Ball in No. 3, No. 5 and No. 10 pails and start a profitable selling campaign.

Order of Cudahy Brothers Co., Cudahy, Wis.

EIGHTEENTH CONVENTION

Of the Michigan Retail Hardware Association.

The eighteenth annual convention of the Michigan Retail Hardware Association, which convened last Tuesday morning in the Furniture Exchange building in this city, remained in session until Thursday afternoon. All of the sessions held during Wednesday and Thursday were closed. Three hundred and sixty-six members of the Association registered, as follows:

E. J. Alverson, Ithaca.
Edward Hannah, Ithaca.
Ray P. Vahuc, Allegan.
Stang M. Lutts, Allegan.
C. M. Alden, City.
Karl S. Judson, City.
M. M. Manning, Delton.
J. H. Alger, Clarkston.
I. T. Armstrong, Dowagiac.
C. S. Baughman, Dexter.
Walter Bates, New Haven.
N. J. Turner, Big Rapids.
C. A. Battje, Grand Haven.
Walter C. Bennett, Clayton.
Lorenzo D. Bailey, Ford City.
J. Burr Becraft, Watervliet.
E. E. Behler, City.
M. A. Benson, Saranac.
H. D. Bailey, Dryden.
C. R. Barbor, Charlotte.
Robert E. and E. K. Baxter, City.
John Bencus, Cedar Springs.
Eli Bremman, Fowler.
J. P. Boerman, Kalamazoo.
Peter Breidenstein, Mt. Pleasant.
B. A. Bowditch, Pittsford.
I. L. Bishop, Quincy.
Arthur Walker, Battle Creek.
Abram Ruster, Grand Haven.
C. A. Gilsou, Blissfield.
E. D. Brandt, Gaines.
C. W. Billmeyer, Onsted.
C. C. Boomgaard, Grand Haven.
Geo. O. Davis, Ithaca.
F. B. Buys, Colon.
E. J. Buys, Three Rivers.
E. E. Burget, Marlette.
R. L. Burrell, Berlin.
F. M. Brockett, Battle Creek.
M. P. Bromeling, Eaton Rapids.
Geo. W. McCabe, Petoskey.
W. L. Buckley, Spring Lake.
James Campbell, Traverse City.
R. S. Carlisle, Edwardsburg.
Stewart L. Stevenson, Charlevoix.
E. H. Campbell, Traverse City.
A. V. Adolman, Chesaning.
G. W. Christensen, Saginaw.
M. J. Callaghan, Reed City.
J. D. Hales, Grand Ledge.
C. H. Clements, Deckerville.
W. T. Connor, Plymouth.
R. H. Clark, Saginaw.
E. L. Cole, Bellevue.
Daniel C. Peck, Columa.
H. M. Coldren, Bellaire.
Martin T. Cramer, City.
C. E. Cozadd, Orion.
Allen Crawford, Jr., Springport.
W. B. Cozadd, Gaines.
J. G. Oom, City.
D. L. Dickerson, Farmington.
Geo. F. Cornell and W. L. Cornell, City.
H. F. Cox, City.
F. F. Costello, Tustin.
C. S. Lewis, Corunna.
Robt. Crookery, Gladwin.
H. C. Minnie, Eaton Rapids.
C. E. White, Lakeview.
Geo. J. Morg, Whitehall.
J. A. Montague, Traverse City.
Arthur D. Moore, South Haven.
Wm. Moore, Detroit.
Frank H. Mohr, Bay City.
A. J. Morton, Marion.
Oliver J. Morse, Shelby.
J. A. Morton, Hadley.
John L. Moore, Union City.
D. F. Hunger, Charlotte.
E. J. Morgan, Cadillac.
F. W. Olds, Munith.
C. F. Otto, Perrinton.
Ray E. Nies, Holland.
A. Clyde Patterson, Martin.
Geo. H. Patrick, Mackinaw City.
Ara H. Palmer, Brooklyn.
J. G. Peterson, Detroit.
Jas. S. Parr, Davison.
O. W. Remington, Marcellus.
A. I. Hoppensteadt, Muskegon.
N. Christophersen, Manistee.
Geo. J. Phillips, Allegan.
Oscar A. Hoppensteadt, Muskegon.
D. Pel, City.
P. C. Pursel, Schoolcraft.
C. E. Pipp, Otsego.
H. A. Wood, New Lathrop.
O. A. Prey, Capac.
C. A. Pratt, Nashville.
S. F. Portal, Ewart.
G. W. Poyer, New Lathrop.
H. V. Potter, Mulliken.
Elmer N. Green, Portland.
S. W. Prevost, Kalkaska.
D. E. Quish, Dexter.
Emery T. Higgins, A. W. Richmond, Ypsilanti.
Chas. I. Ricker, Owendale.
Geo. H. Ratz, Brighton.
Henry A. Rie, Brown City.
Fred A. Rechlin, Bay City.
E. A. Reigler, Freeport.
E. S. Betley, Scottville.

S. M. Rau, Weidman.
A. F. Rick, Baroda.
J. N. Root, Fenwich.
J. Chas. Rees, Kalamazoo.
F. R. Roberts, Hopkins.
E. S. Roe, Buchanan.
Jas. S. Scheidt, Lake Odessa.
Otto Sanderhoff, Alma.
T. A. Saylor, Saginaw.
Henry Schaafsma, City.
L. E. Salisbury, Niles.
Jas. A. Scott, Lowell.
Otto Schmettler, Manger.
A. H. Sayer, Sunfield.
F. A. Schaffer, St. Louis.
H. M. Scott, Armada.
Arthur J. Scott, Marine City.
S. B. Stadler, Linden.
P. A. Sherman, Ortonville.
E. A. Shults, Lawrence.
Samuel Sims, Detroit.
E. S. Slocum, Fenton.
Philip S. Schumacker, Ann Arbor.
Eli Lyon, Barryton.
Sam Brough, Brown City.
F. H. Sisson, Wakeles.
W. D. Sinclair, Sand Lake.
H. C. Spendlove, Merrill.
E. S. Stebbins, Stanton.
J. Stahl, Lansing.
M. W. Southard, Owosso.
J. H. Steers, Northville.
R. S. Spencer, Charlotte.
T. M. Stewart, Davisburg.
E. Stadt, City.
W. C. Starkweather, Winn.
C. F. Snow, Paw Paw.
H. E. Curtis, Snover.
Geo. J. Scofield, Albion.
H. C. Starr, Jackson.
R. A. Sprague, Kalamazoo.
Herbert Stacey, Sand Lake.
O. C. Sperry, Chesaning.
P. L. Cloetingh, Muskegon.
W. A. Stroebel, East Jordan.
Frank Straeb, Detroit.
R. A. Stonehouse, City.
John J. Stulp, Muskegon.
F. E. Strong, Battle Creek.
F. C. Thomas, Breckenridge.
G. E. Tubah, Wayland.
Tubergen & Broens, City.
Frank Trude, Traverse City.
James W. Tyre, Detroit.
E. Thomas, Hemlock.
J. H. Temmink, Greenville.
Geo. B. Tunstead, Oxford.
D. H. Tolhuigen, Kalamazoo.
C. W. Case, Rochester.
J. B. Tracy, Walkerville.
Dell Tiffany, Big Rapids.
Geo. B. M. Towner, Muskegon.
Wm. Van Bree, City.
Anthony Vanden Berge, City.
Chas. R. Ullrich, Mt. Clemens.
R. C. Ullrich, Mt. Clemens.
W. G. Van Dyke, Holland.
J. J. Vander Meer, City.
J. C. Van Male, Kalamazoo.
R. E. Wolters, Manistee.
M. C. VerHage, Zeeland.
A. Van Zanten, Muskegon Heights.
J. A. Wagner, City.
O. N. Watson, City.
L. Wessink, Sunfield.
Fred Westmaas, City.
Fay Booker, Battle Creek.
M. V. Mulhollan, Dimondale.
C. J. Westphal, Brighton.
Jacob Weidner, Bannister.
Chas. J. Weisenberg, Chesaning.
Wm. Weidner, Ashley.
Walter D. Wacker, Lansing.
R. F. Wendel, Onekama.
H. C. Waters, Paw Paw.
Geo. C. Walz, Saginaw.
A. Waters, Manton.
D. Snyter, City.
G. M. Dickinson, Brighton.
V. Howard Wattles, Battle Creek.
C. G. Weissert, Hastings.
Harry V. Clemens, Caledonia.
Z. G. Wenger, Caledonia.
B. M. Heth, City.
Ambrose Herdell, Argyle.
E. J. Doerr, Pontiac.
E. A. Hill, Coloma.
B. W. Hewitt, Maple Rapids.
J. S. Wedges, Fife Lake.
Lewis Hutton, Constantine.
Edson O. Huston, Plymouth.
F. Weatherhead, Harrison.
Hohes & Company, Bay City.
Jas. A. Huff, Northville.
E. J. Hutchinson, Durand.
Joseph Hoffman, Detroit.
J. A. Holcomb, Coral.
Archie E. Dorman, Sandusky.
E. J. Hoekstra, Kalamazoo.
Jas. E. Raymo, Flint.
F. C. Houck, Manchester.
B. L. Hodge, Breckenridge.
Fred F. Ireland, Belding.
W. H. Johnston, Leslie.
Chas. S. Janney, Lambertville.
H. M. Johnson, City.
Fred L. Johnson, Traverse City.
Verne C. Snyder, Ionia.
Chas. A. Ireland, Ionia.
Seymour W. Hart, City.
John A. Kerr, Coldwater.
Geo. W. Kellogg, LeRoy.
G. L. Keyes, Bronson.
Cornelius Karel, Muskegon.
W. P. Kutsche, City.
D. A. Killins, Ann Arbor.
John Konigs, Saugatuck.
W. E. King, Metamora.
Otto G. Kutsche, City.
M. J. Kreiser, Burnips Corners.
A. H. Ainsworth, Lapeer.
Frank J. LeRoy, Hamilton.
B. L. Lewis, Clare.
Geo. L. Lehnen, City.
M. H. Lehnen, Kalkaska.
C. F. Lewis, Pentwater.
Alexander Lemke, Detroit.

