

# MICHIGAN TRADESMAN

PUBLISHED WEEKLY

TRADESMAN COMPANY, PUBLISHERS

\$1 PER YEAR

Twenty-Ninth Year

GRAND RAPIDS, WEDNESDAY, MAY 1, 1912

Number 1493

## Face to Face with Trouble

\*\*\*

You are face to face with trouble,  
And the skies are murk and gray,  
You hardly know which way to turn,  
You are almost dazed, you say.  
And at night you wake to wonder  
What the next day's news will bring;  
Your pillow is brushed by phantom Care  
With a grim and ghastly wing.

You are face to face with trouble;  
A child has gone astray;  
A ship is wrecked on the little sea;  
There's a note you cannot pay;  
Your brave right hand is feeble;  
Your sight is growing blind;  
Perhaps a friend is cold and stern,  
Who was ever warm and kind.

You are face to face with trouble;  
No wonder you cannot sleep;  
But stay, and think of the promise  
The Lord will safely keep,  
And lead you out of the thicket,  
And into the pasture land;  
You have only to walk straight onward,  
Holding the dear Lord's hand.

Face to face with trouble;  
And did you forget to look,  
As the good old father taught you,  
For help in the dear old Book?  
You have heard the tempter whisper,  
And you've had no heart to pray,  
And God was dropped from your scheme  
of life,  
O! for many a weary day.

Then face to face with trouble;  
It is thus He calls you back  
From the land of dearth and famine  
To the land that has no lack.  
You would not hear in the sunshine;  
You hear in the midnight gloom;  
Behold, His tapers kindle  
Like stars in the quiet room.

O! face to face with trouble,  
Friend, I have often stood;  
To learn that pain hath sweetness,  
To know that God is good.  
Arise and meet the daylight,  
Be strong and do your best!  
With an honest heart, and a childlike faith,  
That God will do the rest.

Margaret Sangster.

## Unexpressed

\*\*\*

Dwells within the soul of every Artist  
More than all his efforts can express;  
And he knows the best remains unuttered;  
Sighing at what *we* call his success.

Vainly he may strive; he dare not tell us  
All the sacred mysteries of the skies;  
Vainly he may strive—the deepest beauty  
Cannot be unveiled to mortal eyes.

And the more devoutly that he listens,  
And the holier message that is sent,  
Still the more his soul must struggle vainly,  
Bowed beneath a noble discontent.

No great Thinker ever lived and taught you  
All the wonder that his soul received;  
No true Painter ever set on canvas  
All the glorious vision he conceived.

No Musician ever held your spirit  
Charmed and bound in his melodious chains,  
But be sure he heard and strove to render  
Feeble echoes of celestial strains.

No real Poet ever wove in numbers  
All his dream, but the diviner part,  
Hidden from all the world, spake to him only  
In the voiceless silence of his heart.

So with love: for Love and Art united  
Are twin mysteries; different, yet the same.  
Poor, indeed, would be the love of any  
Who could find its full and perfect name.

Love may strive, but vain is its endeavor  
All its boundless riches to unfold;  
Still its tend'rest, truest secret lingers  
Ever in the deepest depths untold.

Things of Time have voices: speak and perish.  
Art and Love speak: but their words must be  
Like sighings of illimitable forests,  
Like waves of an unfathomable sea.

Adelaide Proctor.

\*\*\*\*

Expect nothing from that service on which  
no love is bestowed, and but little even where  
much is bestowed. The highest reward for  
your best work is the ability to do better work.  
Let anything more than this which may come  
bring with it the added pleasure of a surprise.

## Candy for Summer

COFFY TOFFY, KOKAYS, FUDGES, (10 kinds), LADY LIPS,  
BONNIE BUTTER BITES.

They won't get soft or sticky. Sell all the time.  
Ask us for samples or tell our salesman to show them to you.  
We make a specialty of this class of goods for Summer trade.

**Putnam Factory, Nat. Candy Co., Inc.**  
Grand Rapids, Mich.

Distributors of J. Hungerford Smith's Soda Fountain Fruits and Syrups,  
Hires Syrup. Coco Cola and Lowney's Fountain Cocoa.



## 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



## The Man Who Is Brief Has At Least One Virtue

“The Shorter the Act, the Longer the Encore”—*W. L. Brownell.*

If you haven't a Safe, you need one.

If it is too small, you need a larger one.

We sell the best Safes made.

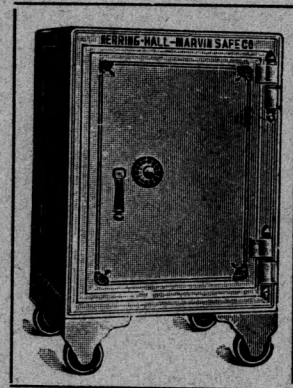
We can save you money on your purchase.

We have only one price.

But that price is low and right.

We want to do business with you

Write us today. \_\_\_\_\_



Simply say “Furnish me with Safe information and prices.”

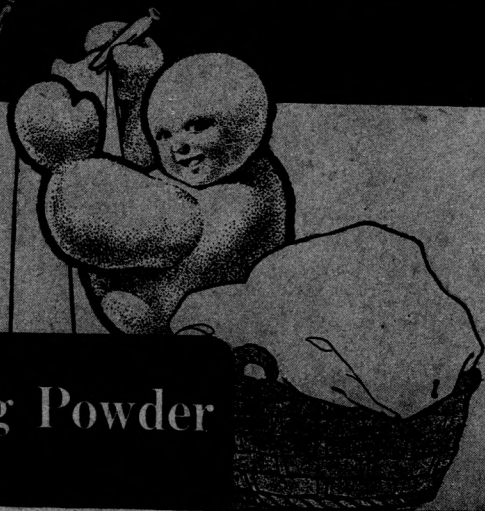
**Grand Rapids Safe Co.** Tradesman Building Grand Rapids, Mich.

**next time**

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

Lautz **Snow Boy** Washing Powder

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



# MICHIGAN TRADESMAN

Twenty-Ninth Year

GRAND RAPIDS, WEDNESDAY, MAY 1, 1912

Number 1493

## SPECIAL FEATURES.

|      |                              |
|------|------------------------------|
| Page |                              |
| 2.   | Men of Mark.                 |
| 3.   | New York Market.             |
| 4.   | News of the Business World.  |
| 6.   | Financial.                   |
| 8.   | Editorial.                   |
| 10.  | Life Insurance.              |
| 12.  | Butter, Eggs and Provisions. |
| 14.  | Mechanical Refrigeration.    |
| 16.  | Would It Pay?                |
| 17.  | Economy vs. Prosperity.      |
| 18.  | Hardware.                    |
| 20.  | Grand Rapids in 1848.        |
| 22.  | Dry Goods.                   |
| 23.  | Good Publicity Mediums.      |
| 24.  | Behind the Counter.          |
| 26.  | Good Bank Balance.           |
| 28.  | Woman's World.               |
| 30.  | Window Trimming.             |
| 31.  | Practical Advertising.       |
| 32.  | Shoes.                       |
| 34.  | Conciliation Courts.         |
| 36.  | Clothing.                    |
| 38.  | Detroit Department.          |
| 39.  | Retailer's Responsibility.   |
| 40.  | The Commercial Traveler.     |
| 42.  | Drugs.                       |
| 43.  | Drug Price Current.          |
| 44.  | Grocery Price Current.       |
| 46.  | Special Price Current.       |

## BETTER PAY.

### It Can Best Be Secured by Greater Efficiency.

"The fact that 1,000 of the leading business and professional men of the United States have formed a society for the promotion of efficiency in business is the best possible evidence of the value of conserving the time, energy and resources of both employes and employers," declared Bion J. Arnold, of Chicago, who was chosen as one of the directors of the new organization recently in New York.

"The big business interests are coming more and more to realize the necessity for efficient methods, and they are saving money in every conceivable way. Not only that, but they are safeguarding the health and strength of employes and are arranging their work so that it is accomplished with a minimum of effort. One of the most beneficial results of the efficiency movement, viewed from the standpoint of the worker, is the better sanitary arrangements and more comfortable quarters that are being provided. Employers are beginning to realize that healthy workers can do more and better work in clean, comfortable buildings than they can when conditions are just the opposite.

"The person who has an idea that the big corporations are wasting money these days is mistaken. On the contrary, every penny is being watched as carefully as if it were a dollar.

#### Every Penny Conserved.

"I recently read an article which contained the best definition of efficiency I ever heard. It is to the effect that efficiency aims to make the work easy by doing away with all obstacles to good work. It is efficient to have a shop sanitary, because healthy employes can work better and their benches are not idle. It is efficient to provide machinery with safety guards, because law suits are ex-

pensive, as is also the training of new men to take the place of disabled employes. True efficiency is more interested in the welfare of the human machine than in any other part of the workings of a plant.

"Efficiency is one of the two ways of permanently increasing wages. The only other way is by raising the cost to the consumer. Harrington Emerson, an efficiency expert, declares that the efficiency of men taken as a whole is less than 5 per cent., that in the aggregate only 60 per cent. of materials are efficiently utilized, and that the efficiency of equipment is less than 30 per cent. He says that the truth of his statements can as readily be verified as can an assayer duplicate the assay of an ore sample.

"If that is true, then surely there is an urgent need for efficiency in every line of business. And the best part of efficiency is that the more it is practical, the more it will benefit competing firms. For instance, a New Jersey silk manufacturer has a plant which is said to be a model of efficiency. As a result his cost of production is phenomenally low. Instead of keeping his methods secret, he invites others in the same line to visit his factory and learn his system. In explanation of his attitude, he says he can sell as low as any one can and pay a profit, and that the better business methods his competitors use the more stable will the silk business become.

"Efficiency methods can be used just as effectively in a small business as in a large one. The principle is the same in all. It is saving in the small things that counts most, both as regards time, materials and labor. No business can hope to succeed in these days of strong competition unless it is operated on a systematic plan.

#### Small Savings Count.

"Stores, factories, railroads, municipalities, banks, and, in fact, every line of trade and industry, have adopted efficiency systems to a more or less degree. I recently read an interesting account of the experience a New York bank had. Although the force of clerks came early and worked late, the transfer department was overcrowded with work. Last fall the rush became so great that the employes requested the addition of a night force, as there was no more room for a larger day staff. The President of the bank did not like the idea of a night force, so he called in an efficiency expert and requested him to go over the entire department and make such changes as would be most beneficial.

"The result was that the routing of checks in the transfer room was

changed to save handling. Under the old system each clerk used a clearing house stamp besides having to make book entries. Naturally a great deal of time was consumed in the stamping process. To obviate this the expert had stamps sent to each of the bank's out of town correspondents. These stamps were a combination of the stamps of the correspondents and of the New York bank's clearing house stamp. This one idea saved the extra stamping of a great number of checks. All the clearing house stamps were then taken away from the clerks and given to a boy, who did all the stamping that was necessary. The innovation not only made it unnecessary to put on a night force, but relieved the clerks of all overwork, permitting them to go home at 3 o'clock. At the same time the business of the bank is rapidly increasing.

#### Inefficiency Cost \$300,000.

"Another illustration of the value of efficiency was furnished by a large clothing factory, whose employes went on strike last year. In trying to adjust their differences the men and employes each chose a man to represent them.

"The company selected an efficiency expert, who, after making an inspection of the plant, made the startling report that \$300,000 was lost annually through gross inefficiency. The men at the head of the concern could not believe such a thing possible until he pointed out to them that a large part of the plant was idle all the time because the work was not planned so that the various shops would co-operate. He showed conclusively that the men in one shop would be idle and laid off because their particular line of work was completed and another operation in one of the other shops was in progress. As a result a large number of the operatives were idle while the overhead charges went on just the same.

"Under the new system devised by the efficiency expert, all of the shops were made to work in co-operation with each other, with the result that the plant greatly increased its business and output and was able to keep all its men constantly employed. As one cause of the strike was irregular employment, the remedying of that evil did a great deal toward terminating the trouble."

George W. Stearns.

Samuel M. Lemon, President of the Lemon & Wheeler Company, is very ill at his home on Jefferson avenue.

Henry B. Fairchild (Hazelton & Perkins Drug Co.) is confined to his bed by illness.