C. G. Larry, Howard City.
Robt. Lough, Alpena.
Chas. A. Lawrence, Owosso.
L. P. Lamb, Vermontville.
H. R. Lincoln, Drake.
Eugene E. Louys, Detroit.
Chas. G. Loose, Sparta.
Geo. Johnson, Albion.
Mart Martin, Morrice.
Mart Mahoney, Onaway.
Fred Stanton, South Haven.
John W. Martin, Middleton.
Geo. H. Mally, Grand Junction.
Clarence E. Marvin, Clarksville.
N. C. Mason, Blanchard.
E. J. McNaughton, Middleville.
J. A. McLean, Pigeon.
E. H. McGowan, West Branch.
Augustus H. Merrifield, Gobleville.
H. C. Denner, Schewaling.
H. C. Meyer, Boyne Falls.
E. J. Merrifield, Bloomingdale.
Chas. H. Miller, Flint.
Fred J. Meyer, Detroit.
J. A. Miller, Vicksburgville.
Fred Cummings, Swartz Creek.
Chas. L. Halsey, City.
Wm. DeKruif, Levering.
Adrian DeWindt, City.
Den H. Onen, Dowagiac.
R. Huizinga, City.
C. DeYoung, McBain.
C. E. Dickinson, St. Joseph.
P. Henry DePre, Zeeland.
D. W. Dean, McBride.
E. C. Dunham, Lansing.
A. Driesens, City.
W. S. Denison, City.
Mr. Dunn, Filion.
C. R. Doster, Doster.
J. Doornbos, City.
Porter Reed, Coopersville.
M. E. Lawton, Coopersville.
Geo. P. Barth, Battle Creek.
M. A. Driesens, City.
Geo. E. Duncan, Elsie.
H. VanderHendee, Coopersville.
Fred A. Egeler, Lansing.
T. E. Eisenlohr, Covert.
Henry L. Eichemeyer, Bay City.
Isaac Augustus Malls, Kalamazoo.
Earl R. Allward, Ewart.
W. R. Elliott, Brown City.
Frank B. Ewing, Grant.
Chas. S. Ferrin, Mt. Clemens.
D. P. Furman, Fairgrove.
U. P. Ferguson, Vernon.
G. M. Fisk, Central Lake.
Jno. C. Fisher, Ann Arbor.
John Farwell, Barryton.
P. T. Hendricks, City.
R. T. Ford, Lowell.
Fred D. Flye, Bellaire.
Chas. R. Foote, Alto.
J. F. Follmer, Vicksburg.
G. F. Fumes, Cedar Springs.
H. H. Fowler, Greenville.
E. A. Marvin, Cedar Springs.
L. Gillett, Charlotte.
G. E. Gardner, Middleville.
O. H. Gale, Albion.
Chas. Gartner, Wyandotte.
Alfred Gankler, Pontiac.
Roy H. Barker, Pontiac.
Ray H. Goodes, Flint.
Harry T. Jubb, Howell.
G. E. Goodyear, Hastings.
L. H. Godfrey, Parma.
D. P. Gorman, Merrill.
W. Watus, Jr., Three Rivers.
David S. Goodyear, Hastings.
L. O. Graham, Gobleville.
J. G. Ackersville, Ludington.
R. C. Hart, Perry.
F. A. Hardt, Springport.
Harm Hamstra, City.
Anthony Hans, Standish.
Frederick A. Harms, Detroit.
G. A. Hawley, Breedsville.
Roy Hallett, Carson City.
E. S. Hart, St. Clair.
Frank B. Hatch, Milford.
N. B. Hayden, Cassopolis.
Minard Hillman, Coopersville.
A. F. Raupp, Detroit.
Fred Widmayer, Manchester.
W. E. Woodward, Hersey.
G. E. Wood, Six Lakes.
Ernest Wise, Kalamazoo.
T. L. Willison, Climax.
B. M. Wooley, Elsie.
P. A. Wright, Holly.
W. A. Wood, Decatur.
Woodward & Son, Caledonia.
J. C. Wiemer, Auburn.
J. H. Whitney, Merrill.
Fred C. Zeck, Galion.
C. U. Michael, Sturgis.
Henry Lamb, City.
Louis E. Collin, Empire.
F. P. Geihen, Pellston.
M. D. Burder, Conklin.
David Vereeke, Holland.
Jake Zoeman, Holland.

The following resolutions were unanimously adopted:

Whereas—The receipts from 2 cent letter postage, according to the annual report of the Postmaster General, are far in excess of the cost of handling same, we heartily recommend the adoption of a 1 cent letter postage; and be it

Resolved—That, inasmuch as there is already a large deficit in the handling of second-class matter, we most strenuously object to the adoption of the parcels post bill in any form

wherein said deficit will be increased, but urge a readjustment of postal rates that each department be made self-supporting.

Whereas—The action of certain stove manufacturers in withdrawing the 5 per cent. cash discount, is, in our judgment, unwarranted, thereby reducing the already close margins generally made on stoves by hardware dealers, therefore be it

Resolved—That this Association go on record as protesting against their action and request a reinstatement of the former terms.

Whereas—Believing that an unlimited amount of benefit can be had from local retail merchants being organized, be it

Resolved — That we urge every member of the Michigan Retail Hardware Association to take an active part in the organization of such an Association in his home town.

Whereas — Realizing the material and financial benefits derived from the hardware mutual fire insurance companies to the members of this Association, we recommend that all members patronize their hardware mutual fire insurance company, in so far as is practicable.

Whereas—The success and pleasure of this convention has been so greatly enhanced by the visiting guests and delegates which this Association is so glad to welcome; therefore be it

Resolved—That we extend to each and every one of them a vote of thanks for their attendance; be it further

Resolved—That we show our appreciation by a rising vote and thanks to the officers, Exhibit Committee, Entertainment Committee, exhibitors, speakers, hotel management, jobbers and manufacturers and all who so generously contributed to the success of this convention.

Whereas—We realize that many goods are sold by some jobbers and manufacturers to other than recognized hardware dealers, therefore be it

Resolved—That we recommend and favor those jobbers and manufacturers whose loyalty to the legitimate hardware dealers is a matter of principle.

Whereas—It has been the will of Almighty Providence to take from our midst Arthur J. Schoeneberg, of Saginaw, who has been an officer and an active member of our Association; therefore be it

Resolved—That we extend to the members of his bereaved family our deepest sympathy and that a copy of this resolution be sent to them.

Wm. Moore,
C. E. Dickinson,
O. H. Gale, Chairman.

The following officers were elected at the closing business session:

President—Charles H. Miller, Flint.
Vice-President—F. A. Rechlin, Bay City.

Secretary—Arthur J. Scott, Marine City.

Treasurer — William Moore, Detroit.

Executive Committee—(Term expires 1913): O. H. Gale, Albion; F. B. Bissell, Munising; Adrian De-

Windt, Grand Rapids; C. E. Dickinson, St. Joseph; J. J. Vandermeer, Grand Rapids. (Term expires 1914): E. S. Roe, Buchanan; Alex Lemke, Detroit; C. A. Ireland, Ionia; Frank Strong, Battle Creek; O. J. Darling, Detroit.

It was decided to hold the next meeting of the Association in Kalamazoo.

The Exhibition Feature.

One of the most enjoyable features of the convention was the exhibition of goods germane to the hardware trade on the second floor of the Furniture Exchange building, in which the business meetings were held. This comprised 104 booths, ranging in price from \$30 to \$65, all of which were occupied by manufacturers of hardware, hardware supplies and house furnishing goods. The decorations were entirely in green and white and presented a very pleasing appearance. Many more booths could have been sold if room could have been provided therefor. Not only was the exhibition feature a source of pleasure and profit to the visiting hardware dealers, but the exhibitors themselves were warm in praise of the manner in which they were treated and with the results which they felt would ensue. One exhibitor stated that he has been conducting displays of this kind for twenty years and he was never so well treated as he was in Grand Rapids. When he goes to Chicago and other large cities he not only expects to be held up by the committee, but robbed by union workmen. He cannot drive a nail or tack a piece of bunting himself. He must send to union headquarters for a man and pay \$1 an hour for the man's time, counting from the minute he leaves his home or union headquarters until he returns. Even though there is but one nail to drive or one piece of bunting to hang, a man cannot lift his finger in his own booth which he has paid good money to exhibit in. The Grand Rapids exhibition was a revelation to him and the other exhibitors. As fast as the goods arrived the boxes were opened up and the contents carefully placed inside the booth to be arranged by the exhibitor himself. The crates and boxes were carefully numbered and checked so that each man could obtain his own containers when he got ready to pack up. Ample time was given the exhibitors to display their goods and, altogether, the affair proved to be one of the most enjoyable and best managed exhibitions ever held in this country.

What Might Have Been.

Bobby's father and mother were dressing to go to the theater, and the youth was greatly distressed because he was not to be included in the party.

"Why can't I go, too?" he whimpered.

"For a very good reason," returned his father sharply, "I only bought two seats."

"Just think," said Bobby, trying to stifle his tears, "if you hadn't married mother I might have gone along all right."

SIMPLICITY AND DIRECTNESS.

Avoid Highflown Language in Writing Advertisements.

A great many persons who have to prepare their own advertising matter neglect it because they are afraid of it. They look upon it as some such mountainous piece of work that they stay as far away from it as possible, and finally put it off altogether. They lose because they lack the courage to plunge into it.

The man who writes advertising copy is not expected to portray glowing thoughts in the language of a Shakespeare. A multiplicity of big words is not the thing. Simplicity and directness are what you are striving after. The plain, straightforward talker is the forcible speaker. He commands attention because people know what he is talking about. They are not looking for a poem or a word picture in advertising—they are after facts—good, hard, straight facts. Facts that tell them what you have, how good it is and at what price.

Of course these things should be written in fairly grammatical English. Educated people among the readers will turn from it if there are glaring errors, but this is a difficulty easily overcome. It is always best to have some one beside yourself look over the copy you have prepared, and that person should be competent to see that it is grammatical, or, at least, without actual breaks or illiterate expressions. If there is no one else at hand, the printer should be told you want such corrections made, and then he must submit you a proof so that you can see that he has not sacrificed sense to style. Between you the result should be satisfactory.

You know your goods. You should be able to talk about them and their advantageous qualities better than any one else. Talk about them in print—that is the whole story. Imagine you are speaking to a customer, trying to make a sale. Write down what you would say to him. It is best to advertise one line at a time. You would not try to sell that customer several things at the same time. His mind would divide its attention among the various items, and he would not take in all you were telling him about any one of them. Your talk would be split up, too, so that there would be a weakening of the effect. It is the old story of one thing at a time.

Bear in mind that advertising in your town newspaper is the sure way of getting before the people, and that you can not afford to stay out of it, no matter how well you are known. People forget. If they do not fail to recollect you are in business, they will at least pay you less attention than if you were always on the job telling them something about your store.

But the newspaper is only the beginning, not the end of the campaign. There are other things to be used in connection with that kind of publicity for the purpose of keeping at it. Circulars, letters, calendars, re-

mindings of all kinds going direct to the people. Those who do read the paper will give you credit for abundant enterprise because you are so energetically keeping after them.

An exchange prints a story of a man who made a store pay in a rural community. The storekeeper says: "I consider advertising necessary, and I like to write advertisements. Some of my advertisements sell goods, some do not seem to, but I keep at it.

"Windows are the best and most economical form of advertising for any merchant. I change the display of goods in my windows every week, and sometimes oftener. I use plenty of signs—printed or written. People will stop to read a written sign when something more elaborate will not arrest their attention.

"In my newspaper advertisement I try to be simple and direct—it is no place for oratory or dictionary effect. An article for sale has about three points of interest—how good it is, the price, and the place to get it; that is all. Have something to say—say it—then stop. Do not repeat ideas.

"I write new advertisements every week in the year—no two alike. I usually have a quantity of cardboard cut about postal size for reproducing the best of my local advertisements, 500 at a printing, for counter distribution and mailing.

"Nearly every package that goes from the store carries a piece of advertising, carries it free, and carries it right into the home.

"I sell magazines, mainly that I may place in each a card, booklet, or something that will go to the buyer. In this way I have a large space in all the magazines and it does not cost me a cent. This is also continuous—I keep at it.

"I aim to tell the truth in all my advertising. It may take more religion to hold a man level when writing copy than it does to make him shout at camp meeting; but never mind—tell the truth.

"I give away school-book covers with my advertisements of children's clothing on the outside. Blotters are constantly used in the schools, so I give them to teachers and pupils, also bearing my advertisements.

"Coin envelopes are used for small parcels; each one has copy, calling, calling; calling attention to something I wish the other fellow to have. If advertising matter accumulates, I do up three or four pieces in a rubber band and distribute them from house to house, or place them in farmers' wagons, or put them in envelopes and send them to my mailing list.

"I hold my trade by keeping good articles, and repeatedly telling about them. If you will read some of my claims for these goods you will see no extravagant statements. If your goods are a little better than you say they are, if you do a little more than you promise, you will not be asked for retractions, or charged with making unfounded statements.

"Customers must have confidence in a store if they are to be held. Confidence is based upon character, and

that is of slow growth and easily destroyed."

Sound sense in that man's story and lots of enterprise in his energetic way of doing things. He has discovered the secret of keeping everlastingly at it.

Observe particularly what he has to say about putting advertising matter in packages of goods he wraps up for customers. This is a practice more than one merchant has found to be full of excellent results. The package is opened, the enclosure drops out, is picked up and read, for no one allows anything of that kind to slip away unnoticed.

Gibson Doing Good Work in Indiana.