## Preliminary Arrangements For Merchants Week.

At a meeting of three of the committees appointed to handle the details connected with Merchants Week this year, held Monday evening, it was decided to recommend to the general association that the proposition to take the visitors to Ottawa Beach on Wednesday, June 12, be not accepted; that instead of this the fair grounds be secured and an entertainment given the visitors at the grounds in the shape of automobile races, motorcycle races and possibly first-class horse races. A vaudeville and other features may be included in the program. If there happens to be a good attraction at any of the theaters Wednesday evening, arrangements will be made to entertain the visitors in that way. Thursday afternoon the visitors will be given an opportunity to see the vaudeville entertainment at Ramona Park and Thursday evening the usual banquet will be held at the Coliseum. Instead of confining the speeches of the evening to moral and ethical topics, it was decided to make up a program of practical topics handled by men who will speak from their own experience on practical phases of merchandising, covering such topics as parcels post, fire insurance, window display and local advertising. These topics have not been exploited at any previous gathering of this character and it is thought that a very interesting program can be arranged. By holding the banquet Thursday evening, instead of Friday evening, as heretofore, it is thought that every visitor will remain in the city to the end. Heretofore the banquets have been held on Friday evening and many merchants have felt compelled to pull away on the afternoon trains in order to be in their stores on Saturday.

When the people stop to think about it they realize what a serious calamity it would be if all the locomotive engineers should strike and no others should take their places to carry on the work of running trains. The hardship incident to stopping the shipping and delivery of freight would be even greater than that suffered by passengers who wish to go from one place to another. The railroad has become such an intimate part of everyday life that to lose it even for a few weeks would inflict great suffering all over the country. There is every reason why the engineers and the railroads should accept mediation and try out their differences before some fair and impartial tribunal, both being bound to abide by the result. It can not be too often said that arbitration where public utility corporations are concerned should be made compulsory.

## MEN OF MARK.

## Amos S. Musselman, Candidate For Governor.

Wise is the builder who is capable of designing a structure and fortunate is he if he may be privileged to participate in its erection. When the foundation on which the structure is to stand is laid he should see that every detail of the work is properly carried out and at each subsequent stage must be on hand and exercise that discriminating care and supervision without which perfection can not be achieved. If the coveted goal, perfection, is to be reached it is necessary that he direct the operations, watch every detail, see that every part of the building is satisfactorily completed before subsequent additions thereto shall be begun, to leave no flaw behind which may result in the undoing of his labor. Without the exercise of this high degree of concern may creep in carelessness of construction to nullify all the anxious thought and watchful labor that have been expended.

Many worthy enterprises are abandoned or left incomplete because the attention and interest of the originator are allowed to waver. Concentration of every energy and application until the conceived project has been carried to a successful conclusion or admitted failure are necessary qualifications for those who achieve more than ordinary success or position. The originator must follow closely the lines that he has designed, giving no greater heed to the gratuitous advice or recommendations of others than meets with his approval and coincides with his own judgment. Offers of greater remuneration and greater honors must be weighed in the balance with the aims, hopes and endeavors which beckoned at the beginning, and on the comparative showing made must the decision ultimately be based.

Not all the logic of the universe will make a success of a man destined to failure nor, on the other hand, can the difficulties and obstacles which circumstances sometimes build up in the path of the ambitious serve as effectual bars to their progress. If wise be the man who understands what he wants and how he is going about it, then doubly wise is he who is equipped with that saving grace of philosophy and that indescribable attribute which enables him to understand and appreciate his fellows and to bind them to him and his interests with the substantial bonds of friendship, based on a proper recognition of their rights and their welfare which always secures mutual respect.

The only kind of business success worthy of the name is that which permits of the accumulation of a fortune and the retention of old friendships and, what is probably more to the point, the perpetuation of the disposition and character which distinguished the builder when the project was begun.

Amos S. Musselman was born on a farm eight miles from Gettysburg, Pa., October 19, 1851. He attended

common school until he was 15 years of age, when he entered the Pennsylvania College, at Gettysburg, where he pursued the classical course for three years. The death of his father compelled him to leave college and take the management of the farm, on which he remained two years, when he resumed his studies at the Gettysburg College. The panic of 1873 resulted in the failure of an enterprise with which he was connected and in which he had invested his entire means, necessitating a change in his plans for the future, and he thereupon entered Eastman's Business College, at Poughkeepsie, N. Y., whither he went in 1875. He took the entire commercial course at this institution, and was so proficient

in the sale grocery business, and in June of that year the firm of Fox, Musselman & Loveridge, composed of James Fox, Amos S. Musselman and L. L. Loveridge, opened for business on South Division street. This copartnership continued for five years, when Mr. Musselman purchased the interests of his partners and formed a copartnership with William Widdicomb under the style of Amos S. Musselman & Co. Three years later the firm name became Musselman & Widdicomb, and the place of business was changed to its present location, in the Blodgett building, on South Ionia street. In February, 1893, Mr. Widdicomb retired from the business and the firm was succeeded by a corporation, with a paid-in cap-

agement of John Moran. Both of these houses soon came to be strong factors in their respective localities and carved out for themselves careers quite as creditable, relatively speaking, as that enjoyed by the Grand Rapids house.

Mr. Musselman was one of the chief factors in the organization of the National Grocer Co. and was elected First Vice-President. On the retirement of Mr. Higginbotham, in 1905, he was elected President, continuing in that capacity until 1910.

Mr. Musselman has been a member of the Westminster Presbyterian church ever since he came to Grand Rapids, and is one of its most prominent and hard-working members. He took an active part in the organization of the Madison Avenue Presbyterian church, of which he was practically the founder. When he took hold of the project there was only a small Sunday school. Now there is a prosperous and growing church society, located in a building of its own.

Mr. Musselman is a member of the Masonic fraternity, including the Knights Templar, the Knights of Pythias, Royal Arcanum and the Peninsular and Kent Country Clubs. He was a member of the Board of Trustees of the Michigan Reformatory at Ionia for twelve years, retiring two or three years ago with a most excellent record as to vigilance and faithfulness.

Mr. Musselman was married in 1877 to Miss Ella Hostetter, of Lancaster, Penn. For many years they resided in a comfortable home at 38 South Prospect street, but about seven years ago they purchased a tract of land on Robinson road, overlooking Fisk Lake, on which they erected one of the most beautiful and commodious country houses in Michigan. No children have come to grace the family circle, but both are fond of children and they frequently entertain them at their home.

Mr. Musselman was for several years Vice-President of the Grand Rapids National Bank, but subsequently identified himself with the Fourth National Bank, which he serves well and faithfully in the capacity of director. He is also a director in the allied banks, the Commercial Savings Bank and the Peoples Savings Bank. He is Vice-President of the Boyne River Power Co. and director of the Tillamook Yellow Fir Co. and the Boyne City Lumber Co. He is also connected financially and officially with numerous other leading industrial and manufacturing institutions.

Mr. Musselman was a charter member of the Grand Rapids Board of Trade and a director of the Board of Trade until it was superseded by the Association of Commerce. He also served that organization in the ca-



Amos S. Musselman

on graduation that he was engaged to teach in the banking and business department of the institution. In October, 1876, Mr. Musselman came to Grand Rapids, and accepted a position with the firm of Graff & McSkimmin, jobbers of teas, coffees and spices at 56 Kent street, representing Mr. Peter Graff, whose entire time was engrossed by his milling interests. The firm subsequently purchased the wholesale grocery establishment of Samuel Fox & Co., and Mr. Musselman remained with the house until January, 1897, when he resigned to take the position of book-keeper with Hibbard & Graff, who were at that time the leading flour millers of the city. On the failure of this firm in February, 1881, Mr. Musselman decided to embark in the whole-

ital stock of \$70,000, of which Mr. Musselman was the President and General Manager. As an evidence of the esteem in which he was held by the business public it is only necessary to refer to the fact that his associates in the company included men of large means and great shrewdness, and that when it was known he was to have the management of a newly-organized grocery company many of the leading financiers of the city were among those whose application for stock could not be granted.

So prosperous was the house and so aggressive was the management that two branch houses were subsequently established—one at Traverse City, under the management of Howard A. Musselman, and another at Sault Ste. Marie, under the man-

**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.

capacity of President and Treasurer. He has also acted as Chairman of the Committee on Statistics and the record he made in that office caused him to be selected by the Census Bureau, on the recommendation of the Board of Trade, as the most eligible person to prepare the manufacturing statistics of this city for the general census of 1890. This duty was discharged so acceptably as to win for him the encomiums of the Census Department.

Mr. Musselman has given cheerfully and largely of both time and money to every good project which has been brought to his attention. Every movement for the good of the city, commercial, moral or spiritual, receives his deepest sympathy and earnest support.

Mr. Musselman is a firm believer in heredity, and so takes no credit to himself for being the man he is, but modestly attributes his success to his ancestry, which was of good old Dutch stock, from which so many of our best citizens sprung. That he is an honor to his ancestors and training will be admitted by all who know him.

During the senatorial campaign conducted in the interest of William Alden Smith, six years ago, Mr. Musselman acted as chairman of the Executive Committee and much of the success of the campaign was due to the energy with which he directed the work of the several committees and hundreds of workers. On the successful termination of the struggle Mr. Musselman's name naturally

came into prominence in connection with the office of Governor and many of his friends urged him to enter the field. Their importunities were so urgent that two years ago he became a formidable candidate for the position. Unfortunately, the competition developed into a three-sided affair and, inasmuch as Mr. Musselman declined to expend money with a lavish hand, as his competitors were able to do, he was unsuccessful. As soon as it was announced that Governor Osborn would not run for a second term, Mr. Musselman announced his candidacy and he is to-day the most active candidate for Governor on the Republican ticket. He is receiving such positive assurances of support from all over the State that he has every reason to believe that he will be nominated in the primaries and triumphant at the election later in the season.

There is no reason to doubt that Mr. Musselman would make an able and painstaking executive. He is conscientious in all he does and can be depended upon to do his duty as he sees it. He may not have as many friends on the expiration of his office as he has now, but he will have the satisfaction of knowing that he has performed his duty to the State; that he has exalted the office and that he has given the people a clean administration which they will long look back on as a model.

An optimist is a man who when he falls into the soup thinks of himself as being in the swim.

## NEW YORK MARKET.

### Special Features of the Grocery and Produce Trade.

#### Special Correspondence.

New York, April 30—Coffee is dull on spot. Buyers seem to think the quotations are too high and there is something of a deadlock. Small quantities are called for and the general situation is not interesting. At the close Rio No. 7 is worth in an invoice way  $14\frac{3}{8}$ @ $14\frac{1}{2}$ c. In store and afloat there are 2,211,008 bags, against 2,379,054 bags at the same time last year. Mild grades are dull and business is in a rut from which it seems unable to get out.

Sugar is quiet at the moment, but sellers are looking for improvement within a short time, as grocers must stock up. One refinery quoted 5.05, but this seemed to be no inducement to purchases ahead of daily requirements.

Teas are moving in a sluggish manner and no buyer is taking more than enough to keep up assortments. Prices show no change. Stocks are apparently ample to meet all requirements.

Arrivals of rice have been light and, while the market shows no special activity, quotations are very firmly maintained. Assortments are not very attractive. Prime to choice domestic,  $5\frac{3}{4}$ @ $5\frac{3}{4}$ c.

In the spice market cloves are firm at the late advance—Zanzibar,  $12\frac{1}{2}$ @ $13\frac{3}{4}$ c; Amboyna,  $13\frac{1}{4}$ @ $18\frac{1}{2}$ c. Other lines are rather dull, but quotations are firm all around.

There is some movement in molasses at unchanged rates. Supply is not especially large, but it seems to be sufficient to meet the call. Good to prime centrifugal, 25@32c. Syrups are quiet.

The market for future canned tomatoes—standard 3's—is rather dull at the moment, but if this awful weather keeps on for another week there will be more doing. Sellers are not apparently very anxious to take 80c for good goods and as the days go past with cold storms prevailing they strengthen their backbones. Spots are quiet and without change. Peas are not in very ample supply and are well held. Other lines are moving in the usual manner.

Creamery special butter is strong at the advance, top grades being worth 34c; extras,  $33\frac{1}{2}$ c; firsts,  $32\frac{1}{2}$ @ $33$ c; imitation creamery, 26@ $26\frac{1}{2}$ c; factory,  $24\frac{1}{2}$ @ $25\frac{1}{2}$ c.

Cheese is steady, with top grades 16c.

Eggs are quiet and not over 22c is named for best Western; from this down to 19@20c.

#### A Dull Town.

Miss Thyn (waiting at the station)—I suppose the fast mail will not stop here in Hayville unless it is flagged?

Native Son—Flagged! She won't stop here unless she is wrecked, mum.

Gambling is poor business. If a man is sure of winning, he is a thief; if his chances are uncertain, he is a fool to risk his money.

# ROYAL

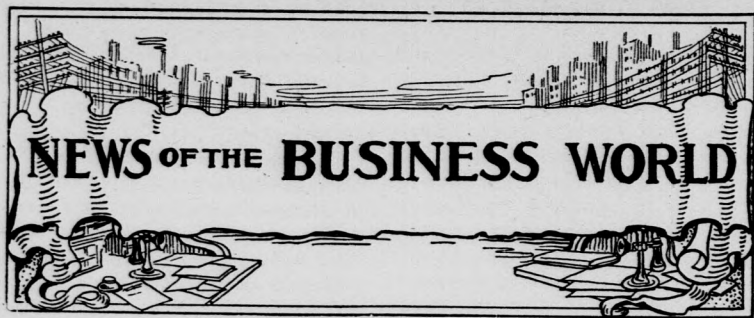


# BAKING POWDER

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

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

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



### Movements of Merchants.

Saugatuck—A. Schmidt has opened a bakery here.

Quincy—Philip Nelligan has opened a restaurant here.

Saranac—Henry Harris has opened a grocery store in the Walter building.

Dalton—Paul L. Campbell has purchased the general store of Alva M. Dennis.

Hancock—Wm. Kerredge has engaged in the house furnishing goods business.

Wheeler—D. N. Wilson recently lost his hardware stock by fire. Insurance, \$4,000.

Dowagiac—Antonia Starta succeeds Geo. Perenteses as proprietor of the Kandy Kitchen.

Big Rapids—Oscar Knopf, of Flint, has opened a 5 and 10 cent store in the Harwood building.

Kalamazoo — Thomas Richmond has opened a new meat market at 31 North Burdick street.

Battle Creek—Mrs. Crosson, of Clarion, Ohio, will engage in the drug business here about May 15.

Langston—Fred Briggs has sold his general stock to Bert Pargo, of Grand Rapids, who took possession May 1.

Saranac — W. H. Davenport has purchased the jewelry stock of M. F. Farmington, who will continue in the shoe business.

Gilford—James Bright has sold his stock of hardware to James E. Guisbert, who will continue the business, at the old stand.

Mendon—This town now has but one meat market, Hadley & Riley having sold to G. A. Royer, proprietor of the other market.

Lakeview—Pell & Axdorff have sold the Lakeview bakery to Dickerson & Alden, of Grand Rapids, who will continue the business.

Comfort —C. M. Hall has sold his general stock to Chas. H. Coy and Frank Lyons, who will enlarge the building and increase the stock.

Fife Lake—Fred Becksteine has sold his building and grocery stock to W. A. Banawit, of Huntington, Indiana, who has already taken possession.

Lapeer—The Wilcox Lumber Co. has been organized with an authorized capital stock of \$20,000, all of which has been subscribed and paid in in cash.

Fremont—Stell & Oosting are succeeded by the Oosting Bros. Implement Co., the new firm consisting of Peter Oosting, Corneil Oosting and Jake Oosting.

Flint — The Hub Shoe Co., 225 South Saginaw street, through the

purchase of Bush Bros.' shoe store at 1206 North Saginaw street, will conduct two retail establishments in this city hereafter.

Lakeview—Cary W. Vining, who was engaged in the drug business here nearly twenty-five years, has sold the stock to C. Ferber, of Moline, who will continue the business at the same location.

Lansing—Mrs. E. L. Northrup has sold her bakery at 266 North Washington avenue to S. C. Smith, who has taken possession. Mrs. Northrup and her children will probably go to Detroit to make their home in that city.

Mattawan—Charles F. Hosmer, who has conducted a general store here for eight years, has sold a half interest in the stock to B. M. Olson, of Watertown, Wis., who will devote his entire time to the business.

Detroit—Clement & Co. have engaged in business to deal in hats, millinery, furs and gentlemen's furnishings, with an authorized capital stock of \$25,000, of which \$15,000 has been subscribed, \$500 being paid in in cash and \$14,500 in property.

Alpena—Morris Alpern, wholesale and retail dealer in fish, has merged his business into a stock company under the style of the Alpern Fish Co., with an authorized capital stock of \$5,000, which has been subscribed, \$500 being paid in in cash and \$4,500 in property.

Hancock—John "Butch" Stack has leased the O'Neill building on Quincy street, and will shortly engage in the grocery business. The building is being remodeled and will be ready for occupancy in a few weeks. Mr. Stack was for several years in the employ of D. A. Crowley and was captain of the city baseball team for several years.

Algonac — This town has a new bank, the Algonac Savings Bank, capitalized at \$20,000. The stockholders include some of the town's best and most prominent citizens. The new bank received its charter last Saturday. It had previously been conducted as a private institution, with George W. Carman at its head. The stockholders are: George W. Carman, Alex. Van Comburg, John J. Ryan, C. R. Champion, George McDonald, Fred W. Parker, John East, N. S. Stewart, John Highstraat, W. E. F. Folsom, C. C. Smith, Walter Lemke, W. F. Hodgson and John M. Robertson, all of Algonac, and Judge Tappan, of Pt. Huron.

Kalamazoo — Michigan wholesale grocers will meet in this city May 7

for their annual get-together session. Little business will be transacted at this time, the affair being more in the nature of a social time. About forty members of the organization are expected to be present.

Lansing — Henry E. Gibson, for twenty years a member of the North Lansing drug firm of Hedges & Gibson, passed away at his home, 815 North Capitol avenue, Monday evening. His death came after three months' illness and suffering, and was caused by a complication of diseases.

Glengary—The cement block building of the Glengary Mercantile Co., which recently failed, has been appraised at \$2,500. The other assets have been appraised at about 60 per cent. of their cost value. All but \$6,000 of the indebtedness is owing Patrick Noud and H. B. Sturtevant.

Long Rapids — Hiram Marston, general merchant, has filed a petition in bankruptcy. His liabilities are \$10,931.97 and his assets inventory \$12,713.62, but a large portion of the property, has been hypothecated to secure portions of the indebtedness. A number of Bay City business houses are among the creditors.

Sault Ste. Marie—The Booth-Newton Co. has engaged in business for the purpose of dealing at wholesale and retail in tobacco, cigars, confections, fruits, meats and all kinds of food products, with an authorized capital stock of \$15,000, of which \$12,000 has been subscribed, \$6,000 being paid in in cash and property.

Bay City—Charles A. Babo, for years engaged in the grocery business here, died Thursday afternoon after an illness of several months. He had been a resident of Bay City since early boyhood, and early in life was associated with his father, the late Charles Babo, and his brother, Augustus Babo, in the grocery business, owning stores on both sides of the river. After the death of the father the brothers continued the business for several years, Augustus retiring a few years ago. Something over a year ago Mr. Babo gave up his business on account of ill health.

Marquette—L. Grabower, who is one of the oldest business men in point of actual trade in this city, recently celebrated the twenty-fifth anniversary of the opening of his Marquette store—which was the first exclusive dry goods house in the city. For sixteen years before locating in Marquette Mr. Grabower traveled for A. Krolick & Co., a Detroit wholesale house. He covered both Lower Peninsula and Upper Peninsula territory, and it was while representing that house that he decided that Marquette offered a good opening for the business he proposed to establish. He met with quick success here and in all the intervening years he has been among the energetic business men of the city. One of the best known men whom Mr. Grabower had associated with him in his business here was Louis Agnew, who was at one time Captain of the Marquette militia, and who is now located in Chicago, where he is filling a responsible position.

### Manufacturing Matters.

Holland—The Bingo Card Co. has engaged in business with an authorized capital stock of \$10,000, of which \$8,000 has been subscribed and \$1,000 paid in in cash.

Detroit — The Detroit Horseshoe Co. has been organized with an authorized capitalization of \$100,000, of which \$74,240 has been paid in in cash and property.

Pinconning — The Fraser Cheese Co. has been incorporated with an authorized capital stock of \$1,500, of which \$800 has been subscribed and \$400 paid in in cash.

Richmond—The Richmond Auto Co. has engaged in business with an authorized capitalization of \$5,000, of which \$2,500 has been subscribed and \$1,600 paid in in property.

Detroit — The Detroit Fireless Stove Co. has been incorporated with an authorized capital stock of \$50,000, of which \$28,500 has been subscribed and \$24,200 paid in in cash.

Detroit—The Woodmere Pharmacy Co. has been incorporated with an authorized capital stock of \$3,600, which has been subscribed, \$20 being paid in in cash and \$3,580 in property.

Detroit — The Morgan Rundel's "Out of Site" Bed Co. has been incorporated with an authorized capital stock of \$50,000, of which \$25,000 has been subscribed and \$5,000 paid in in cash.

Saginaw—The Duryea Motor Co. has engaged in business with an authorized capital stock of \$15,000 common and \$10,000 preferred, all of which has been subscribed and paid in in property.

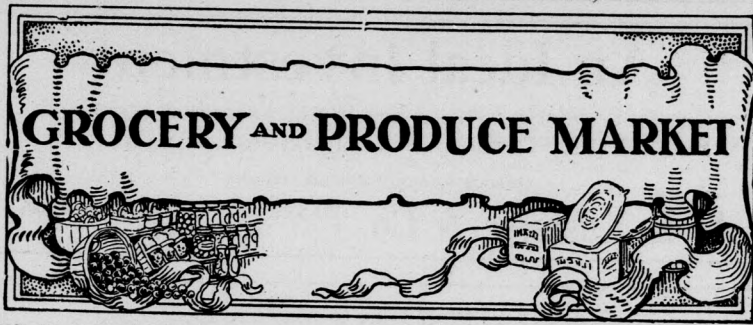
Detroit—The A. C. Jacob Co. has engaged in the manufacture and sale of department store goods, with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in cash.

Mendon—S. D. Samson has purchased the interest of his partner, Harry Garman, of Parkville, in the flour and feed business of S. D. Samson & Co. and will continue the business in his own name.

Kalamazoo—The Star Electric and Chandelier Co., located at 219 Portage street, has been re-organized and in the future will be known as the Hinckley Electric Co. The concern manufactures gas, electric and combination fixtures.

Detroit — The Schuyler Manufacturing Co., manufacturer of printers' supplies and repairs, has merged its business into a stock company under same style with an authorized capital stock of \$10,000, which has been subscribed, \$728.90 being paid in in cash and \$9,261.10 in property.

Paw Paw—The Keokuk Canning Co., established in 1880 at Keokuk, Ia., has acquired a considerable interest in the Paw Paw, Lawton and Mattawan plants of the Robinson Cider and Pickle Co. and will succeed to the Robinson Co. The Keokuk company has had large interests in Michigan since 1904, when it built a factory at Lansing. It now has fourteen stations in the State. Wm. Boiling, the President of the company, is also President of the National Pickle Packers' Association.



### The Produce Market.

Apples — Jonathans, \$5.50; Baldwins, \$4.50; Spys, \$5.50; Russets and Greenings, \$4; Western box apples, \$3 per box.

Asparagus — \$1.85 per crate of 2 doz.

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

Beets — 65c per bu. for old; 75c per doz. bunches for new.

Butter — Storage butter is now about exhausted and the trade is being supplied almost wholly from fresh receipts. A decline has been looked for and buyers have been taking supplies sparingly. Eastern markets show a decline as receipts in New York last week were much heavier than a year ago. With the arrival of warmer weather it would seem that prices must decline. The demand is hardly as large as a few weeks ago. Creamery extras command 32c in tubs and 33c in prints. Local dealers pay 24c for No. 1 dairy and 19c for packing stock.

Cabbage — \$3.85 per crate for California.

Celery — Florida, \$2 per crate; California, \$1.10 per doz.

Cranberries — Late Howes, \$6 per bbl.

Cucumbers — \$1.60 per doz. for hot-house.

Eggs — The consumptive demand continues good, and the receipts are increasing to some extent. The quality of the present receipts is very fine. The speculative demand for storage is absorbing the surplus at outside prices, and the market is very firm and is likely to remain so while the quality is running fancy. Local dealers pay 17c, case count. The quality of all eggs arriving is very fine and the loss in candling is small.

Grape Fruit — Choice Florida, \$7 per box of 54s or 64s; fancy, \$8.

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

Green Onions — 15c per doz. for home grown.

Green Peppers — 50c per small basket.

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

Lemons — California, \$4.75; Messina, \$4.25@4.50.

Lettuce — Hothouse, 14c per lb.; head, \$1.50 per bu.