Indianapolis, Feb. 27—You will be glad to know that our illustrated lecture tour in Indiana and Illinois is progressing nicely. So far I have held thirteen meetings, with an average attendance of 157 persons at each meeting, and have given away about 3,000 copies of our Western Michigan Booklet.

The interest at all of our meetings has been even better than I expected. Sometimes more than half the audience remained after the lecture to ask questions and have their names put on our mailing list so that additional reading matter can be sent them.

The pity of it is that Michigan, with her splendid possibilities, second to none, has been asleep so long. Even now the bulk of our citizens do not realize, as our friends in the West and Canada do, the value of intelligent persistent publicity.

The Great Northern Railway and the Bitter Root Valley people have exhibit cars going through Indiana, Illinois and Iowa at present, splendidly equipped. Their lecturers have both slides and moving pictures and there seems to be no limit to the amount of money they are authorized to spend for all kinds of publicity. Notwithstanding all this we have been able to attract the largest audiences so far. If our people would only wake up and furnish the Bureau with sufficient funds to inaugurate an advertising campaign in three or four different states, thousands of settlers could be added to our population within the next few years. Think of what this would mean to Western Michigan and Grand Rapids.

Jno. T. Gibson,
Secretary Western Michigan Development Bureau.

Sandy's Politeness.

Mr. MacTavish attended a christening where the hospitality of the host knew no bounds except the several capacities of the guests. In the midst of the celebration Mr. MacTavish rose up and made the rounds of the company, bidding each a profound farewell.

"But, Sandy, mon," objected the host, "ye're not goin' yet, with the evenin' just started?"

"Nay," said the prudent MacTavish; "I'm no' goin' yet. But I'm tellin' ye good-night while I know ye."

What a man has doesn't count so much as what he does with it.



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. Crow, Petoskey.
 Junior Counselor—John Q. Adams, Battle Creek.
 Past Grand Counselor—C. A. Wheeler, Detroit.
 Grand Secretary—Fred C. Richter, Traverse City.
 Grand Treasurer—Joe C. 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. Ham-mell, Lansing; John D. Martin, Grand Rapids; Angus G. McEachron, Detroit; James E. Burtless, Marquette.

Request From the State Board of Health.

Coldwater, Feb. 27—The chairman of the Grand Legislative Committee is in receipt of a letter from Dr. R. L. Dixon, Secretary of the State Board of Health, urging that the members of our organization pay special attention to the matter of lavatory conditions of hotels and railroads and report to him direct.

Dr. Dixon has proven himself the right man in the right place and if the traveling public are not given a square deal it will not be in default of an honest effort on the part of Dr. Dixon.

Dr. Dixon, in his January Bulletin, solicits the co-operation personally of the Grand officers and others prominent in organization work, and it is urged by the Legislative Committee that such members as receive this Bulletin through Dr. Dixon give the matter due consideration and attention and render the Board every possible assistance.

Dr. Dixon in his letter also calls special attention to the Quarterly Bulletin, which will be issued soon, copies of which will be sent to a great many of our members in an effort to invite co-operation and get down to a basis for justifiable legislation. This is the greatest opportunity we have ever had to accomplish the one great purpose of our organization and it is up to the members to render every assistance possible to bring about the legislation, in which case we will have the support of the various State departments, including Governor Osborn himself.

In connection with the above suggestion of Dr. Dixon the Committee again suggests that every member of our organization appoint himself a special sanitary officer and supply himself with a book in which to make note of any unsanitary conditions

found to exist in hotels, outhouses or railroads and report to the Secretary of the State Board of Health or to the Legislative Committee.

The Committee is in possession of evidence of at least two hotels being put out of business since the crusade started as the direct result of reports submitted, as requested by the Committee.

Every member of the order of the Michigan Jurisdiction will receive in a few days a letter issued by the Legislative Committee and sent out through the kindness of Supreme Secretary Daniels in the next assessment call. This is a letter of importance to every member and should receive the attention of every member receiving same. Do not take it for granted, but read and reflect and get next to what the Committee is doing for you and what there is for you to do to assist the Committee.

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

What Some Michigan Cities Are Doing.

Written for the Tradesman.

A Chautauqua Assembly will be held in Ionia June 28 to July 4.

Lansing has a new convention hall to accommodate 600 to 800 persons, in the new Chamber of Commerce room. The first convention to be held at the new headquarters will be that of the Michigan Threshermen's Association Feb. 28 to March 1.

"Watch us grow," exclaims the editor of the Sparta Sentinel-Leader in referring to the lively town to the north of us. The Sparta creamery manufactured 172,626 pounds of butter during 1911, or 37,000 pounds more than during the previous year.

Secretary Johnson, of the Battle Creek Industrial Association, is arranging for a four day apple show, to be held in that city this fall. Fruit growers of that section will meet Thursday of this week to form an association and make plans for the apple show.

"We may be happy yet, you bet," exclaims the editor of the Bay City Tribune, and then he speaks of many projects that will bring a lot of business to Bay City this year, including the following: Doubling the capacity of the Industrial Works plant, improvements by the Grand Trunk, building of the National Motor Truck plant, new industries secured by the South End Business Mens' Association, extension of the Detroit, Bay City & Western into Sanilac county, development by Handy Bros. of a coal mine south of the city, comple-

tion of the new interurban road from Saginaw to Bay City and the bringing of electric power from Au Sable River to be utilized for industrial purposes.

The Flint Board of Commerce has issued an interesting folder advertising the advantages of that city. "Come and grow with Flint," is the invitation that is extended. Two million dollars was invested in new industrial enterprises there during the last six months of 1911. The city has 120 factories and shops employing 10,000 operatives. The value of the annual product of its factories is \$30,000,000.

The campaign for new members that is being conducted by the Pt. Huron Business Men's Association is starting off well and it is expected the organization will reach the 500 mark by March 1.

The A. B. Stove Co., of Battle Creek, will establish a branch factory in Montreal to take care of its Canadian business.

The Development Company of Benton Harbor has secured a new manufacturing industry for that city, the Lutes-Sinclair Co., with half a million dollars capital, which will turn out laundry and other machinery. The company is an amalgamation of two laundry machinery concerns, the Sinclair Co., of Morris, Ill., and the W. K. Lutes Co., of Chicago. At least 100 men will be employed.

Jackson now has a Central Charity organization in charge of a secretary, with headquarters for the present in the court house, and help to the needy will now be given with greater intelligence and system.

Fenton will vote at the coming spring election on the question of issuing bonds for a public lighting plant.

Jackson's night schools, which were instituted this winter, are proving very successful.

Coal dealers with less than a day and a half's domestic consumption on hand, several factories entirely out and widespread suffering bound to come soon unless coal was received soon—this was the situation at Battle Creek last Saturday morning, but during the day twenty-six cars arrived and unless there should be another blizzard soon it is probable that the worst of the fuel famine is over. The Michigan Railroad Commission, when appealed to for aid, asked in return definite information, such as the number of car, date of shipment and routing, promising to see that the carriers find the car and deliver same promptly.

The Hotel Downey, at Lansing, will be rebuilt and, barring accidents, will be ready for occupancy June 1.

The Estey furniture factory will be rebuilt at Owosso, citizens giving the company a bonus of \$12,000 and a loan of \$13,000 additional.

The city directory just issued at Jackson indicates a population of 35,000—a growth of 3,000 in the past two years.

Lansing officials have been inspecting the new city market in Toledo and City Engineer Sparks will prepare plans for a market at Lansing, the work of construction to start in the spring.

The Playground Association of Jackson will be incorporated and the work fully launched, in order that the appropriation of \$1,000 set aside by the Council for playground uses during the past fiscal year may be saved for the good work.

Plans for the new city hall at Battle Creek will be drawn by a home architect.

The Battle Creek Council has voted to purchase a new jail site at Division and Locust streets.

The Muskegon Council has set aside \$1,000 a year from the income of the Julia E. Hackley memorial fund for use of the Bureau of Social Service. F. A. Nims, who has been at the head of the Bureau since its organization, or nearly twenty years, now retires on account of ill health and has been made President emeritus.

The big plant of the Lake Superior Iron and Chemical Co., at Newberry, has been remodeled and improved at an expense of nearly half a million dollars and is in operation in all departments.

Grand Haven has voted almost unanimously to issue bonds for \$60,000 for improvement and extension of the city water system.

The annual report of the Central Lake Canning Co. shows the value of such an institution to a town. The company made use of four and a quarter million pounds of produce and put in circulation in Central Lake and vicinity nearly \$45,000 during the past year.

A special committee of the Holland Council is now considering the advisability of establishing a nine hour work day for city employes.

The Reed City Council is considering an application for a franchise to furnish electric light and power for a period of thirty years. The Evart Light and Power Co. proposes to dam the Muskegon River, two miles south of Hersey, having its plant in operation within a year.

Steps are being taken to form the Van Buren Fair Association, with annual shows held at Hartford, and Hartford business men have subscribed for \$3,000 of the stock.

Almond Griffen.

Poor Terminal Facilities.

The local church had been without a pastor for some time, and a committee had been sent to hear a near-by minister preach with the intention of calling him to that pastorate, provided the report of the Committee should be favorable. Two of the Committee had reported their impressions, and the third, an old railroader, was called upon. "Well, brethren and sisters, I ain't much to say. The sermon pleased me mightily, and there ain't many 'Bible-beaters' as has got anything on him. Just one thing I disapproved of, and that was, that though his thoughts was fine, brethren, his terminal facilities was awful poor."

Generous.

"Don, did you give Bessie the best part of that apple, as you were told?"
 "Yes, I gave her the seeds. She can plant them and have the whole orchard."

News and Gossip of the Traveling Boys.

Grand Rapids, Feb. 27—Where did you get stalled in the snow?

Charles Perkins, the popular salesman representing D. M. Amberg & Bro., of this city, has purchased a beautiful new touring car. Amberg always was noted for his liberality in dispensing expense money.

What a friendly lot of hardware salesmen in Grand Rapids during the hardware convention last week?

Mayors may come and mayors may go,

But Mayor Ellis—indeinitely.

What Ellis could the mayor do?

Chas. Stellman, of the Woodhouse Co., spent a week in Caledonia last Tuesday. Mostly in a M. C. coach.

We have been hearing wonderful reports of John Vanderweyden, P. Stekete & Co.'s representative. He was seen in church twice last Sunday. Needless to say we weren't the observing one.

Frank Starkey has started out with his line of hats, caps and gloves for next fall. Frank is one of Parrotte, Beals & Co.'s (Chicago) star salesmen.

To Otto Utley, manager of the Phelps House, at Greenville, is due much credit for the improved conditions about the place. If we are not mistaken the boys are showing their appreciation of his efforts.

Late reports say that Mrs. Ned. Clark, who has been seriously ill at the U. B. A. hospital, is entirely out of danger and slowly recovering.

Otto Weber is making great preparations to attend the banquet Saturday night. He sent his trousers out to be pressed.

Don't forget the U. C. T. meeting next Saturday will be called at noon. Election of officers and much important business will be transacted.

One of the pleasantest things that we know about Grand Rapids is that Fred Richter lives in Traverse City. P. C. Payette, manager of the Woodhouse Co., is getting well boiled out. He has eleven boils out on his neck at this writing.

Last week we said the mere fact that Lester Ivory married our sister wasn't reputation enough to get special mention in the Tradesman. We have paid them a visit since and we now think Mr. Ivory is a hero.

Last week, owing to the Shrine meeting and the hardware convention held in our city, many were turned away from our hotels because of their being taxed to the limit. The newspapers should build several new hotels in Grand Rapids again this week.

Some fellers are born heroes. Others get married at an early age.

Statistics show that the average salary received by traveling men is larger than is received by those following any other profession. But we noticed that the largest number of candidates that were initiated into the Shrine last week were country merchants and farmers.

Pretty soft for our friend, Nick Whelan. He can now get his want advertisements free. He recently purchased a newspaper in Holland.

Met G. Critchett, of Crowley Bros., Detroit, with an awful grouch last

week. Left Detroit at 1:30 p. m. and arrived in Grand Rapids at 3:30 a. m. next day.

Grad Wallace says that his friend, Norm Eggeman, is the original thin guy. Norman Eggeman says that his friend, Grad Wallace is the original fall guy.

John Millar is slowly recovering from his recent illness, but will be unable to be out for several weeks. Pretty tough for a good old war horse like John.

John Thompson, manager of the McKinnon, at Cadillac, furnishes both roller and individual towels for the accomodation of his guests. His recent experience with roller towels was enough to make anyone discard them.

The Pere Marquette train was held up at Mears for several hours after the blizzard of last week. They were highly entertained by that natural born comedian, O. G. Prettyman, representative for the Michigan Carbon Works.

Some feller, that P. M. conductor on the Pentwater branch. He passed a large sack of crackers around to the hungry passengers who were snow-bound on his train last week.

Chas. Ovid, of Muskegon, representing the Armour Packing Co., had a neat one slipped over on him last week. A jolly looking fat man approached him while on the train and said, "Hello, Charlie." Ovid looked him over a minute or so and finally said, "I guess I don't know you." "H'm, that's strange, I was warden down there for a long time," he replied. Charlie's face flushed as the gang gave him the laugh.

Mose Weiss, the happy and athletic manager of the Peninsular Shoe Store, is going after new laurels. He expects to become champion roller skater in a short time.

Snow use trying the Michigan Central for a pleasure ride in the winter time.

We wish to advise Frank Ratigan (Edson, Moore & Co.) that we will return for the bottle.

A large class of candidates will be initiated into the U. C. T. Council 131 Saturday. But then that is getting to be an old story with 131.

It pays to advertise. Our fat friend, Malcolm Winnie, came across with one beautiful box of Milady chocolates. If we could only blackmail the butcher and the grocer in the same way! Many thanks to Winnie.

N. Eggeman spent Sunday and several dollars in Grand Rapids.

And we, too, welcome "Bill" Bowen to Grand Rapids. As stated in the Traverse news, Bill will open an office here for the Hanser Soap Co., of Milwaukee. Richter's report stated that Bowen was fortunate in securing this position. Poorly worded. The Hanser Soap Co. was very fortunate in securing the services of Bill.

U. C. T. banquet begins promptly at 7:30 o'clock Saturday night at the Pantlind. Don't forget to notify Cliff Herrick if you are going to attend.

What on earth has become of the Owosso correspondent, Fred Hanifin? He showed all the earmarks of a dandy correspondent in his first con-

tribution to the Tradesman a few weeks ago.

Sorry, Mr. Hub Baker, but we cannot put your name in the eligible bachelor's list as requested. We are aware that you are a married man.

Pleasant thoughts pass through our minds,

As winter's end draws nigh.

When summer days appear,
There'll be no coal to buy.

A few more poems like the above and some one will be grabbing us off for their affinity.

The Lakeview merchants engaged in a basket ball game last week. The uniforms used would have made a hit in a Mardi Gras parade of horrors.

J. A. Keane has announced himself as a candidate for Page at the coming election of the U. C. T. Saturday. We think that there are a great many who might make worse officers.

Through a mistake in last week's issue we stated assessment 110 would be called March 14. This should have read Feb. 24. Get busy.

Geo. Chappel, who was badly injured in a G. R. & I. wreck near Kalamazoo, is doing nicely at the Bronson Hospital in that city. After the wreck he was totally blind and we are happy to state that his eyesight has returned to him. It will be at least three weeks before he will be in a condition to be brought home. To the Kalamazoo members of the U. C. T. the local Council extend their thanks for the many kindnesses shown Mr. Chappel.

C. M. Lee, who has represented the Washburn-Crosby people for some time, working out of Manistee, has signed up with the National Biscuit Co. here, and will work out of Cheboygan, covering the territory formerly traversed by Lee Barnhart. Mr. Barnhart is transferred to Mt. Pleasant to succeed F. J. Seibel, who has resigned to go into business for himself at Mt. Pleasant.

Judging by the way Walter Lawton, O. W. Stark, Cliff Herrick and some of the other boys were hanging around the tailor shops last Saturday, the ladies are not the only ones who are going to be "dressed up" at the banquet.

The traveling men owe Gov. Osborn a vote of thanks for saving them the time and trouble of voting. He has already delivered the state over to Roosevelt.

C. W. Mills, member of the local council U. C. T., who underwent an operation at Butterworth Hospital, is doing nicely and expects to return home again in a short time.

W. L. Whittacre, member of the Supreme Executive Committee, will accompany Supreme Secretary C. C. Daniels to this city to attend the annual meeting and banquet.

Chas. Whitwam, the old time paint salesman, now in the drug business in Grand Rapids, has gone to St. Joe to have the meanness boiled out of him. Malc. Winnie says its useless for Charlie to go to St. Joe, as it would take at least 100 years to boil all the meanness out of him. And we might add that Charles never sold any red paint. He always kept that for his own use.

Geo. Monroe is laid up at his home on Parkwood avenue. He was on the verge of having an attack of pneumonia. He is still in a weakened condition and it will be many days before he will be in condition to take up his duties on the road.

And once again we arise to remark: The roller towel still rolls 'round.

Ridge Waite entertained a party of the boys at his home Saturday evening. Nuf sed.

Carload Sam Evans has gone into the northern wilds on a three weeks' trip.

A short time ago Secretary Harry Hydorn sent out an amendment to the constitution in the form of a small booklet. The boys evidently took this for an assessment notice, as they failed to read it. He wishes them to read the booklet very carefully, as there are several very important items that will be voted on at the next meeting Saturday Mar. 2d.

Don't forget to take a lunch with you on your next trip.

A great many of Ed. Ryder's friends are booming him for Page at the annual U. C. T. election Saturday. The more the merrier.

Wallace Wendell, of the Druke Lynch Co., who has been laid up at his home for the past two weeks, is again able to resume his duties on the road.

And while we are on the subject, the last two weeks were ideal times to be sick at home.

J. M. Goldstein.

Got His Money Back.

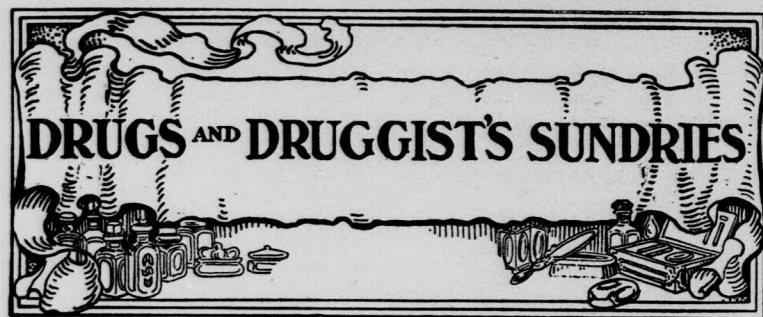
Birmingham, Ala., Feb. 26—Alfred Jemsey, a travelingsalesman of this city, unintentionally held up a pickpocket at a crowded railroad station here to-day. While preparing to catch a train he felt a strange hand in his pocket. Clutching the hand he yelled to the police. In struggling to escape the pickpocket wriggled out of his coat and disappeared. Jemsey examined the pockets of the thief's coat and found not only the \$50 which had been stolen from him but also another roll of greenbacks amounting to more than \$100.

The sympathy of the fraternity will go out to John H. Hoffman and family over the death of the beloved wife and mother, which occurred at Kalamazoo, on Monday evening. The Tradesman hopes to be able to present the salient features of the life of this noble woman in next week's issue.

A Kalamazoo correspondent writes: R. A. Bitner, a traveling man whose home is in Center Hall, Fla., died recently at Borgess Hospital, following a week's illness. The father of the deceased took the body to Center Hall for burial.

So long as we love, we serve. So long as we are loved by others I would almost say we are indispensable; and no man is useless while he has a friend.—Stevenson.

Some people, even if they had as many eyes as there are windows in a house, would see just about as much as the house does.



Michigan Board of Pharmacy.
 President—Ed. J. Rodgers, Port Huron.
 Secretary—John J. Campbell, Pigeon.
 Treasurer—W. E. Collins, Owosso.
 Other Members—Edwin T. Boden, Bay City; G. E. Faulkner, Delton.

Michigan Retail Druggists' Association.
 President—D. D. Alton, Fremont.
 First Vice-President—J. D. Gillo, Pomphlet.
 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—E. D. De La Mater.
 Secretary and Treasurer—Wm. H. Tibbs.
 Executive Committee—Wm. Quigley.
 Chairman: Henry Riechel, Theron Forbes.

To Fountain Buyers and Dispensers.

In the first place do not invest more than your neighborhood justifies. If you think you can do fifteen dollars a day business do not invest more than \$1,500 in an apparatus. Before opening be sure your fountain has been perfectly cleaned, and that all little details, such as spoons, spoonholders, salt and nutmeg shakers are supplied. See that all syrups have been properly made, and that all syrup jars have been properly filled. Have all of the more popular mineral waters at hand, also lemons, eggs, sugar, etc., so that the first customer will not have to be told, "We haven't it."

Be sure to let the public know that you are going to open on a certain day, and that you are going to operate your fountain strictly up to date. In opening it would not be bad to give away souvenirs, or a better plan I think would be to carefully distribute free soda tickets over all of your territory. I say tickets, instead of throwing the doors open and advertising free soda, for I have learned by experience that there are a great many "two-legged hogs." Be sure to stock the very best syrups.

When once started be persistent in looking after it, remembering the old adage, "What is everybody's business is nobody's." If you have not the time to devote to it yourself, make it the duty of some one man in your store to do so, and give him to understand that you will hold him responsible for the cleanliness of the fountain, for the

shortage of stock, in fact, every detail.

Be sure to impress your dispenser that it is absolutely necessary that some one be in attendance at the counter at all times, and that every customer is promptly, politely and properly waited upon, seeing that his or her drink is sweet, sour, cold, solid or foaming, as the customer most desires.

Give him to understand that when serving cream he should serve a glass of ice water, and if using tables for service, a paper napkin would be in keeping. Impress upon him the necessity of removing glasses from the counter and table as soon as each customer has finished. Make it doubly impressive that his own tidiness and cleanliness will aid much in the increase of business.

Have a stated time for opening and closing, so that a customer will not walk six blocks and be disappointed. See that plenty of ice is used, but not to extravagance. See that all syrups are made by given formula, and that each syrup jar is washed before it is refilled.

Have a sign or menu card with the prices of all drinks plainly printed so that there will be no misunderstanding.

See that your place as a whole is kept clean, cool and inviting.

Watch your chairs and see that they are not continually filled with loafers. Get rid of them by having the dispenser ask them, "What will you have to drink?" This, if kept up, will force them to buy a drink or vacate. If it does not, tell them plainly but politely that the tables and seats are for customers.

Do not have too many kinds of drinks, but keep up to date by now and then adding a new one. Give especial attention to ten-cent drinks, as this is where your largest profit is.

The general public is continually looking for something new, and it would be well to make most of these new drinks ten cents, as the fellow who is looking will stand the price.

If carbonating your own water, watch each drum of gas before it is attached. If you have an automatic carbonator do not set the pressure below 140. See that all plumbing leading from carbonator to fountain is of the best material, or else you will have bad water.

Your dispensing counter should be supplied with essence of pepsin, bromo seltzer, soda, aromatic spirits of ammonia, and such like, with directions for dispensing.

In different localities different ways to advertise must be resorted to, cash

register checks, fans, a guess with each drink, music in the evening, etc., but the greatest winner of all is to keep a cool, clean place, dispense the best goods and do it in a prompt, polite way, making customers feel that their presence is appreciated. Doubly impress this upon them by seeing to it that the fountain is carefully cleaned every day, and that the dispenser's own personal appearance indicates the cleanliness and quality of goods served, and last, do not be stingy.