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

Onions — Texas Bermudas are in ample supply and excellent demand on the basis of \$2.50 for white and \$2.25 for yellow.

Oranges — \$3@3.25 for Navels.

Pieplant — \$1.10 per 40 lb. box for

either home grown or Illinois hot-house.

Pineapples — Cubans have declined to \$3.75 for 24s, \$3.65 for 30s and \$3.50 for 36s.

Potatoes — The market on old holds at about the same prices as quoted last week and while the market shows some weakness a prominent potato wholesaler is still of the opinion that prices will reach the \$2 mark within the next month. Receipts of new potatoes are light and carlots will not begin to arrive before the middle of May. Prices on old potatoes range around \$1.30 per bushel and new at \$2.50 per bu.

Poultry — Local dealers pay 13c for fowls and springs; 8c for old roosters; 10c for geese; 14c for ducks; 16@18c for turkeys. These prices are for liveweight. Dressed are 2c higher.

Radishes — 35c per dozen for hot-house.

Spinach — \$1.25 per bu.

Strawberries — \$2.25@2.50 per 24 pint crate. Receipts are liberal and the quality is good.

Sweet Potatoes — \$6.25 for Jerseys.

Tomatoes — Six basket crates, \$3.75.

Turnips — 50c per bu.

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

A leading Grand Rapids banker recently wrote Park & Tilford, the New York grocers, requesting them to ship him ten cases of extra fancy canned goods. He accompanied the request with a statement that he was unable to secure just what he required in the Grand Rapids market. Park & Tilford sent him ten cases of goods manufactured by W. R. Roach & Co., of Hart, and now Henry's friends who are let in on the joke are smoking 50 cent cigars at his expense.

N. Fred Avery has resigned as President of the Worden Grocer Co. on the theory that the office ought to be filled by an active man. This naturally promotes Guy W. Rouse from the office of Vice-President to the Presidency, Mr. Avery filling the vacancy thus created by Mr. Rouse's resignation. Mr. Rouse has been actively identified with the company for the past ten years and richly deserves the recognition he has received at the hands of the stockholders.

A. J. Crook has engaged in the grocery business at Maple Rapids. The National Grocer Co. furnished the stock.

Ernest Henchel has leased the Wierenga Hotel at Muskegon, which he will conduct as a \$2 house.

### The Grocery Market.

Sugar — The quotations from New York refiners are the same as they were a week ago — Arbuckle 5.05 and the other refiners 5.20. The expectation that the other refiners would meet the Arbuckle quotation has not been realized. Arbuckle is making very few sales at 5.05, because he intimates that the price will go still lower. As a matter of fact his action is probably due to the near arrival of heavy cargoes of foreign raw sugar, which he naturally wishes to acquire at as low a valuation as possible. By threatening to put the price of refined below 5.05, he keeps the trade from buying and by holding the price down he will be able to acquire his proportion of the raw arrivals at his own price. This incident tends to show how the price of sugar is sometimes established. It is not based on supply and demand altogether, but on the anxiety of the refiner to buy at the lowest possible price and sell at the highest price he can obtain. In no branch of life is the element of human selfishness more manifest than in this action on the part of the sugar refiners in New York, particularly in their dealings with the growers and shippers of raw sugars.

Tea — The market continues quiet in Japans, with no weakening of prices, however. A cable from Japan, just received, announces the opening of the market for new crop teas with the information that "new seasons opened at 20 per cent. higher than last year. The crop is of poor quality at high price." Another cable received yesterday states that a "few small purchases have been made, but that it was as yet too early to judge of the quality of the crop." If this reported advance is confirmed and later sustained, present tea prices will look very cheap by July, and an immediate advance will be expected on all teas now in this country. All lines and growths of tea are firm. The value of teas imported into the United States from all countries during 1911 exceeded any previous year and the average price per pound was higher, although the number of pounds in 1904 exceeded 1911 by more than eight and a half million.

Coffee — All grades of Rio and Santos are wanted in a small way only for actual needs, but the buyer must pay the full asking price or go without supplies. The roasters are having a great deal of trouble in getting certain grades or quality of coffee needed to match up their grades. Mild grades are likewise dull and unchanged in price. Java and Mocha are quiet at ruling figures.

Canned Fruits — Apples are dull at ruling quotations. California canned goods show no special activity, and no change in price. Small staple Eastern canned goods are unchanged in price.

Canned Vegetables — Spot tomatoes are weaker, but the weakness will not affect the price to the retailer, because the wholesaler has never advanced his prices as much as he should, and can not decline prices for that reason. Many of the re-

tailers are still selling tomatoes at lower prices than they can now be bought, because they bought their supply last fall. Much interest has been aroused among the trade by the announcement that the Government was contemplating forbidding the further packing of asparagus in tins, because of the large percentage of salts of tin developed. Spot and future corn and peas are unchanged and quiet.

Dried Fruits — Raisins have not been stimulated in the least by Raisin Day, and the demand is light and prices are barely steady. Currants are moderately active and unchanged. Prunes show no change, being still fairly steady on the coast and weak everywhere else. Apricots are dull at ruling prices. Spot peaches are easier, and holders are willing to shade.

Syrup and Molasses — Glucose shows no change and light demand. Compound is in small movement and is unchanged in price. Cane syrup is meeting with a fair future demand but spot buying is light. Cooking molasses is unchanged and meeting with a fair demand.

Cheese — With the increase in the receipts of new cheese the market is off about 3c per pound. Prices are still high, however, and further declines will likely come in the near future. No increase is likely in the demand until prices become more nearly normal. The quality arriving is as good as can be expected for the season.

Rice — First shipments will be about thirty to sixty days later than usual and that prices will be fully 1c per pound higher than on April 20. There has been a very good demand during the past month and prices on spot goods are firm. Reports from the South state that the floods and heavy rains have damaged the crops to some extent.

Fish — Cod, hake and haddock are unchanged in price and quiet. Salmon is unchanged and in light demand. Both imported and domestic sardines are dull and unchanged. There has been a comparatively small business done in mackerel during the past week. The prices remain about as they were, the market being in buyers' favor with the exception of large Norway sizes.

Provisions — The consumptive demand for smoked meats is normal for the season and stocks are fully ample for the demand. Pure lard is firm at about ¼c advance and shows an increased consumptive demand. Compound sues with an advance of ¼@½c. The consumptive demand is improving every day. Dried beef, barrel pork and canned meats are unchanged and in fair demand.

J. Stehouwer & Son have engaged in the grocery business at 470 West Leonard street.

A. J. Harris has engaged in the sale of paint and wall paper at 7 East Leonard street.

The Criswell Furniture Co. has increased its capital stock from \$10,000 to \$20,000.



### Local Banks Taking On More Security Investments.

The bank statements published last week, showing conditions at the close of business April 18, are very encouraging, whether compared with those of the last previous statement of Feb. 20 or that of the nearest approach to a year ago, March 7, 1911. There has been a slight shrinkage in the loans and discounts, as compared with Feb. 20, but a study of the individual statements indicate that this is a fluctuation rather than the reflection of a tendency and probably represents a few large deals. The Kent State shows a shrinkage of \$423,000 in loans and discounts, the Old is off \$106,000 and the Grand Rapids Savings \$41,000, while the others show gains sufficient to make the net loss only \$132,000. The holdings of bonds, stocks and mortgages have jumped \$442,000 in two months, and this in connection with the shrinkage in loans and discounts indicate that the banks have been taking on some security investments. The showing of surplus and undivided profits is one to make the stockholders glad. The commercial deposits are not far different from what they were and the savings deposits reflect a substantial degree of industrial prosperity, as the old pace of \$100,000 a month has been maintained right through the year. The savings and the total deposits make new high records. The compiled statement, with comparisons, are given herewith:

|                            | April 18        | Feb. 20         | Mar. 7, 1911    |
|----------------------------|-----------------|-----------------|-----------------|
| Loans and discounts ...    | \$20,034,351.48 | \$20,166,717.59 | \$19,416,998.46 |
| Bonds and mortgages...     | 9,003,296.73    | 8,551,488.21    | 7,785,461.17    |
| Cash and cash items....    | 7,466,327.63    | 6,832,094.62    | 7,070,249.22    |
| Per cent, cash to deposits | 23.07           | 21.18           | 23.5            |
| Surplus and profit.....    | 2,133,939.13    | 2,029,246.27    | 1,863,462.09    |
| Commercial deposits ..     | 10,774,113.80   | 10,540,656.02   | 10,768,867.15   |
| Certificates and savings.  | 16,685,597.23   | 16,352,731.79   | 15,326,737.52   |
| Due to banks.....          | 4,172,876.43    | 4,066,130.01    | 3,547,980.74    |
| Federal and State. depts.  | 476,209.29      | 392,154.39      | 267,584.97      |
| Total deposits.....        | 32,359,596.09   | 31,386,456.16   | 30,016,600.03   |

The Grand Rapids National City is now carrying the Wonderly building in its statements. In the Feb. 20 statement its banking house, furniture and fixtures were put in at \$140,000, and now this item is put at \$340,000 in the assets and a liability item of \$200,000 as of deferred payments on the property.

The City Trust and Savings Bank has passed the million dollar mark in savings and certificates. A year ago it had savings and certificates of \$501,669, and now the total stands at \$1,009,845, or more than double. Its total deposits are now close to a

million and a half, with good prospects of reaching two million before the close of the year.

After much fussing that has not been altogether seemly the city has awarded the city money for the next three years to the Grand Rapids National City at 2.4 per cent. on daily balances. The old rate was 2.3 per cent. or one-tenth of 1 per cent. less. The increase has not been enough to make the fussing pay. The present method of awarding the city money is old-fashioned and crude and open to serious objections. One of the objections is that it puts all the city's money in one depository. The city may be amply safeguarded against ultimate loss should anything happen to that one depository, but in the event of trouble of any kind it might be seriously embarrassed for present cash pending the observance of legal formalities. In the present instance there seems little possibility of trouble, but with only one depository, no matter which bank it may be, the contingency is always there. The city money should be divided. A good way would be to have an active account, just large enough to meet the city's current needs and upon which a small daily balance credit might be given, and a dormant account, representing the funds not needed immediately and upon which interest could be paid as on certificates of deposit to ordinary depositors, and this dormant account could be distributed to all the banks, in such a way as to

bring some in every month to replenish the active account as needed. The city would get better returns on its money than under the present system, it would have greater security and it is likely the relations between the city banks and the city government would be better. The State and the United States distribute the funds not immediately needed in this manner and the city should do the same, instead of bunching it.

While fussing over the city money contract bids were invited and received from two of the Chicago banks offering 3 per cent. on the daily bal-

## An Ideal Investment

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

Descriptive circular on request.

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

## If all your time is not taken You Can Add to Your Income

Selling Life Insurance for

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

ASK US HOW

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

# GRAND RAPIDS NATIONAL CITY BANK

Resources \$8,500,000

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

## Merchants, Treasurers, Trustees, Administrators and Individuals

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

CORRESPONDENCE PROMPTLY REPLIED TO

# Fourth National Bank

Savings  
Deposits

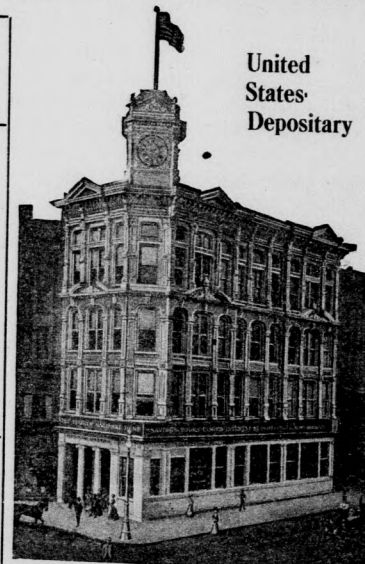
3

Per Cent  
Interest Paid  
on  
Savings  
Deposits

Compounded  
Semi-Annually

Capital  
Stock  
\$300,000

United  
States  
Depository



Commercial  
Deposits

3 1/2

Per Cent  
Interest Paid  
on  
Certificates of  
Deposit  
Left  
One Year

Surplus  
and Undivided  
Profits  
\$250,000



ances, and this looked good until it was ascertained that out of this the city would have to pay for the security bond if one were desired, and would also have to make its own arrangements for depositing its money and obtaining the money on its checks. This took away all the glamor from the high bid and made the 2.4 per cent. offer seem highly attractive.