D. H. Neil.

Sandwiches As a Side Line.

Druggists who realize how profitable it is to keep the fountain busy during the cold months by serving hot drinks are awakening to the fact that there are a number of side lines that they can profit from also. The sandwich is one. Sandwiches will not hurt the general appearance of the fountain, nor will they turn it into a restaurant. Many druggists are adding this feature and receive a nice revenue for their trouble, frequently salesgirls and clerks in neighborhood stores and offices eat only a light lunch at noon. Shoppers and transients are readily persuaded to enjoy a repast if nicely served. The one dequisite to the success of the sandwich business at the fountain is cleanliness and neatness. The service must always be attractive. Nothing must look common nor cheap. The sandwiches should be nicely made, wrapped in waxed paper and prepared out of sight of the customer. The greatest cleanliness must be observed and with everything out of the way, the restaurant will not be suggested to the customer. A cup of hot chocolate, coffee, tea or bouillon served with dainty sandwiches is just the thing to catch the light luncher, the weary shopper or the chilled passerby. They are looking for something that will quench thirst, please the palate, stimulate, nourish and warm them. Hot soda and sandwiches make the combination wanted. The druggist has in the sandwich a new feature to draw trade, not only to the fountain but to the store in general. It is a good advertisement and affords about 100 per cent. profit.

Not the Right Voice.

A seedy looking individual, evidently belonging to that class which an old darkey described as "lookin' fo' wuk, but prayin' dey won't git it," presented himself at a piano store on Broadway and asked for work.

"What can you do?" asked the manager.

"I can play the piano and sing," said the applicant; "in fact, I have been told that my voice would be excellent for moving pictures."

"Well, my friend," said the manager, "we can't use you; what we need is a voice that's good for moving pianos!"

The Drug Market.

Menthol—Is slightly lower.
 Oil Bergamot—Has advanced.
 Oil Sweet Orange—Is higher.
 Quicksilver—Is higher.
 Althea Root, cut—Has advanced.

Special Features of the Grocery and Produce Trade.

Special Correspondence.

New York, Feb. 26.—The week showed more activity in spot coffee than the previous one, but there is room for improvement and as the speculative market is in better shape, spot dealers look to the future with confidence. The article here is about $\frac{3}{4}$ c below the parity of Brazil, and at the close Rio No. 7 is worth, in an invoice way, 15c. In store and afloat there are 2,499,519 bags, against 2,499,755 bags at the same time last year. Some satisfactory transactions have occurred in the market for milks and quotations are well sustained, with good Cucuta $16\frac{1}{2}$ c.

In the tea trade both buyers and sellers simply seem to be waiting for something to turn up and this "something" is the getting to work of the new Tea Board with its standards, although little, if any, change is expected. Sales during the week were of small quantities—just enough to keep assortments unbroken.

The trade generally seems to be pretty well stocked with sugar and withdrawals during the week were comparatively light. Granulated is worth 5.85, or \$1.14 per 100 pounds more than a year ago.

Rice has moved up peg by peg and the advance has been so pronounced that demand seems to have fallen off somewhat, although dealers as a rule are pretty well satisfied with matters. The immense importation of potatoes shows what a lack of the tubers there is and this is helping rice "every day of its life." The burning of some 60,000 bags of rice in Houston helps the upward movement also. Prime to choice domestic, $5\frac{3}{4}$ @ $5\frac{3}{4}$ c.

Spices are steady with little, if any, change to report. Crop of Zanzibar cloves is reported reduced 20,000 bales—a factor of decided importance. Quotations on these, $10\frac{1}{4}$ @ $10\frac{3}{4}$ c.

Molasses is firm with quotations unchanged. The supply is rather better, but there seems no over-abundance. Little is doing in syrups.

Some interest has been shown in future Maine corn and in Maryland tomatoes, but transactions do not seem to be important. Spot goods have been firmly held, with tomatoes quoted nominally at \$1.30. Other articles move in just an every-day manner and prices show no variation.

Butter shows some advance and at the close creamery special is worth 29 @ $29\frac{1}{2}$ c; extras, $28\frac{1}{2}$ c; held stock, 27 @ 28 c; factory, 24 @ 25 c; imitation creamery, 26 c.

Cheese is well sustained at $17\frac{3}{4}$ c for whole milk.

Eggs seem to be feeling the effect of warmer weather and lower grades have slightly declined. Best Western, however, are firm and quoted at 39 @ 41 c. From this the decline is rather rapid to 35 c.

Awful Warning.

Young Man—May I have your daughter, sir?

Old Gentleman—Yes, if you can support her. Remember that my auto goes with her.

WHOLESALE DRUG PRICE CURRENT

Table listing various drugs and their prices, including categories like Acetum, Ammonia, Aniline, Baccae, Balsamum, Cortex, Extractum, Folia, Gummi, Semen, Spiritus, Herba, Magnesia, Oleum, and Syrups.

Table listing various oils and other products, including categories like Oils, Paints, and specific items like Lard, Turpentine, and Whaling Oil.



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,

Grand Rapids. HAZELTINE & PERKINS DRUG CO.



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.

Table with columns: ADVANCED, DECLINED, Hay Flour, Wheat Spices. Lists various flour and spice items with prices.

Index to Markets

By Columns

Index to Markets By Columns. A vertical list of market categories from A to Y, including Ammonia, Axle Grease, Baked Beans, etc.

1 2

Main price list table with columns 1 and 2. Contains detailed prices for various goods like Ammonia, Axle Grease, Clam Bouillon, etc.

Continuation of price list table with columns 3, 4, and 5. Contains detailed prices for goods like Cheewing Gum, Confections, Sweet Goods, etc.

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Table of goods including Graham Crackers, Lemon Snaps, Oatmeal Crackers, Old Time Sugar Cook, Oval Salt Biscuit, Oysterettes, Premium Sodas, Pretzettes, Hd. Md., Royal Toast, Saltine Biscuit, Saratoga Flakes, Social Tea Biscuit, Sultana Fruit Biscuit, Soda Crackers N. B. C., Soda Crackers Select, S. S. Butter Crackers, Uneda Biscuit, Uneda Jinjer Wayfer, Uneda Lunch Biscuit, Vanilla Wafers, Water Thin Biscuit, Zu Zu Ginger Snaps, Zwieback, Other Package Goods, Farum's Animals, Chocolate Tokens, American Beauty, Ginger Snaps, NBC family package, Soda Crackers, NBC family package, in special tin packages, Per doz., Festino, Minaret Wafers, Nabisco, 25c, Nabisco, 10c, Champagne wafer, Per tin in bulk, Sorbetto, Nrbisco, Festino, Bent's Water Crackers, Cream Tartar, Barrels or drums, Boxes, Square cans, Fancy caddies, Dried Fruits, Apples, Evaporated, Choice, bulk, Evaporated, Fancy, pkg, Apricots, California, Citron, Corsican, Currants, Imp'd 1 lb. pkg., Imported bulk, Peaches, Muirs-Choice, Muirs-Fancy, Fancy, Peeled, Peel, Lemon, American, Orange, Raisins, Connoslar Cluster, Dessert Cluster, Loose Muscatels, Loose Muscatels, L. M. Seeded, California Prunes, L. M. Seeded, Sultanias Bleached, 100-125 25lb. boxes, 100-100 25lb. boxes, 80-90 25lb. boxes, 70-80 25lb. boxes, 60-70 25lb. boxes, 50-60 25lb. boxes, 40-50 25lb. boxes, Farinaceous Goods, Beans, Dried Lima, Med. Hand Picked, Brown Holland, Farina, 25 lb. packages, Bulk, per 100 lbs., Original Holland Rusk, Packed 12 rolls to container, 3 containers (36) rolls, 2 1/2 5 containers (60) rolls, Hammy, Pearl, 100 lb. sack, Maccaroni and Vermicelli, Domestic, 10 lb. box, Imported, 25 lb. box, Pearl Barley, Chester, Empire, Peas, Green, Wisconsin, bu., Green, Scotch, bu., Split, lb., Sagos, East India, German, sacks, German, broken pkg., Tapioca, Flake, 100 lb. sacks, Pearl, 130 lb. sacks, Pearl, 35 pkgs., Minute, 36 pkgs., Fishing Tackle, Cotton Lines, No. 1, 10 feet, No. 2, 15 feet, No. 3, 15 feet, No. 4, 15 feet, No. 5, 15 feet, No. 6, 15 feet, No. 7, 15 feet, No. 8, 15 feet, No. 9, 15 feet, Hides and Pelts, Green, No. 1, Green, No. 2, Cured, No. 1, Cured, No. 2, Calfskin, green, No. 1, Calfskin, green, No. 2, Calfskin, cured No. 1, Calfskin, cured No. 2

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Table of goods including Linen Lines, Small, Medium, Large, Poles, Rambo, 14 ft., per doz, Rambo, 16 ft., per doz, Rambo, 18 ft., per doz, FLOUR AND FEED, Winter Wheat, Grand Rapids Grain & Milling Co., Purity, Patent, Seal of Minnesota, Sunburst, Wizard Flour, Wizard Graham, Wizard Gran. Meal, Wizard Buckwheat, Rye, Valley City Milling Co., Lily White, Light Loaf, Granena Health, Buckwheat, Golden Meal, Bolted Meal, Voigt Milling Co., Graham, Voigt's Crescent, Voigt's Flourigt, Voigt's Hygienic, Voigt's Royal, Watson-Higgins Milling Co., Perfection Flour, Tip Top Flour, Golden Sheaf Flour, Marshall's Best Flour, Perfection Buckwheat, Tip Top Buckwheat, Worden Grocer Co., Quaker, paper, Quaker, cloth, Spring Wheat, Roy Baker, Golden Horn, family, Golden Horn, bakers, Wisconsin Rye, Judson Grocer Co., Ceresota, 1/2s, Ceresota, 1/4s, Ceresota, 1/8s, Lemon & Wheeler, Wingold, 1/2s, Wingold, 1/4s, Wingold, 1/8s, Worden Grocer Co., Laurel, 1/2s cloth, Laurel, 1/4s cloth, Laurel, 1/8s cloth, Sleepy Eye, 1/2s cloth, Sleepy Eye, 1/4s cloth, Sleepy Eye, 1/8s cloth, Sleepy Eye, 1/2s paper, Sleepy Eye, 1/4s paper, Sleepy Eye, 1/8s paper, Bolted, Golden Granulated, Alfalfa Horse Feed, Kafr Corn, Hoyle Scratch Feed, St. Car Feed screened, No. 1 Corn and Oats, Corn, cracked, Corn Meal, coarse, Winter Wheat Bran, Middlings, P. Lined Meal, O P Laxo-Cake-Meal, Cottonseed Meal, Gluten Feed, Brewers Grains, Hamm'd Dairy Feed, Wheat, Red, White, Oats, Michigan carlots, Less than carlots, Corn, Carlots, Less than carlots, Hay, Carlots, Less than carlots, Fruit Jars, Mason, pts. per gro., Mason, qts. per gro., Mason, 1/2 gal. per gro., Mason, can tops, gro., Gelatine, Cox's, 1 doz. large, Cox's, 1 doz. small, Knox's Sparkling, doz., Knox's Sparkling, gr., Nelson's, Knox's Acidu'd doz., Oxford, Plymouth Rock Phos., Plymouth Rock, Plain, Grain Bags, Broad Guage, Amoskeag, Herbs, Sage, Hops, Laurel Leaves, Senna Leaves, Hides and Pelts, Green, No. 1, Green, No. 2, Cured, No. 1, Cured, No. 2, Calfskin, green, No. 1, Calfskin, green, No. 2, Calfskin, cured No. 1, Calfskin, cured No. 2