J. Edward Johnson, the teller of the Michigan Trust Company, who defaulted to the amount of several thousand dollars by means of kiting checks, has pleaded guilty and is now awaiting sentence, with influences at work for a merciful consideration of his wrongdoing. Any young man who makes such a mistake as Johnson made is deserving of all the pity there is, but in a case of this kind pity should not be allowed to interfere with stern justice. The money he was using for his bucket shop gambling operations was the money of widows and orphans and he had full knowledge of that fact. It was trust money and should have been regarded as sacred. He violated the trust that was placed in him, the confidence of his superiors in the company and of his friends and he should suffer the penalty.

The city banks have grown famously in assets, resources and deposits in recent years, but the story the bank statements tell is not the whole tale. There are six building and loan associations in town and six years ago they had 3,622 members and the assets showed a total of \$1,363,396. Now the six associations have 6,587 members and assets to a total of \$3,047,186. In six years the membership has increased 82 per cent. and the assets 124 per cent. And they are still growing. Many of the members are also depositors in the city banks, no doubt, but for a large proportion of them the association represents their whole saving. That they have been doing so well is a further indication of the city's industrial prosperity.

The secret service men are trying to run down the makers of what they consider the most deceptive counterfeit one-dollar silver certificate that has ever been printed. So far about 150 of the bills have reached the office of Chief Flynn in the New York branch of the Secret Service Department. All of the bills came through the banks, a fact which indicates how clever the work of the counterfeiter is. Despite a warning sent out by the Secret Service Bureau, more than a month ago, the bills continue to deceive receiving tellers. A Government agent was sent out with a fair sample of the counterfeit to make a test among handlers of money. This man made the rounds of typical places in the city where the receivers of money are supposed to be expert. He went to theater box offices, to restaurants, cafes, cigar stores and even to small shopkeepers who commonly look as closely at a one-dollar bill as cashiers in the larger establishments look

at a five-dollar or ten-dollar note. In not one case was the bill rejected. To a trained eye the bill does show on close scrutiny a slight grayness of color, especially in the geometric lathe work surrounding the numeral on the upper left hand face. This would not, however, be noted by one man in a hundred. Another feature which the trained eye would detect is that the fragments of silk thread which are scattered in two bands running longitudinally through genuine money, about equidistant between the center and the side edges, are not woven in the paper. The paper from which Government money is printed is manufactured by a secret process, and the silk threads make part of its fibre.

For this reason loose ends may always be discovered sticking out of the surface on either surface. The counterfeit has the silk threads, but they do not come out.

The best clue for a layman in detecting the new counterfeit is to look at the small vignette of Lincoln at the left-hand side of the lower center, and compare it with an undoubted genuine bill. Lincoln's lower lip is a trifle too large and too light in color. In the face of Grant the fine work has also coarsened, and on careful scrutiny it will be seen that the rich tone of the shadow on the folds of the flag held in the eagle's talons have been marred by a series of white hair lines introduced by the counterfeiter to lighten the color. The shadowy capitol behind the eagle is somewhat too light. It requires a magnifying glass and an expert eye to detect the faults in the geometric lathe patterns anywhere on the bill. It is this geometric lathe work which is one of the chief safeguards the Government has in preventing the counterfeiting of its paper currency. It is possible for a trained steel engraver to duplicate the portraits or pictures on a bill very closely, but the geometric lathe lines can only be cut into steel by a machine of great cumbersomeness and heavy cost. For this reason counterfeits are usually made by photo process. The new bill, Chief Flynn said yesterday, was undoubtedly photo-engraved by the intaglio process on copper. The bills that have so far come to light all carry the serial letters V or R. The serial letter is the alphabetical sign which appears before the numbers printed in blue on the face of the bill. The check number of all the bills so far come to light have been A, and the plate number 4,810. A drawback in depending upon the serial letters, check letters or plate numbers is that these could be easily changed by the counterfeiter.

| Quotations on Local Stocks and Bonds. | Bid. | Asked. |
|---------------------------------------|------|--------|
| Am. Box Board Co., Com.               | 80   |        |
| Am. Box Board Co., Pfd.               | 82   |        |
| Am. Gas & Elec. Co., Com.             | 82   | 85     |
| Am. Gas & Elec. Co., Pfd.             | 46   | 48     |
| Am. Light & Trac. Co., Com.           | 299½ | 300½   |
| Am. Light & Trac. Co., Pfd.           | 107  | 108    |
| Can. Puget Sound Lbr.                 | 3    | 3¼     |
| Cities Service Co., Com.              | 93   | 95     |
| Cities Service Co., Pfd.              | 87   | 88     |
| Citizens Telephone                    | 95   | 96     |
| Comw'th Pr. Ry. & Lt. Com.            | 64   | 65     |
| Comw'th Pr. Ry. & Lt. Pfd.            | 90   | 91½    |
| Dennis Salt & Lbr. Co.                |      | 100    |
| Fourth National Bank                  | 200  | 75     |
| Furniture City Brewing Co.            |      | 112½   |
| Globe Knitting Works, Com.            | 110  | 112½   |
| Globe Knitting Works, Pfd.            | 100  | 101    |

|                                |      |           |
|--------------------------------|------|-----------|
| G. R. Brewing Co.              |      | 210       |
| G. R. Nat'l City Bank          | 178  | 180       |
| G. R. Savings Bank             | 185  |           |
| Holland-St. Louis Sugar, Com.  | 9¾   | 10¼       |
| Kent State Bank                | 260  |           |
| Lincoln Gas & Elec. Co.        | 40   | 42        |
| Macey Co., Com.                | 200  |           |
| Macey Company, Pfd.            | 98   | 100       |
| Michigan Sugar Co., Com.       | 92   | 93        |
| Michigan State Tele. Co., Pfd. | 100  | 101½      |
| National Grocer Co., Pfd.      | 89   | 90½       |
| Pacific Gas & Elec. Co., Com.  | 66½  | 67½       |
| Pacific Gas & Elec. Co., Pfd.  | 91   | 92½       |
| Peoples Savings Bank           | 250  |           |
| United Light & Railway Com.    | 100  | 105       |
| United Lt. & Railway 1st Pfd.  | 90   | 92        |
| United Lt. & Railway 2nd Pfd.  | 80   | 82½       |
| Bonds.                         |      |           |
| Chattanooga Gas Co.            | 1927 | 95 97     |
| Denver Gas & Elec. Co.         | 1949 | 95 97     |
| Flint Gas Co.                  | 1924 | 96 97½    |
| G. R. Edison Co.               | 1916 | 97 99     |
| G. R. Gas Light Co.            | 1915 | 100½ 100½ |
| G. R. Railway Co.              | 1916 | 100 101   |
| Kalamazoo Gas Co.              | 1920 | 95 100    |
| Sag. City Gas Co.              | 1916 | 99        |

Every time you grant a union representative a hearing during a strike you prolong the struggle. When the union men leave your employ they forfeit every possible right of representation by their order, and the proprietor who continues to negotiate with these officials during a strike stultifies himself and places a premium on lawbreaking and anarchy.

Money is one of the greatest of helps or hindrances—according as we use it.

The misers do not all make a specialty of money.

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

GRAND RAPIDS SAVINGS BANK

Only bank on North side of Monroe street.

## Kent State Bank

Main Office Fountain St.  
Facing Monroe

Grand Rapids, Mich.

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

Deposits  
6¾ Million Dollars

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

3½ %

Paid on Certificates

You can transact your banking business with us easily by mail. Write as 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.

Place your Buy and Sell orders with

Citz. 1122 C. H. Corrigan & Company Bell M-229  
INVESTMENT SECURITIES

341-343 Michigan Trust Building Grand Rapids, Mich.

They will be handled promptly and properly and only a commission charged you.

## SURPLUS FUNDS

Individuals, firms and corporations having a large reserve, a surplus temporarily idle or funds awaiting investment, in choosing a depository must consider first of all the safety of this money.

No bank could be safer than The Old National Bank of Grand Rapids, Mich., with its large resources, capital and surplus, its rigid government supervision and its conservative and able directorate and management.

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

THE OLD NATIONAL BANK

GRAND RAPIDS, MICH.

New No. 177 Monroe Ave.

:::

Old No. 1 Canal St.

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.



DEVOTED TO THE BEST INTERESTS  
OF BUSINESS MEN.

Published Weekly by  
TRADESMAN COMPANY  
Grand Rapids, Mich.

**Subscription Price.**

One dollar per year, payable strictly in advance.

Five dollars for six years, payable in advance.

Canadian subscriptions, \$2.04 per year, payable in advance.

Sample copies, 5 cents each.  
Extra copies of current issues, 5 cents;  
of issues a month or more old, 10 cents;  
of issues a year or more old, 25 cents.

Entered at the Grand Rapids Postoffice  
as Second Class Matter.

E. A. STOWE, Editor.

May 1, 1912

### SAW THE BOGY MAN.

It is apparent from the votes cast in the special election in Wyoming, Walker and Plainfield townships on the Grand Rapids-Muskegon Power Co. franchise, that the folks just over the city line are not yet town broke. They shy like unbroken colts at the octopus of which the city has grown to be not only not afraid but rather fond. The franchises were defeated in the three townships, which means that the electric service will not be extended into the rural districts contiguous to Grand Rapids for some time to come. Identically the same franchises asked for in these townships were almost unanimously ratified this spring in Sparta, Kent City, Grant, Casnovia and other villages in Northern Kent and adjoining counties and in other villages and rural districts the people have been offering inducements for the company to extend its lines to them, but in the townships around Grand Rapids they object to giving the company even the permission to do business within their boundaries. They will, undoubtedly, in time repent, but as the case stands now the West Michigan State Fair, which was the real petitioner for the franchise, will have to get along without the service at Comstock Park for light and power and night entertainments, and Mill Creek, the populous suburbs out West Leonard and West Bridge streets, and the colonies between the city and Grandville and in the Burton Heights district will continue to use kerosene.

Valid objections might have been offered to the franchises as presented, inasmuch as no provision was made for the compulsory extension of the service in the townships when petitioned for by a certain number of property owners, nor was anything said of the rates to be charged for the service. These valid objections, however, were not even mentioned. The opposition was based on the theory that the company would so fill the highways with poles, towers, masts, guy wires and cross trees as to impede traffic and make it dangerous, that the poles would be set up in front of farm residences in a way to impair the value of the property and that granting the franchise would be giving the company something of great value. In the city we deal with six pole using corporations and, in addition, have the city fire

alarm and police system, yet the city has no trouble with congested pole conditions and no impairment of values to property by reason of the poles is ever complained of. The townships were simply panic stricken at the thought of a franchise being asked of them. They will get over their scare in time.

Utility corporations doing business outside of cities are on a different basis than they used to be. In the old days all that was necessary was to obtain a franchise or permit from the township board, and the action of the board was just as permanent and valid as a franchise passed with all the formalities that could be placed around it. Under the new constitution and the present State law a corporation can not do business in a township without first securing the permission of the township board, and this is a mere permit subject to revocation at any time unless ratified by the people. The franchise, after ratification, does not give the company receiving it the right to go anywhere or do anything, but every proposed extension of its service must first be submitted to the township board and its sanction secured, and the company must pay \$50 as a franchise fee for every mile of road occupied. The township board can prescribe the route to be taken, the side of the road to be occupied, the kind of poles to be used and has other authority of a regulative and supervisory character. As a matter of fact, the townships have even greater safeguards against corporation misdoings than the cities and villages of the State. Even the matter of rates to be charged is under supervision, the State Railroad Commission having jurisdiction to say whether or not the rates are reasonable. With all these safeguards, if the townships are still afraid of ratifying the franchises which the township boards think proper to pass, it is quite possible the utility corporations will be willing to confine their efforts to the cities, instead of trying to give the country the advantages which the cities enjoy in the matter of light and power.