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Table of goods including Pelts, Old Wool, Lambs, Shearlings, Tallow, No. 1, No. 2, Unwashed, med., Unwashed, fine, HORSE RADISH, Per doz., JELLY, 5lb. pails, per doz., 15lb. pails, per pail, 30lb. pails, per pail, JELLY GLASSES, 1/2 pt. in bbls., per doz., 1/4 pt. in bbls., per doz., 8 oz. capped in bbls., per doz., MAPLEINE, 2 oz. bottles, per doz., MINCE MEAT, Per case, MOLASSES, New Orleans, Fancy Open Kettle, Choice, Good, Fair, Half barrels 2c extra, MUSTARD, 1/2 lb. 6 lb. box, OLIVES, Bulk, 1 gal. kegs, Bulk, 2 gal. kegs, Bulk, 5 gal. kegs, Stuffed, 3 oz., Stuffed, 14 oz., Fitted (not stuffed), 14 oz., Manzanilla, 8 oz., Lunch, 10 oz., Lunch, 16 oz., Queen, Mammoth, 19 oz., Queen, Mammoth, 28 oz., Olive Chow, 2 doz. cs., per doz., PICKLES, Medium, Barrels, 1,200 count, Half bbls., 600 count, 5 gallon kegs, Small, Barrels, Half barrels, 5 gallon kegs, Gnerkins, Barrels, Half barrels, 5 gallon kegs, Warsaw, 56 lb. dairy in drill bags, 28 lb. dairy in drill bags, Solar Rock, 56 lb. sacks, Common, Granulated, fine, Medium, fine, SALT FISH, Large, whole, Small, whole, Strips or bricks, Pollock, Halibut, Holland Herring, Y. M. wh. hoops, bbls., Y. M. wh. hoop, kgs, Y. M. wh. hoop, Mitchers, Queen, bbls., Queen, 1/2 bbls., Queen, kgs, Trout, No. 1, 100 lbs., No. 1, 40 lbs., No. 1, 10 lbs., No. 1, 8 lbs., Mess, 100 lbs., Mess, 40 lbs., Mess, 10 lbs., Mess, 8 lbs., No. 1, 100 lbs., No. 1, 40 lbs., No. 1, 10 lbs., No. 1, 8 lbs., Whitefish, 100 lbs., 50 lbs., 10 lbs., 8 lbs., Mackerel, Mess, 100 lbs., Mess, 40 lbs., Mess, 10 lbs., Mess, 8 lbs., No. 1, 100 lbs., No. 1, 40 lbs., No. 1, 10 lbs., No. 1, 8 lbs., SEEDS, Anise, Canary, Smyrna, Caraway, Cardomom, Malabar, Celery, Hemp, Russian, Mixed Bird, Mustard, white, Poppy, Rape, SHOE BLACKING, Handy Box, large 3 dz, Handy Box, small, Bixby's Royal Polish, Miller's Crown Polish, SNUFF, Scotch, in bladders, Maccaboy, in jars, French Rappie in jars

9

Table of goods including Pig's Feet, 1/2 bbls., 40 lbs., 1/2 bbls., 80 lbs., 1 bbl., Tripe, Kits, 15 lbs., 1/4 bbls., 40 lbs., 1/2 bbls., 80 lbs., Casings, Hogs, per lb., Beef, rounds, set, Beef, middles, set, Sheep, per bundle, Uncolored Butterine, Solid Dairy, Country Rolls, Canned Meats, Corned beef, 2 lb., Corned beef, 1 lb., Roast beef, 2 lb., Roast beef, 1 lb., Potted Ham, 1/2s, Potted Ham, 1/4s, Deviled Ham, 1/2s, Deviled Ham, 1/4s, Potted Tongue, 1/2s, Potted tongue, 1/4s, RICE, Fancy, Japan Style, Broken, ROLLED OATS, Rolled Avena, bbls., Steel Cut, 100 lb. sks., Monarch, bbls., Monarch, 90 lb. sacks, Quaker, 18 Regular, Quaker, 20 Family, SALAD DRESSING, Columbia, 1/2 pint, Columbia, 1 pint, Durkee's, large, 1 doz., Durkee's, small, 2 doz., Snider's, large, 1 doz., Snider's, small, 2 doz., SALERATUS, Packed 60 lbs. in box, Arm and Hammer, Wyandotte, 100 %s, SAL SODA, Granulated, bbls., Granulated, 100 lbs. ca, Granulated, 36 pkgs., SALT, Common Grades, 100 3 lb. sacks, 50 5 lb. sacks, 28 10 1/2 lb. sacks, 56 lb. sacks, 28 lb. sacks, Warsaw, 56 lb. dairy in drill bags, 28 lb. dairy in drill bags, Solar Rock, 56 lb. sacks, Common, Granulated, fine, Medium, fine, SALT FISH, Large, whole, Small, whole, Strips or bricks, Pollock, Halibut, Holland Herring, Y. M. wh. hoops, bbls., Y. M. wh. hoop, kgs, Y. M. wh. hoop, Mitchers, Queen, bbls., Queen, 1/2 bbls., Queen, kgs, Trout, No. 1, 100 lbs., No. 1, 40 lbs., No. 1, 10 lbs., No. 1, 8 lbs., Mess, 100 lbs., Mess, 40 lbs., Mess, 10 lbs., Mess, 8 lbs., No. 1, 100 lbs., No. 1, 40 lbs., No. 1, 10 lbs., No. 1, 8 lbs., Whitefish, 100 lbs., 50 lbs., 10 lbs., 8 lbs., Mackerel, Mess, 100 lbs., Mess, 40 lbs., Mess, 10 lbs., Mess, 8 lbs., No. 1, 100 lbs., No. 1, 40 lbs., No. 1, 10 lbs., No. 1, 8 lbs., SEEDS, Anise, Canary, Smyrna, Caraway, Cardomom, Malabar, Celery, Hemp, Russian, Mixed Bird, Mustard, white, Poppy, Rape, SHOE BLACKING, Handy Box, large 3 dz, Handy Box, small, Bixby's Royal Polish, Miller's Crown Polish, SNUFF, Scotch, in bladders, Maccaboy, in jars, French Rappie in jars

10

Table of goods including SODA, Boxes, Kegs, English, SPICES, Whole Spices, Allspice, Jamaica, Allspice, large Garden, Cloves, Zanzibar, Cassia, Canton, Cassia, 5c pkg. doz., Ginger, African, Ginger, Cochian, Mace, Penang, Mixed, No. 1, Mixed, No. 2, Mixed, 5c pkgs. doz., Nutmegs, 75-30, Nutmegs, 105-110, Pepper, Black, Pepper, White, Pepper, Cayenne, Paprika, Hungarian, Pure Ground in Bulk, Allspice, Jamaica, Cloves, Zanzibar, Cassia, Canton, Ginger, African, Mace, Penang, Nutmegs, 75-80, Pepper, Black, Pepper, White, Pepper, Cayenne, Paprika, Hungarian, STARCH, Kingsford, 40 lbs., Muzzy, 20 lb. pkgs., Muzzy, 40 lb. pkgs., Kingsford, Gloss, Silver Gloss, 40 lbs., Silver Gloss, 16 3lbs., Silver Gloss, 12 6lbs., Muzzy, 48 lb. packages, 16 5lb. packages, 12 6lb. packages, 50lb. boxes, SYRUPS, Barrels, Half barrels, Blue Karo, No. 2, Blue Karo, No. 2 1/2, Blue Karo, No. 5, Blue Karo, No. 10, Red Karo, No. 2, Red Karo, No. 2 1/2, Red Karo, No. 5, Red Karo, No. 10, Pure Cane, Fair, Good, Choice, TABLE SAUCES, Halford, large, Halford, small, TEA, Japan, Sundried, medium, Sundried, choice, Sundried, fancy, Basket-fired medium, Basket-fired choice, Basket-fired, fancy, Nibs, Siftings, Fannings, Gunpowder, Moyune, medium, Moyune, choice, Moyune, fancy, Pingsuey, medium, Pingsuey, choice, Pingsuey, fancy, Young Hyson, Choice, Fancy, Oolong, Formosa, fancy, Formosa, medium, Formosa, choice, English Breakfast, Medium, Choice, Fancy, India, Ceylon, choice, Fancy, TOBACCO, Fine Cut, Blot, Hiawatha, 16 oz., Hiawatha, 1 oz., No Limit, 8 oz., No Limit, 16 oz., Ojibwa, 16 oz., Ojibwa, 5c pkg., Ojibwa, 5c, Ojibwa, 5c, Petoskey Chief, 7 oz., Petoskey Chief, 14 oz., Sterling Dark, 5c, Sweet Cuba, 5c, Sweet Cuba, 10c, Sweet Cuba, 16 oz. tins, Sweet Cuba, 16 oz. foil, Sweet Cuba, 16 oz. box, Sweet Cuba, 1/2 lb., Sweet Mist, 1/2 gr., Sweet Burley, 24 lb. cs, Tiger, 1/2 gross, Tiger, 5c tins, Uncle Daniel, 1 lb., Uncle Daniel, 1 oz., WICKING, No. 1 per gross, No. 2 per gross, No. 3 per gross, WOODENWARE, Bushels, Bushels, wide band, Market, Splint, large, Splint, medium, Splint, small, Willow, Clothes, large, Willow, Clothes, small, Willow, Clothes, m'em, Butter Plates, Wire End or Ovals, 1/2 lb., 250 in crate, 1 lb., 250 in crate, 2 lb., 250 in crate, 3 lb., 250 in crate, 5 lb., 250 in crate, Churns, Barrel, 5 gal., each, Barrel, 10 gal., each, Clothes Pins, Round Head, 4 inch, 5 gross, 4 1/2 inch, 5 gross, Cartons, 20 2 1/2 doz. boxes, Egg Crates and Fillers, Humpty Dumpty, 12 dz.

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Table of goods including Plug, Am. Navy, 15 oz., Drummond, Nat Leaf, 2 & 5 lb., Drummond Nat. Leaf, per doz., Battle Ax, Bracer, Big Four, Boot Jack, Bullion, 16 oz., Climax Golden Twins, Clays Work, Derby, 5 Bros., Gilt Edge, Gold Rope, 7 to lb., Gold Rope, 14 to lb., G. O. P., Granger Twist, G. T. W., Horse Shoe, Honey Dip Twist, Jolly Tar, J. T., 8 oz., Keystone Twist, Kismet, Nobly Spun Roll, Parrot, Peachey, Picnic Twist, Piper Heidsick, Redicut, 1 1/2 oz., Red Lion, Sherry Cobbler, 10 oz., Spear Head, 12 oz., Spear Head, 14 1/2 oz., Spear Head, 7 oz., Square Deal, Star, Standard Navy, Town Penny, Town Talk 14 oz., Yankee Girl, Smoking, Banner, Bull Durham, Briar Pipe, Black Swan, Corn Cake, Cuban Star, Dukes' Mixture, Drum, Glad Hand, Giant 5c, Growler, Hand Made, 2 1/2 oz., Honey Dew, 1 1/2 oz., I. X. L., 5c, Lucky Strike, 1 1/2 oz., Myrtle Navy, 5c, May Flower Shorts, 5c, Nigger Hair, 5c, Noon Hour, 5c, Peerless, 5c, Peerless, 10c, Plow Boy, 5c, Pilot, 5c, Prince Albert, 10c, Rob Roy, 5c, Soldiers' Boy, 5c, Sweet Lotus, 5c, Sweet Tip Top, 5c, Sun Cured, 10c, Summer Time, 5c, Trout Line, 5c, Tuxedo, 1 oz., Tuxedo, 2 oz., Union Leader, 5c, Uncle Sam, 10c, Yum Yum, 5c, VINEGAR, White Wine, 40 grain, White Wine, 80 grain, White Wine, 100 grain, Oakland Vinegar & Pickle Co.'s Brands, Highland apple cider, Oakland apple cider, State Seal sugar, Oakland white pickling, Packages free, WOODENWARE, Bushels, Bushels, wide band, Market, Splint, large, Splint, medium, Splint, small, Willow, Clothes, large, Willow, Clothes, small, Willow, Clothes, m'em, Butter Plates, Wire End or Ovals, 1/2 lb., 250 in crate, 1 lb., 250 in crate, 2 lb., 250 in crate, 3 lb., 250 in crate, 5 lb., 250 in crate, Churns, Barrel, 5 gal., each, Barrel, 10 gal., each, Clothes Pins, Round Head, 4 inch, 5 gross, 4 1/2 inch, 5 gross, Cartons, 20 2 1/2 doz. boxes, Egg Crates and Fillers, Humpty Dumpty, 12 dz.