### TIME TO QUIT.

Some good friend ought to advise Senator William Alden Smith to be careful not to overstay the market in the matter of the Titanic investigation. The Senator was very prompt upon the receipt of the first definite news of the awful sea tragedy in demanding a congressional investigation and was made the chairman of the Investigating Committee. With commendable energy he proceeded at once to do his duty as he saw it, summoning as witnesses everybody who might be supposed to be able to shed light on the happenings of that fateful night in mid-ocean, conducting their examinations himself and in his own way. He has employed about a dozen good Michigan men to dig up evidence that would bear in any way on the case, and it is stated in the dispatches so hard has he worked that his weight in the last two weeks has fallen off ten

pounds. The investigation as he has conducted it has brought to light much that has been interesting to read, but what makes the suggestion that he draw the research to a close is the fact that the Eastern and English papers are beginning to ridicule his methods and to make fun of what they describe his effort to make a reputation. These Eastern and English papers, perhaps, are actuated by jealousy that a senator from the interior, instead of a seaboard statesman, should have led in getting all the facts while they were fresh, that a mere landsman should have conducted the investigation instead of one familiar with navigation affairs, but whether it be envy, jealousy or ill nature, it is nevertheless true that the papers are guying the Senator and this ought to be recognized as a pretty good sign that it is time to quit. Senator Smith has had the proud satisfaction of holding the front pages all over the world for a matter of two weeks, which is in itself a rare achievement; he has had his picture in many new poses in the papers and he should be satisfied to let it go at that. Besides it is not apparent, with all the special Michigan talent he may enlist to ferret out facts, that any real results will be attained. The Titanic was a British vessel, owned by British capital, with British officers and crew and she met her fate off Newfoundland, in British waters. The real investigation will be by the London Board of Trade and the British government, and there is no reason to believe that the investigation conducted on the other side of the water will be otherwise than thorough and with such tangible results as come from actual jurisdiction and power. What has been found out in Washington will, undoubtedly, make it easier to gain this Government's concurrence in the needed new rules and regulations governing ocean navigation, the use of wireless telegraphy and upon other points that call for united action by all the sea-going nations, but, beyond this, it is not easy to see what real results can be accomplished. It will be by the investigation that is made in London that the world will base its final conclusions and action in regard to the great disaster and not on what is developed in the Washington quiz.

### SIDETRACK THEM BOTH.

The sane and sober minded people of this country—and it is believed there are still quite a number of such remaining—do not see in the Taft-Roosevelt controversy, and the manner in which it is being carried on, anything that is particularly edifying or to be patriotically proud of. The chief executive of over 90,000,000 people and of the greatest and proudest nation in the world, and his immediate predecessor in that high office stumping the states in a mad scramble for delegates to the National convention—it is not a spectacle calculated to win admiration or even respect. Of course, it is interesting for the grandstand and bleachers—and that is where most of us are these

days—and it is not without its excitement, but would not most of us willingly dispense with a few of the thrills for decency and decorum's sake? Not in so many words, but in language that is easily understood, "You're a liar," and "You're another," is what these eminent first citizens of the Nation are saying to and of one another, and this is a prelude to asking the American citizens to vote for one or the other of them for the presidency. Before the controversy is over it is possible the American people may come to the conclusion that both are right and that the proper thing to do is to elect somebody else.

### DOES NOT LOOK GOOD.

It is greatly to be regretted that the effort to secure an investigation of the charges publicly made by a local manufacturer against a new appointee on the Board of Police and Fire Commissioners could not have been successful.

If the charges are true, one member of this very important Board is not a man of the integrity that our city should demand in its public officials. If the charges that Mr. Timmer dishonestly took pay for time which he did not give to his employer are true, he has done his fellowworkingmen and the cause of unionism an irreparable injury in accepting the high office he held in the local labor organization, because so long as labor organizations are officered and controlled by men in whom the employers have no confidence, the unions may not hope to deal with the manufacturers as an organization.

If the charges made against Mr. Timmer are not true, he was entitled to an investigation for his own vindication. The Mayor of the city was entitled to have his appointment justified and the Board of Police and Fire Commissioners is entitled, for the sake of its services to the public, to have the personnel free from suspicion.

The matter has also another phase: Disagreements, charges and counter-charges in the industrial world—particularly when these charges are made against one who has stood before the community as a representative of organized labor and when our Mayor has so acted as to encourage the belief that the man whose character is assailed is being persecuted as a member of a labor organization—make for ill feeling in the industrial world, and in the interest of the entire community an investigation which would have disposed of this matter finally and fixed the blame upon an individual, removing it from questions of principle, industrial policy and politics, should have been welcomed.

One way to measure success is by the earnestness with which your competitors lie about you.

The man who can not think will not allow any one else to if he can help it.

Fools jump at conclusions, but the wise run the other way.

## THE TRAIL OF AN ICEBERG.

Could one of these vast mountains be towed into some of our Southern harbors it would cause quite as much disturbance in the local cold storage business as it now does in its native element. But the iceberg is a proposition too stupendous for man to care to handle, too uncertain in its careening for him most familiar with it to crave a closer contact. The fact that only about one-ninth of its bulk is visible, that below the surface it may be as hidden rocks for a long distance, that by gradual wasting away in the warmer current this base may be rotten, ready to break away in pieces, one of which may come to the surface just below a passing ship, catching in on a projecting ledge—as has been done in more than one instance—lend a romance to the bergs which is too real to be inviting after a single experience.

The iceberg is a detached portion of the great glacier factory which borders Greenland for a distance of at least 250 miles; and the annual output is many every year. Some of these never get far from their birthplace. Others drift out and are carried by the deep polar current into mid-ocean, there to be the greatest menace to marine travel. The shallow ice floes are usually affected by the Gulf stream, which flows from the equatorial regions nearer the surface, and are deflected off the coast of Labrador. But the bergs, reaching down many feet into the water, are swept southward until off the coast of Newfoundland the meeting currents are both lessened in force, and the bergs then remain nearly stationary until they melt or drift with the winds.

The iceberg when first released from the glacier is massive and blocky, bearing with it more or less of earthy matter picked up in its formation. This debris is scattered along the ocean path, and the future geologist may, by the story of Atlantic rocks, be able to trace the trail of these giants of the deep. Fortunately, only the North Atlantic presents this menace to commerce, Behring Sea being too contracted a gateway for them to emerge into the Pacific.

## LITTLE THINGS.

About the hardest thing in the world to impress upon young people is the importance of little things. They ought not only to know how to do, and not only know, but do. There are plenty of people who attend to the big things and the generalities, but do not look very much after the details. They satisfy themselves by saying that the others are more important and that the little things do not amount to much anyway and they take too much time. Thoroughness is an attribute which can not be too highly praised and a virtue, which somehow in these later days seems to be waning. The financiers who started as poor boys and later became millionaires will tell you that the foundation of their success lay in saving the pennies and there is an old adage which says,

"Take care of the pennies and the dollars will take care of themselves." It all goes to show the great importance of the little things, and there are every now and then occurrences to illustrate and furnish proof.

A great number of sermons can be preached from text furnished by the Titanic disaster, and the importance of little things is one of them. In the testimony it was brought out that if the men on lookout in the crow's nest had been supplied with binoculars or spy glasses they would have been able to see farther, far enough, in fact, to have averted the catastrophe which resulted in the loss of hundreds of lives and many million dollars worth of property. Had the sailors sitting aloft been supplied with powerful glasses, it would have entailed an additional cost of not to exceed \$100. This is a little thing compared with what it cost to build and outfit the Titanic. It was the company's much published boast that the expense was several millions, and for the lack of a little thing the millions were lost simply because some one through inattention, or misplaced economy, wished to save a hundred dollars. When the lives and the property of the passengers are added, the discrepancy is still greater. It is very common for great disasters to turn on some very small pivot. A few bolts misplaced, or spikes withdrawn on a railroad track will send a train to the scrapheap and kill scores of passengers. Inattention to some trifle, lack of looking after some minor detail, can usually be held accountable for all the serious mishaps. It follows, then, that the little things instead of being unimportant are quite the reverse. It seems hard that this obvious truth can be impressed, however, only at such a terrible price as is paid from time to time.

## THE WAY YOU WALK.

We have all noticed how some people so step that the shoe is soon run down at the heel; others walk with a firm gait and an even tread which makes it presentable even when much worn. There are those who go in a slipshod fashion which leads you to think they are just ready to fall to pieces. With others there is system and care in every step. We sometimes learn to read character so accurately by the gait that we feel in little need of a personal acquaintance with an individual in order to be able to know his character.

The business man is in a certain sense leaving his impress upon the people every time he walks along the street. It is his to make friends of those with whom he has never spoken or to repel possible customers by an unattractive mien. There is the autocrat who may have been a self-made man and who takes much self-praise for the fact; yet he has so far lost his touch with his fellowmen that they forget—as possibly he would have them forget—his earlier struggles. He seems to wish every one to know that he has risen; that he is on a higher plane than they—and there the matter rests. They

realize the gulf between and bridge it only when necessity compels.

One equally fortunate from a financial standpoint has never lost his touch with humanity. He is not too much pre-occupied to say "Good morning" to the humblest workman he may meet. He may wear a higher priced shoe, yet his entire demeanor proves that he is still walking on common earth. This fact gives him a hold upon the public which grows in value every year. Cordiality, civility, thoughtfulness for others—these are aids in the everyday walks of life. The man who carries himself aloof from the people on the street may find himself afar from them when entering his place of business.

It is said with pride by the Federal Government that it has spent \$7,500,000 for good roads in Porto Rico, Panama, the Philippines and Alaska, and all the money it has spent for good roads in this country is \$10,000 in the District of Columbia. The Government spends \$175,000,000 a year for the maintenance of the army and pretty nearly as much for the maintenance of the navy. That is all well enough in its way, but the people do not get as much good from it as if a couple hundred million were expended every year in good roads. If the Government took that matter up at that rate what a splendid showing would be had and what an appreciable improvement there would be. It would promote interstate travel, make the people of various sections better acquainted with each other and bring profit and advantage to them all. The Federal Government spends millions every year, which expenditure does not do the country half as much good as half that sum would if put into good roads.

The potato bug has long been an enemy of the potato, but a new and more insidious foe has arrived. It is the potato wart, which works beneath the ground and does inestimable damage to the tubers. The disease is caused by a fungus growth in the potato, the germs entering through the eyes. It is not yet prevalent in the United States, but is found in several European countries, particularly Germany and Hungary. Many potatoes have been sent to this country from abroad this year, and there is danger that the new disease may find its way to the United States. The germs will live a long time in the ground, even after their food supply is exhausted. The Department of Agriculture has issued a special warning to farmers, telling them to watch for the potato wart and to fight it to the best of their ability.

An extra little finger on the left hand of a Long Island baby has turned out to be useful. A boy who shot away part of his thumb needed some skin, so the little finger was removed and its skin grafted on the thumb of the boy. The girl is minus a superfluous finger, and by losing it she helped the boy and the parents of both express themselves as satisfied.

## Advantages of a Bank Account.

The depositor opens his account when he makes his first deposit. He has deposited his money in the bank because he knows the bank has the means and appliances for keeping it safe, and because the bank is better able to take care of it (with its burglar-proof safes and vaults) than he is.

He finds many advantages and conveniences accruing to him by his having a bank account. When the depositor opens an active account he has the privilege at any time to check out part or all of his deposit.

A bank account is very useful if a payment is disputed. Individuals do not always take receipts for the money they pay, and even if they do, sometimes lose them. If a bill is paid, but no proof of the fact can be furnished, and payment is again demanded, too often it must be paid a second time. But if a check for the bill is given, this is the best kind of evidence of payment.

If one has an account with a bank it is often a good channel for getting useful business information. If one has money to collect or to remit, a banker, when asked, will state the best way of proceeding. Not infrequently bank officials give valuable advice pertaining to investments and other matters. Depend upon it, bankers always know what is going on in a community in a financial way.

There is less danger of error when checks are used than when money is paid. Of course there are some risks attending the use of checks. But in paying with money there is also the risk of getting counterfeits, light weight, or otherwise defective coin.

Besides checks constitute a good record of one's expenditures. If an individual deposits all the money he receives with a bank, and draws it out by checks, his check book contains the story of his income and expenditure. For persons who do not have strict business habits, this mode of keeping their money and paying their bills is especially worth observing.

In his business transactions the depositor receives checks and drafts as well as cash, and instead of collecting them himself, he deposits them with his cash; the bank collects them for him. He often receives notes and acceptances in settlement of account. Should he not wish to carry these until due, he can get them discounted at his bank.

There are seasons when the depositor may not have sufficient capital to properly conduct his business. At such times he can borrow from his bank such funds as he may need. He must bear in mind, however, that if his bank may not have sufficient funds it will be impossible to accommodate the depositor, no matter how good his security.

If the depositor has money to remit to some other place, he gets drafts from his bank, because his bank has funds in New York, and other large money centers, and is thus in a position to supply him.

## LIFE INSURANCE.

## Some Idea of the Ramifications of the Business.

The life insurance business is one of the greatest in the world, in the amount of money handled and the extent of its ramifications, yet few realize its magnitude, for it makes very little show, since it occupies no factories, and the whirr of its wheels is not perceptible. Only the census reports can give an adequate idea of the hundreds of persons employed and the amount of money invested. When single individuals will take out policies providing for the payment of over a million dollars to their heirs, in case of death, some estimate may be made of the amount of the thousands of policies ranging from even \$100 to many thousands of dollars can be gained. Aside from the great companies that were investigated a few years ago, and the power of whose immense income and reserve fund in the corruption of the legislature and influencing political action was shown, there are many so-called fraternal orders that aim to be altruistic and to keep the expense of protection at the lowest point. One company caused a scandal by the enormous salaries paid to its officers, the President alone getting twice the salary of the President of the United States. The business of insuring the lives of men and women for various purposes is comparatively a modern one. It would have been utterly out of the question to have conducted it when the terrible epi-

demics of the middle ages prevailed, since the fearful losses would have ruined even our colossal concerns, with their immense reserve funds. Lack of facilities for compiling accurate statistics make it impossible to compute the exact number of deaths from the great historic epidemics and the famines that have devastated entire countries. The plague of 1665-66 is said to have caused the death of 100,000 persons in London and vicinity. This would bankrupt even the great insurance companies of to-day had the usual proportion of them carried insurance. The insurance companies nowadays expend large sums in the study of means to prolong the lives of their clients, to prevent epidemics and to care for those who are disabled. While this might seem like altruism, in a sense, especially when its extent was understood, it really is simply a matter of good business. Hosts of experts are now employed who devote their entire time to research along the line of preventive measures to check the ravages of tuberculosis, smallpox, yellow fever, or other diseases, the expense being met by the Government and the insurance concerns. The fraternal benefit orders, that aim to provide protective insurance for members at lower prices than the "old line" companies, have become aroused to this work and now maintain homes in favorable climates for members suffering from pulmonary troubles. The population of the United States jumped from 31,000,000 to 90,000,000 in the fifty years from 1860 to 1910, trebling in num-

ber. A large proportion of this increase was made up by emigration, necessarily most of it came from a natural increase. To take care of this immense number of persons the wealth of the country grew from \$16,000,000,000 to about \$107,000,000,000, or \$120,000,000,000, estimates varying. The average size of insurance policies is about \$2,500. While the very rich have learned the utility of life insurance, the great majority of the policies are taken out by those of limited means; mainly men who desire to provide for their families. It is the one way in which a man whose income hardly sustains his family can make provision for dear ones in case of his death. The capitalist can make more profitable use of his money; still many of them have learned the risk run in ordinary business life, so that they carry life insurance as a conservative means of guarding against emergencies. It is said that a number of men whose fortunes are estimated to be more than one million of dollars, carry policies for sums ranging from half a million upwards. Some do this to protect their estate from complications arising from lack of ready money in case of their own death. The increase in the amount of business in the past half century has been just one hundred times what it was at the opening of that period. For the man of small salary there is industrial insurance, which calls for the payment of premiums in small sums. The first company of this character was formed in 1876. While the sums named above are so large

as to be almost inconceivable, it would be wrong to suppose that these huge sums of money are lying idle in the banks all of the time, and it is a difficult task to keep the surplus so invested as to draw a fair interest while being absolutely safe and in such condition as to be able to realize on the various securities at short notice, whenever required to pay beneficiaries of the policies outstanding. Naturally much of the money is used in the great centers of commerce, which makes Wall street such a power in the financial world. It was this factor in the operations that led to scandals a few years ago, and investigation into the use of the money at the command of the big life insurance corporations. With the publicity thus given policy holders were aroused and a scaling down of premiums and restrictions as to the amount of liability in this line that big companies were allowed to carry came about. The assets of insurance companies are now regarded as trust funds to be wisely safeguarded for the benefit of the widows and orphans of policy holders. The State has thus become aroused to the duty of looking very sharply into the conduct of the companies, to the benefit of the people.

In order to get the best help out of superior people learn how to be inspired by them without imitating them.

Nothing is deep, difficult or profound when understood.



**WE** are making a very attractive line of Trimmed Hats, especially adapted for general store trade in medium sized towns.

**Prices: \$18.00, \$24.00, \$27.00 and \$30.00 per dozen**

These hats are trimmed in the latest styles; nothing but new and up-to-date materials used, and can be re-tailed at a good profit.

In ordering please state price; whether large, medium or small, and colors preferred.

We ship Trimmed Hats on approval, with the understanding that the customer keeps two-thirds of the number sent.

Our Hats are so very attractive that customers seldom find it necessary to return any.

The name "Corl-Knott" in a hat is a guarantee of style and quality. We solicit your orders.

**CORL, KNOTT & COMPANY, LTD.**

Commerce and Island Streets

Grand Rapids, Mich.

### Write Your Advertisements as You Would Talk

Some months ago a merchant from a Southern town asked the writer's advice in regard to advertising a big sale he proposed to have, soon after his return home. He said: "I have never written an advertisement before. The fellow who used to prepare the occasional advertising I did, got another job, and I am literally up against it to know how to announce this sale of ours." I asked this merchant what he had made in special purchases to warrant his holding a sale, and with a little leading on drew out a very good idea of what he would have to offer, and why he was able to offer it at below the usual prices.

As he talked his enthusiasm grew, his purchases had been well made, the merchandise was good and its cost was below value. In fact, he had something to be enthusiastic about. As he talked, I jotted down an occasional note here and there, just the chief thoughts from his own story. When he had finished I merely handed him the memorandum and said, "Here is your story. Tell your town people in what ever form you decide to use, circular or newspaper, just what you have told me—only before sending it to the printer, look it over carefully and try to imagine you are going to telegraph it somewhere—where every unnecessary word will be an unnecessary expense."

That is the whole secret of the advertising story. Tell the story exactly as you would tell it to the customer if you had him beside you—only BOIL IT DOWN. The salient facts, the very core of the matter, will stand out all the stronger in print, if it is without any unnecessary trimmings.

Take your readers into your confidence, and tell them the real facts without exaggeration. Don't make a statement as to extraordinary values, unless the values are extraordinary. Such a statement should never be used unless justifiably so, for, like the oft-repeated cry of "Wolf," it will, if abused, fail you when spoken in truthful earnest. Write your advertisements as you would talk. Be your natural self. You can not have two personalities, one verbal and the other on paper.

A trade paper not long ago printed a story of a young fellow who was left in charge of the store, while the boss was unexpectedly called away. His first problem was to write an advertisement for an underwear sale, which really was to be a corking good offering. The next day's newspaper announced in bold-faced type: "Mr. Wasson has gone to New York and has left me to advertise a big job of underwear he bought last week. I don't know anything about writing advertisements, but I do know something about underwear, and I know that this is the best looking lot of shirts and pants that has ever come into this store."

This sale was a phenomenal success, a far greater success than if he had talked about "marvelous values,"

"goods at half price," and so on. That man did not know it, but he was a born advertisement writer—why? Because he wrote exactly what he saw and said exactly what he thought without unnecessary fuss or exaggeration.

If you, reader, are familiar with New York retail clothing advertisements, you will readily bring to mind a well-known firm which, until about eighteen or twenty months ago never advertised a suit offering without presenting statements of "\$25 Values for \$17.50," "\$18 for \$13.50," and so on. This form of advertising had been characteristic of this house for years, and had been more than fairly successful. Within the past two years they have changed this class of publicity for straightforward statements of the merits of the goods and the prices, without making price and value comparisons, which were, to say the least, open to question. I heard from a member of the firm that in less than a year after this change of policy, their business had increased more than 40 per cent. Here was a clear case of the oft-repeated cry of "Special Sale," "Unmatched Values"—wearing out its effectiveness and becoming a hurt rather than a help to the business. Now what brought about the change for the better—this increase in sales for a given period? Why, simply taking the public into confidence and making clear, straightforward statements of the facts, and inviting their judgment of the values offered. It is the only way. Confidence is the very back-bone of business. Without it, trade can not exist. The advertiser who abuses the public's confidence is deliberately undermining the foundation on which modern business is built, and is unfit to march in the ranks of industry. The moral is that "the public can not be fooled permanently; therefore, advertise truthfully or not at all." William Rea.

#### The Live Merchant Asks Himself:

Have I found a way to cut expenses?

Have I cleaned up any of the old stickers?

Have I used enough for leaders?

Have I seen that the store is kept clean and in order?

Have I marked all the new—and old—goods in plain figures?

Have I done anything to get new people into the store?

Have I given my advertising and show windows proper attention?

Have I overstocked on any article?

Have I really placed my orders where price and quality are best?

Have I explained the talking points of the goods to the salespeople?

Have I dealt squarely with them?

Have I been pleasant to everyone to-day?

Have I made plans for a better day to-morrow?

Am I a better merchant—and a better man—than I was yesterday?

Glenwood S. Buck.

Some lament that they are not understood and some that they are too well understood.

## Where Should You Buy Homegoods?

You must buy your homegoods right.

By this alone can you sell at price both profitable to yourself and attractive to your trade.

If competitors get lower prices, either you must cut the life out of your profits or make no sales at all.

What shall you do?

Buy where you make the greatest saving---Buy from Butler Brothers.

We don't deal in empty words when we say our prices average lower than those of other wholesalers.

And we urge you to try to show us up.

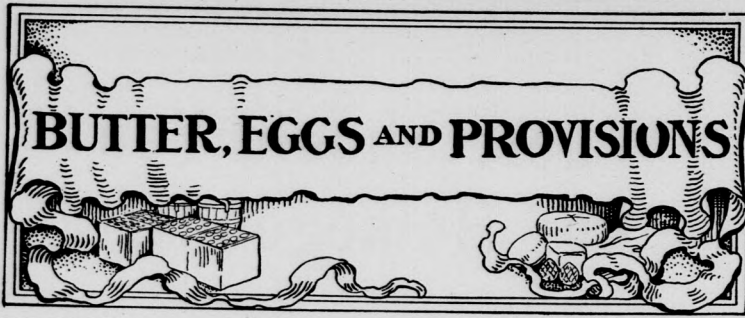
Take this advertisement to the sales-manager of our Chicago house, have him read it, and make him deliver the goods. It will be money in your pocket.

## BUTLER BROTHERS

Exclusive Wholesalers of General Merchandise

New York Chicago St. Louis Minneapolis Dallas

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



### Handling Packing Stock Butter by Carlot Shipper.

The packing stock department should be a very profitable department, and can be made so, but very often it scarcely pays its "board and keep."

The average shipper devotes twice as much care and attention to a \$6 case of eggs as he does to a \$75 barrel of butter.

He employs an expert candler to grade the case of eggs. He carefully packs the checks and dirties separately and throws out the rots and spots.

But he employs a roustabout who scarcely knows good butter from axle grease to pack down and weigh the packing stock.

He has an expert examine every egg—worth only 1½ cents apiece; but it is too much bother to examine every parcel of butter, worth from 50 cents to \$15. He goes on the assumption that "packing stock is packing stock," and it all goes into the same barrel, regardless of quality.

He forgets that it is easier for him to "stomp" down ten to twenty pounds of old, strong butter into the barrel than it is for the process man to dig it out again. He forgets that usually this ten to twenty pounds of strong butter will condemn the whole barrel.

I venture to say that no process man has discovered a process by which old, strong, rancid and tallowy butter can be made into first-class process butter; and it would not be surprising if sometimes an otherwise good barrel of butter is condemned as No. 2 simply on account of the small quantity of strong, tallowy stock that has been "stomped" in by a careless packer.

In this day and age few egg shippers would think of mixing in large quantities of rotten eggs in order to swell the number of dozens in the shipment, and yet apparently sane packing stock shippers will add large quantities of equally worthless salt and water to their packing stock in order to make weight. And these are the very men who raise the greatest hue and cry over shrinkage in weights, if their butter is turned down as No. 2 or worse.

Process makers do not renovate butter, as is popularly supposed. They extract the butter oil from packing stock, and with this oil as a basis make new butter. Therefore, the quantity of oil as well as the quality

is an important factor in determining the real value of the original packing stock.

Cheesy rolls may yield an oil that is ever so sweet, but if the rolls contain only 70 per cent. of butter fat—and much of the cheesy butter contains no more—then the packing stock is worth 3@4 cents less than the solid boring No. 1 packing stock.

In the same manner lack of oil content for any other reason reduces the real value of the packing stock, not only in proportion to the lack of oil, but in addition to the added expense of handling and removing these worthless materials.