Special Price Current

- | | |
|-----------------------------|-------|
| 12 | |
| No. 1 complete | 40 |
| No. 2 complete | 28 |
| Case No. 2 fillers, 15 sets | 1 35 |
| Case, medium, 12 sets | 1 15 |
| Faucets | |
| Cork lined, 8 in. | 70 |
| Cork lined, 9 in. | 80 |
| Cork lined, 10 in. | 90 |
| Mop Sticks | |
| Trojan spring | 90 |
| Eclipse patent spring | 85 |
| No. 1 common | 80 |
| No. 2 pat. brush holder | 85 |
| Ideal No. 7 | 85 |
| 12lb. cotton mop heads | 1 45 |
| Pails | |
| 2-hoop Standard | 2 00 |
| 3-hoop Standard | 2 35 |
| 2-wire Cable | 2 10 |
| Cedar all red brass | 1 25 |
| 3-wire Cable | 2 30 |
| Paper Eureka | 2 25 |
| Fibre | 2 70 |
| Toothpicks | |
| Birch, 100 packages | 2 00 |
| Ideal | 85 |
| Traps | |
| Mouse, wood, 2 holes | 22 |
| Mouse, wood, 4 holes | 45 |
| Mouse, wood, 6 holes | 70 |
| Mouse, tin, 5 holes | 65 |
| Rat, wood | 80 |
| Rat, spring | 75 |
| Tubs | |
| 20-in. Standard, No. 1 | 7 50 |
| 18-in. Standard, No. 2 | 6 50 |
| 16-in. Standard, No. 3 | 6 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 | 2 15 |
| Double Peerless | 2 75 |
| Single Peerless | 2 25 |
| Northern Queen | 3 25 |
| Double Duplex | 3 90 |
| Good Luck | 2 75 |
| Universal | 3 00 |
| Window Cleaners | |
| 12 in. | 1 65 |
| 14 in. | 1 85 |
| 16 in. | 2 20 |
| Weed Bowls | |
| 12 in. Butter | 1 60 |
| 15 in. Butter | 2 25 |
| 17 in. Butter | 4 15 |
| 19 in. Butter | 6 10 |
| Assorted, 13-15-17 | 3 20 |
| Assorted, 15-17-19 | 4 25 |
| WRAPPING PAPER | |
| Common Straw | 2 |
| Fibre Manila, white | 3 |
| Fibre, Manila, colored | 4 |
| No. 1 Manila | 4 |
| Cream Manila | 3 |
| Butchers' Manila | 2 1/2 |
| Wax Butter, short c't | 13 |
| Wax Butter, full count | 20 |
| Wax Butter, rolls | 19 |
| YEAST CAKE | |
| Magic, 3 doz. | 1 15 |
| Sunlight, 3 doz. | 1 00 |
| Sunlight, 1 1/2 doz. | 50 |
| Yeast Foam, 3 doz. | 1 15 |
| Yeast Cream, 3 doz. | 1 00 |
| Yeast Foam, 1 1/2 doz. | 50 |

- | | |
|---|-------|
| AXLE GREASE | |
|  | |
| 1 lb. boxes, per gross | 9 00 |
| 3 lb. boxes, per gross | 24 00 |

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BAKING POWDER

Royal

10c size 90

1/4 lb. cans 1 35

6oz. cans 1 90


1/2 lb. cans 3 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



S. C. W., 1,000 lots 31

El Portana 32

Evening Press 32

Exemplar 32

Worden Grocer Co. Brand Ben Hur

Perfection 35

Perfection Extras 35

Londres 35

Londres Grand 35

Standard 35

Puritanos 35

Panatellas, Finas 35

Panatellas, Bock 35

Jockey Club 35

COCOANUT

Baker's Brazil Shredded



10 5c pkgs., per case 2 60

36 10c pkgs., per case 2 60

16 10c and 38 5c pkgs., per case 2 60

COFFEE

Roasted

Dwinell-Wright Co's B'ds



- White House, 1lb.
- 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.

SAFES




Full line of fire and bur-

14

star 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.



Single boxes 3 90

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, 100 cks 5c 4 00

Marseilles, 100 ck toll 4 00

Marseilles, 1/2bx toilet 2 10

- Proctor & Gamble Co.
- Lenox 3 00
- Ivory, 6 oz. 4 00
- Ivory, 10 oz. 6 75
- Star 3 85

Tradesman Co.'s Brand



Black Hawk, one box 2 50

Black Hawk, five bxs 2 40


Black Hawk, ten bxs 2 25

- A. B. Wrisley
- Good Cheer 4 00
- Old Country 3 40

- Soap Powders**
- Snow Boy, 24s family size 3 75
- Snow Boy, 60 5c 2 40
- Snow Boy, 30 10c 2 40
- Gold Dust, 24 large 4 50
- Gold Dust, 100-5c 4 00
- Kirkolline, 24 4lb. 3 80
- Pearline 3 75
- Soapine 4 10
- Babbitt's 1776 3 75
- Roseine 3 50
- Armour's 3 70
- Wisdom 3 80

- Soap Compounds**
- Johnson's Fine 5 10
- Johnson's XXX 4 25
- Nine O'clock 3 30
- Rub-No-More 3 85

- Scouring**
- Enoch Morgan's Sons
- Sapallo, gross lots 9 50
- Sapallo, half gro. lots 4 85
- Sapallo, single boxes 2 40
- Sapallo, hand 3 40
- Scourine Manufacturing Co
- Scourine, 50 cakes 1 30
- Scourine, 100 cakes 3 50



IT PAYS

SHREDDED WHEAT is one of the best paying food products you can handle, not only because you make a good profit on every sale, but because it's a steady, all-year-round seller. Our extensive magazine, newspaper and street car advertising, demonstration and sampling, have made SHREDDED WHEAT better known and easier to sell than any other cereal food. Thousands of visitors to Niagara Falls pass through our \$2,000,000 sunlit factory, to see SHREDDED WHEAT being made and tell friends and neighbors of its cleanliness and wholesomeness. SHREDDED WHEAT is flavory, nourishing and satisfying—people who eat it once eat it always. Because it is widely advertised and easy to sell, sure to please and profitable to handle, it will pay you to push

Shredded Wheat

IT'S ALL IN THE SHREDS

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.

For Rent—Store building, 25x75, with 8-room flat above and barn in rear, in Phillips, Price County, Wis. This store has been occupied for 17 years as a general store; is located in the center of the business section. Possession given March 15. For further particulars, address A. N. Lewis, 822 Oakdale Ave., Chicago, Ill. 13

For Sale—First-class variety store, town 5,000, Central Michigan. Stock, fixtures invoice about \$1,500. Good trade established. Failing health. Address 14, care Tradesman. 14

For Sale—Nearly new dry goods and shoe business, about \$3,000. For immediate sale will take 75c on dollar. Robert Adamson, Coln., Mich. 15

Wanted—A stock of general merchandise, \$3,000 to \$7,000 in Central Michigan. Address A. C. Hayes, Cadillac, Michigan. 12

Will exchange town lots at International Falls, Minn., for general merchandise and hardware, from \$1,000 to \$20,000 or more. Address A. W. Mertens, Jeffers, Minn. 2

For Sale—Stock of groceries and fixtures, invoicing about \$3,000, is as good a location as there is in Southern Michigan. For particulars address The Hillsdale Grocery Co., Hillsdale, Mich. 1

Money-Making Secrets Exposed—Shows way to freedom from wage slavery and points way to prosperity. Particulars free. Union Mailing Bureau, 1040 Wells St., Chicago. 999

To Close An Estate—I can sell 60-acre farm, 3 miles from the St. Clair River and the Marine City sugar factory. Detroit-Port Huron Limiteds pass the door. Plenty of water, good soil, fair buildings. Less than \$55 per acre. Terms. J. A. Smith, Marine City, Michigan. 11

ACCOUNT SYSTEM.

For Sale—My Simplex, short system at a bargain, account of changing to larger Simplex system. Original cost \$48. Will sell for cash at \$32. Have used one month. Manufacturer has agreed to print supplies free for you. T. G. Kiess, Highland Park, Ill. 10

For Sale—A snap for quick cash sale; fine established hardware business in good town in Northern Iowa. A most attractive business proposition; will bear close examination. Must act quick. C. W. Soesbe, Greene, Iowa. 9

For Sale—Clean, fresh unbroken stock groceries, fixtures and shelf hardware. No old goods. \$750 to \$800. Strictly cash business. Location good and rent reasonable. Address 8, care Tradesman. 8

Old established business for sale in one of the best trading towns in Michigan. Furniture, rugs and undertaking. Store, warehouse, barn, hearse and wash-room. Will sell or rent the buildings. Steam heat city water and 24 hour light service. Ask any salesman about the business. Lafever & Minnie, Eaton Rapids, Mich. 7

20,000 acres of Colorado land to be colonized; wanted, good live agents; good commission. For information write Platte River Valley Land Co., Omaha, Neb. 6

Grocery and hardware stock for sale by J. W. Spooner, Prescott, Michigan. 4

For Sale—Good clean stock dry goods in most thriving little city in Central Michigan. Surrounded by best farms in state. Stock will invoice \$15,000, can reduce same to about \$10,000. Great chance for the right party. Address No. 3, care Tradesman. 3

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

Hotel for sale. Only one here, 174 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—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

Wanted—Bazaar or general stock in good location. Address 987, care Tradesman. 987

For Sale—1,000 lbs. A No. 1 honey in the comb, 1 lb. sections. Address Fanning Bros., Boyne Falls, Michigan. 990

Wanted—Hardware or grocery in exchange for farm. Traverse City Business Exchange, Traverse City, Michigan. 988

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

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

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

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. 959

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—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 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. Kaufer, 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

All farm of 110 acres, 3/4 mile to best 2,000 city in Michigan, to exchange for general store. Address Exchange 428, care Michigan Tradesman. 774

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.

Salesman—Constantly or sideline, selling greatest washday help! No rubbing! Cameo, Detroit, Michigan. 998

Carpenter wanted to locate here. Address John Feehery, Campus, Ill. 979

Sideline saelmens 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

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—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.

PRINTING

For Produce Dealers

Letter Heads, Bill Heads, Business Cards

Envelopes, Statements

Shipping Tags, Order Blanks

In fact, everything that a produce dealer would use, at prices consistent with good service. * * * * *

TRADESMAN COMPANY
GRAND RAPIDS, MICH.

REPRESENTATIVE RETAILERS.

J. Claude Ballard, the Sparta Furniture Dealer.

J. Claude Ballard was born in Sparta, June 5, 1874. When he was 4 years of age the family moved to Belleville, Kansas, where they remained seven years. They then returned to Sparta, where Claude attended the public schools until 16 years of age, when he went to work in the general store of S. H. Ballard, his father. He remained with his father until 24 years of age, by which time he had acquired a one-third interest in the business, which was conducted under the style of Ballard & Son. Selling out to his father, he worked for a year in the department store of Colwell & Co. In 1900 he went on the road for the Herold-Bertsch Shoe Co., covering the Thumb territory for a year. On the retirement of Sam Simmons, eleven years ago, he took



the territory along the northern division of the G. R. & I. and P. M. which he has covered regularly ever since. He closed his relations with the Herold-Bertsch Shoe Co. last Saturday, having purchased the furniture stock of his late uncle, Myron N. Ballard, who died suddenly about two weeks ago. This business was established by Mr. Ballard's grandfather, L. S. Ballard, and C. S. Field about twenty-five years ago. It subsequently passed into the hands of his uncle, so that now it is in the hands of the third generation of Ballards.

Mr. Ballard was married July 9, 1907, to Miss Agnes Finney. They have two children, a girl of 4 and a boy of 2 and reside in their own home at 440 South College avenue.

Mr. Ballard is a member of the Masonic fraternity. He is also a member of the U. C. T. and is a member of several accident and fraternal organizations. He is a member of the Church of Christ on Fifth avenue, of which he is an elder. He teaches a class of boys in the Sunday school.

Mr. Ballard has no hobby except his church and his family. He has been too busy undertaking to sell shoes during the past twelve years to think of anything else. He enters upon his new relation in life with much hope and courage, believing that it will give him more time to spend with his family and devote to his church.

Owosso Heard From Again.

Owosso, Feb. 27—The following bunch were snowed in at Sheridan

last week from Wednesday noon until Friday noon:

C. J. Mackie, Grand Rapids, with Sidmore Soap Co.,

Mr. Tinmonds, Port Huron, National Express Co.,

J. S. Albertson, Greenville, Roller King flour,

Geo. Haskell, Lemon & Wheeler Company,

and the writer, and we proceeded to make the best of it. We certainly had a good time. Brother Haskell got busy and formed a choir and we had one of the best in the State. He also got up an orchestra. Maybe you fellows don't know it, but George is some fiddler and Joe Albertson can tickle a piano some. Mrs. Bartram, the landlady, also favored us with some very nice selections on the piano and when we got tired out we repaired to the office, where some of us singers engaged in some rum, for they say that is good for hoarseness. Thursday evening we got up a dance, music being furnished by our own orchestra, and we had another nice time. Mr. and Mrs. Bartram are surely good entertainers and we trust if we ever get snowed in again it will be at their place.

Fred E. Van Dyne, Owosso's handsome young traveling man, was snowed in at the Phelps House, Greenville, and he put on a first-class minstrel show while there. Everybody said it was a howling success.

Chas. Watson, one of the proprietors of the Hotel Dolan, at Sheridan, has a very sweet tenor voice and knows how to use it. He sang Lumber Camp Sue very feelingly and responded to the encore by singing one of his own composition entitled, Oh, Give Me a Little More Genuine Japan Tea, which was a scream. Oh, you Charlie!

At the next regular meeting, Mar. 9, Brother John J. McDonald, a local fight promoter of some note, will pull off a fight between Senior Counselor C. V. Page and Brother "Dolly" George Gray. This will be a six round go. The main bout, however, will be to a finish between two gentlemen who are known for their bull dog reputations. If any of the fellows stay at home March 9 they will miss a big show.

The United Commercial Travelers were entertained by Brother S. B. Pitts and wife Friday evening. The decorations were unique and tastily arranged. The traveling men, their wives and sweethearts amused themselves trying to play "500," but there were several, including the writer, who did not seem able to get over 125 out of it. A dainty but very substantial lunch was served, with a decoration of hearts. Even the ice cream was heart shaped, and it seems now to the writer that hearts were trumps, most of the time, as he does not remember holding any at any stage of the game. Jim Copas and Chas. Shaw were absent, so we had a pretty good time. Even the host and hostess seemed to feel relieved, too, as none of the furniture was whittled or otherwise damaged. The bunch stayed so late that Brother Pitts gave Brother John Cook 50 cents to get

the gang to go home, so they could close up and go to bed. Everybody voted the best time yet, and after all the ladies had asked the hostess how she made her sandwiches, they broke ranks. Fred J. Hanifin.

Serving Fifteen Cent Dinners at a Profit.

Women of the Immanuel Baptist church have demonstrated that a five-course dinner can be served at 15 cents for each diner with a profit of 35 per cent.

Fred Wagner, assistant chef of the Hotel LaSalle, one of the diners, delivered the verdict on the dinner that, with one exception, it was first-class. Mr. Wagner's sole criticism was of the seasoning, and he, being a chef of attainments, was perhaps hypercritical.

Rev. Johnston Myers, pastor of the Immanuel Baptist church, who has been furnishing breakfast to the "down-and-out" free of charge every morning at the church, where the women serve the 15 cent dinner, reported afterward that while dinners at 15 cents might be profitable, free breakfasts were proving expensive—too expensive, in fact, to stop. This seeming paradox Dr. Myers explained at some length.

The menu served by the women was as follows:

Bouillon au barley.	
Roast lamb, brown gravy.	
Browned potatoes.	Rutabagas.
Biscuits.	Butter.
Baked apple.	
Coffee.	

Just to show what those who pay 15 cents at the Immanuel church save by not dining at the Hotel LaSalle, the following duplicate menu, with the LaSalle prices attached, is given by Mr. Wagner with the reservation that it would be unfair to say that the 15 cent meal was such as would cost \$3 at the LaSalle:

Bouillon au barley,	25 cents.
Roast lamb, entree and brown potatoes,	\$1.25.
Rutabagas,	40 cents.
Biscuits,	35 cents.
Baked apple,	50 cents.
Coffee,	25 cents.

Service, high rent, silver and linen and expensive china were some of the factors, Mr. Wagner said, responsible for the difference in price.

Part of Mr. Wagner's comment on the 15 cent dinner follows:

"The only fault is the seasoning. While tastes differ widely as to the proper seasoning of food, yet some standard must be maintained. The average housewife or cook knows little about seasoning.

"The quality of the food can not be questioned. The meat is what we term first-class. I consider the dinner served at the church sufficient for a school girl or boy, but it would hardly satisfy a working man. A double portion would be necessary for a day laborer. Of course, the same dinner at the Hotel LaSalle would be sufficient for any appetite, but, whether large or small, the price would be the same."

At the 15 cent dinner covers are laid for 150 and the entire meal costs

\$17.46, the total net profit being \$5.04.

Mrs. Ida May Pryde explained how women might avoid the high cost of living by judicious buying. She warned them against buying by telephone and advised them to go to the store themselves. By doing that, she said, they would obtain a better quality of food and would get full weight and measure.

Dr. Myers' explanation of the paradox that free breakfasts to the impoverished were too expensive to stop was as follows:

"I began early in January to serve breakfasts to these poor unfortunate men. Automobile dealers, merchants and residents have contributed to this worthy venture, but not sufficiently to pay all expenses. I was resolved some time ago not to admit any except a few to whom I would give tickets. Coming down at 6:30 on bitter mornings, about 150 are huddled daily before the church entrance. 'Please, Dr. Myers, won't you let us in?' is their plea. Their entreaties are too sincere for me to disappoint them. I am fully resolved not to discontinue serving them while the cold weather lasts." — Chicago Record-Herald.

More Completely So.

Among those in a train leaving New York one afternoon for a Northern suburb were a man and his wife, who were overheard discussing various ways and means of getting out of debt.

The husband had taken from his pocket a considerable number of papers, and as he did so he observed fretfully to his wife:

"I am completely in the dark as to how these bills are to be paid."

"Harry," said his spouse, as she indicated with her finger a highly tinted bill, "you will be even more in the dark if you don't pay this one—it's the gas bill."

It is easy to sit outside and say how the man inside should run the machine, but it is not so easy to go inside and run the machine yourself. —Theodore Roosevelt.

It isn't what wages a man receives, it is what he is able to buy with what he receives.

Too many "eye openers" will close a man's eyes.

BUSINESS CHANCES.

For Sale—Good 10 syrup soda fountain, onyx front. Cost \$700. Will sell for \$100. W. C. Wheelock, Kalamazoo, Michigan. 19

Mr. Merchant—Are you a member of the World Wide Detective Association? If not, why not? One of the best collecting systems on the market. Do your own collecting and save the percent, and get your own money. Try it on some of your hardest accounts and if not satisfactory in four months' time, return to us and we will refund the price of the system. Membership and system \$3. Address C. J. Westphal, State Agent, Brighton, Michigan. 18

Wanted—To buy, stock of general merchandise or department store, in good live town. Address No. 17, care Tradesman. 17

For Sale or Rent—Good clean up-to-date stock of general merchandise for sale. Will make terms easy if desired. Good store and dwelling for sale, or rent. Better investigate and if you like the place, we will try hard to make a deal as have other business must attend to. Address W. B. Conner, Shiloh, Mich. 16



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.**

FROU-FROU
THE WORLD'S GREATEST WAFER

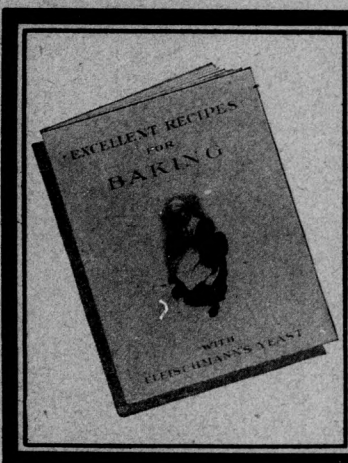
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ALWAYS Pays the Grocer
ALWAYS Satisfies the Consumer
ALWAYS the Peer of All Wafers

Write for Samples and Prices

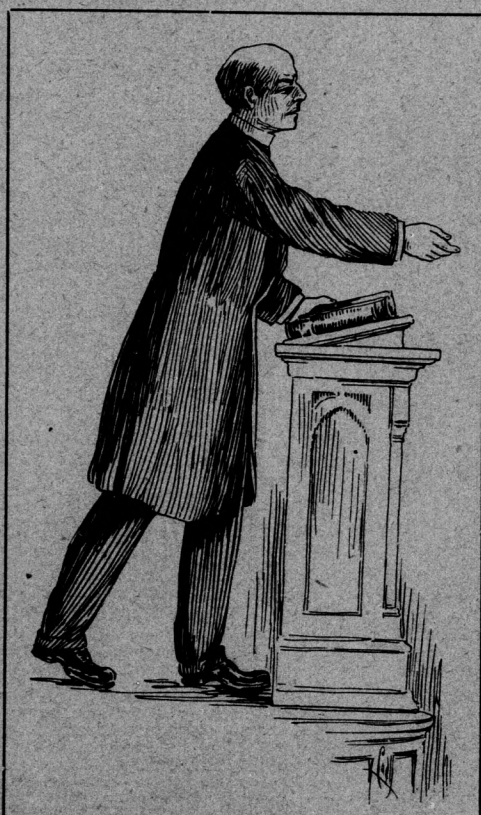
BISCUIT FABRIEK "DE LINDEBOOM"

CHICAGO, ILL. ::: GRAND RAPIDS, MICH.



INCREASE your sales by requesting your customers to write for one of these books. They are absolutely free.

THE FLEISCHMANN CO.
427 Plum Street,
CINCINNATI, OHIO.



It Hit You or You Wouldn't Have Dodged

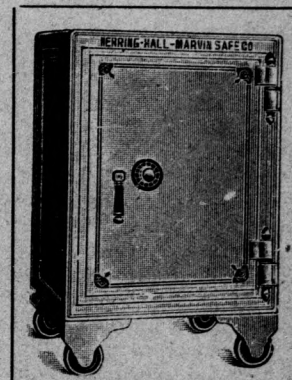
"Just remember when the preacher landed a particularly hot one on you, that if it had not hit a tender spot it would have glanced off and never been noticed."—*W. L. Brownell.*

When we say that you are a poor business man if you do not own a good safe, we know that unless you need to have it said to you, that it will glance off and do neither of us any harm.

WE MEAN IT AND IT'S TRUE

No good business man can afford to run the risk of having his account books and valuable papers burned up, lost or stolen, simply to save a few dollars on the cost of a safe. There are no better safes made on earth than we can sell and we can also save you money on the price.

WRITE US TO-DAY AND FIND OUT



GRAND RAPIDS SAFE CO.

TRADESMAN BUILDING

GRAND RAPIDS, MICH.