The time has passed when stale eggs sell for the same as fresh—when watered and skim-milk sell for the same as whole-milk—when old, sour cream sells for the same as fresh, sweet cream; and the time is rapidly passing when ungraded packing stock, light and poor in oil, will sell for the same price as fresh, solid boring stock, heavy in sweet, pure oil.

The reformation in methods of handling packing stock is not yet complete, and many shippers are seeing their profits fade away in the transformation.

On the other hand, many shippers are now grading their stock carefully, and endeavoring to establish a reputation for packing stock, the same as they enjoy on dressed poultry and eggs.

The question of weights oftentimes proves vexatious. Experience shows that the best shippers have a shrinkage of 1 to 1½ per cent. on their winter butter, and 2 to 3 per cent. on their summer goods. And this represents the actual shrinkage where dumped weights are taken and no guess work is employed.

If the shrinkage is more than this, it will be found that either the quality of the butter was very poor, or carelessness was exercised in weighing—the scales were incorrect, or the tares were guessed at by either the shipper or the buyer.

The best and most successful shippers are recognizing that the old axiom that "goods well bought are half sold" applies to packing stock as well as other things, and are using more discrimination in buying the goods from the storekeepers and are, therefore, fortified to meet without loss the demands of their customers.

In determining the question as to whether it is better to sell on track or delivered, the shipper can be guided by the general rule that the buyer figures on a 3 per cent. shrink when he makes his price. Therefore, the

shipper who is weighing his goods correctly, both for gross and tares, is losing 1 to 2 per cent. by selling on track weights, if his buyer will give him actual dumped weights, for his butter will shrink less than the 3 per cent. the buyer estimates.

In determining your market, it is safe to assume that 90 per cent. of all the packing stock shipped by carlot shippers eventually reaches some one of about twenty-five process butter manufacturers. These firms are all well known to every large shipper, and are easy to reach. Therefore, on a basis of economies, there are only three links in the marketing chain from the producer to the consumer.

First. The storekeeper, who performs the valuable function of gathering the butter in small parcels from the farmers, and he does it more cheaply than any other agency that can be ordinarily employed.

Second. The carlot shipper, who is the logical concentrator of these goods in conjunction with other

## Rea & Witzig

PRODUCE  
COMMISSION  
MERCHANTS

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

Established 1873

Liberal shipments of Live Poultry wanted, and good prices are being obtained. Fresh eggs in active demand and will be wanted in liberal quantities from now on.

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

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

Refer you to Marine National Bank of Buffalo, all Commercial Agencies and to hundreds of shippers everywhere.

## 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.

**SEEDS** WE CARRY A FULL LINE.  
Can fill all orders PROMPTLY  
and SATISFACTORILY. 🌱 🌱

**Grass, Clover, Agricultural and Garden Seeds**

**BROWN SEED CO., GRAND RAPIDS, MICH.**

Write us when you wish to sell **Eggs, Beans, Clover Seed**

Orders all kinds Field Seeds have prompt attention.

**Moseley Bros.**

Wholesale Dealers and Shippers of Beans, Seeds and Potatoes  
Office and Warehouse, Pleasant St., Hilton Ave. and Railroad, S. W.  
Grand Rapids, Mich.

## POTATO BAGS

New and Second Hand

Stock carried in Grand Rapids

Can ship same day order is received

**ROY BAKER**

Wm. Alden Smith Bldg.

Grand Rapids, Mich.

## The Vinkemulder Company

JOBBERS AND SHIPPERS OF EVERYTHING IN

**FRUITS AND PRODUCE**

Grand Rapids, Mich.

**EGG CASES and FILLERS** **Lowest Prices**

Egg Case Nails, Excelsior, Extra Flats, White Cottonwood or Redwood, Knock Down or Set Up Complete with Fillers.

Quick and Satisfactory Shipments

**DECATUR SUPPLY CO. - Decatur, Indiana**

goods originating from the same source.

Finally. The process butter manufacturer, who is the ultimate user.

This is the economic chain, and in the long run the only one that can be used without loss of effort.

It is not to be inferred, however, that there are not times when the middle man acting as a broker or a speculator may not present the shipper the best temporary market; but it can not be denied that whatever profit is made by the broker or speculator is eventually lost to either the shipper or the process man.

In a highly speculative year the process man is usually quite willing to divide the risk of carrying the crop from season to season, and from week to week with either the shippers or outside speculators, while the current year they lost a possible added profit by doing so. Yet last year they saved immense losses by permitting others to carry part of the load.

Most successful shippers have found that in an ordinary year it is the best policy to tie up to some good buyer, who will take the risk of the market, and permit them to make a sure profit every week. This can be done easily.

It is a safe rule to remember that the buyers, of whom there are only a few, are better judges of the probable prices they will pay than the shippers are, and in the long run in conflicting speculative ventures will win out.

My conclusion is that the packing stock department can and will pay a handsome profit for the carlot shipper when careful attention is given to buying, grading, weighing and marketing methods; but carelessness and a shifting policy pay the same penalty in the business that they do in any other business.

W. S. Moore.

#### Bulbs, Bushes and Shrubs Sell Well.

Our attention has been called to one of the new lines of goods handled by the 5 and 10 cent and variety stores, and merchants in many other lines of business, as rapidly growing in popularity, although comparatively unknown to a large per cent. of merchants, who could, and would, handle these goods with profit and benefits accruing as an advertising attraction, were they familiar with a few simple details regarding the merchandise in question and the handling of it.

Our investigations have led us to believe that we are justified in giving the matter sufficient space to bring it to the attention of the live merchant, who is ever on the lookout for something to his advantage.

We refer to the endless variety of Nature's products, which may be easily handled, quickly and profitably turned, with little or no extra expense.

Bulbs and roots for spring and fall planting, ornamental and flowering shrubbery, small fruits and berries, seeds of all kinds, rose bushes, plants and cut flowers.

In spring bulbs may be mentioned

the tuberose, with its pearl white bloom of delicate fragrance; gladioli, with their gorgeous blossoms of every hue; dahlia and peony roots, producing handsome flowers in red, pink, white and yellow; cannas; premier King Humbert with bronze foliage and other varieties with state-ly green leaves and bright blossoms; the hardy phlox, iris, golden glow, ismene and many others. The caladium or elephant's ear produces mammoth tropical-looking leaves and is very popular for bedding.

For fall planting there are hyacinths, tulips, narcissus or daffodils and crocus (the early harbinger of spring), many varieties and colors, which come up as soon as the frost is out of the ground in the spring and bloom profusely. Chinese lilies are also in great demand for indoor blooming during the winter (as are hyacinths and tulips). These bulbs are grown largely in foreign countries and imported—the supply is always limited.

Among the flowering and ornamental shrubs which give the greatest satisfaction are the spireas, the "bridal wreath" variety, with its dainty white blossoms, being one of the most beautiful of the early spring bloomers; lilac, in all shades from white to dark purple, very fragrant; althea or rose of sharon; hydrangea, one of the finest of all shrubs, with beautiful white blooms, tinted green and pink, and deep green foliage; snowball, another attractive shrub; weigela, deutzia, snowberry or waxberry, golden elder, dogwood and barberry. The latter is largely used as hedge, as are privets.

Of vines, the clematis is the leader, purple, white and crimson; trumpet or honeysuckle, wistaria, purple or white, is a hardy climber; Boston ivy and Virginia creeper will cover the sides of a house or porches. Madeira and cinnamon vines are also attractive.

All varieties of summer-blooming rose bushes are popular, as well as the ramblers and Dorothy Perkins, which are hardy climbers.

As it is not the intent to catalogue in this article, we have made but a brief mention of some of the most desirable items, which can be retailed at 5 and 10 cents, and larger grades can be sold from 15 to 50 cents, with a good margin of profit.

The roots of each shrub, vine and rose bush are wrapped in damp moss and oil paper, which prevents any dirt or muss on the storekeeper's premises, and will retain moisture for two weeks. We illustrate the manner in which these goods are packed for shipment, and each plant is tagged.

The bulbs are on sale as early as weather conditions permit, in March, and shrubbery, etc., about a month later. As a rule, the merchant will close out his supply in a few days, and we are informed of instances where several hundred shrubs have been sold the first hour the goods were on sale. Colored plates with descriptive matter are sent to each merchant with the goods, which assist greatly in disposing of them, and instruct in the care and planting.

#### Concerning Polished Rice.

The Special Bulletin of the North Dakota Food Department calls attention to the sinister fact that most of the rice sold throughout this country is polished. That is to say there has been added to the rice a ground material which is made to adhere by means of a small amount of glucose; the mineral used being the ground rock talcum.

The Bulletin goes on to remark that observation seems to make it clear that when persons live continuously upon a product of this character it becomes dangerous to health. It is shown that the disease beriberi has some connection with the eating of polished rice and that this dread disease often makes its appearance among consumers of such rice. Experiments made and reported by the Public Health and Marine Hospital Service indicate that polished rice will have to disappear from the markets of the United States if the health of the people is to be preserved.

Dr. Frazier fed chickens on polished rice and between the sixtieth and the seventieth day beriberi appeared among them. Those fed on polished rice began to die, while those fed on the unpolished article continued to thrive. Other experiments of a similar character were followed by similar results.

Again an opportunity for observation occurred in a country in which beriberi had not previously existed. Two hundred and fifty laborers were fed upon rice, one-half being given polished rice, the other half unpolished rice. On the sixtieth day a case of beriberi appeared among the laborers who had been eating polished rice. It is also stated that public institutions which have discontinued the use of polished rice are no more troubled by beriberi.

#### Oregon Merchants Defeat the Champion of Parcels Post.

Washington, D. C., April 30—Never in the political history of the country has the strength and power of the country merchant been more clearly revealed than in the elections just held in the State of Oregon. Those who are close to Senator Bourne recognize the fact that it was this force that defeated him for the Senate.

The country merchants of Oregon have furnished an object lesson for retail merchants elsewhere. For a long time the average retail merchant has refrained from taking part in politics or in matters of legislation, except in behalf of his friends. He has felt that he has had enough to do without going into political fields to get a Square Deal.

Lately, however, he has become awakened through the fact that legislation is being drafted in a manner that jeopardizes his interests. He is beginning to realize that the framing of the laws of the country are, after all, a matter of vital interest to him.

It is indeed a most novel thing to find a country merchant fighting for his rights after leaving his destiny for many years to the keeping of others.

But the country merchant in Oregon has shown the politicians that he has not been so totally obsessed with business details as to be unable to express himself and to act when proposed legislation is about to be enacted that shall put him out of business.

Let the retail merchants and the commercial travelers of other states repeat the lesson of Oregon, wherever opportunity offers.

E. B. Moon.

The man who loses the game is never accused of cheating.

All Kinds of  
**Feeds in Carlots**  
Mixed Cars a Specialty  
**Wykes & Co.,** Grand Rapids Mich.  
State Agents Hammond Dairy Feed

**WANTED**  
Butter, Eggs, Veal and Poultry  
**STROUP & WIERSUM**  
Successors to F. E. Stroup, Grand Rapids, Mich

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

**WORDEN GROCER COMPANY**

**The Prompt Shippers**

**Grand Rapids, Mich.**

## MECHANICAL REFRIGERATION

### Its Increasing Use in the Poultry Industry.

The increasing use of mechanical refrigeration in connection with the poultry industry is having its effect in raising the standard of quality demanded by the trade at all consuming centers. With a proper appreciation of the effect of temperature on the quality of the egg, together with the stimulus of higher prices for better stock, it is reasonable to suppose the quality of the goods offered at concentration points will be improved.

This is to be accomplished:

First, by getting quicker deliveries from the farmer and eliminating the unnecessary delay between production and the delivery to the merchant.

Second, by securing more prompt delivery by the merchant to the concentrator; and an end to be desired is not only more prompt delivery by the merchant, but the stock should be graded so as to eliminate the unnecessary expense in the handling of a large per cent. of the product which will be rejected by the shipper.

It is conceded by all handlers that by the time the eggs reach the cities there is a loss, variously estimated, of from 10 to 30 per cent., nearly all of which could be eliminated by properly assorting the eggs at or before they reached the concentrating point for shipment to the cities, providing, of course, that at the concentrating point they are properly chilled, properly loaded in the car and properly refrigerated enroute.

Providing this were done, the consequent saving of from 10 to 30 per cent. on produce, packages, freight and labor would pay for all the necessary refrigeration, interest on investment, and a handsome profit besides. There would yet be the loss from breakage, but, with more care than is usually exercised, this breakage loss would be greatly reduced.

It is, of course, impossible to give an estimate on a cold storage building to meet all conditions; but take as an example a station with a capacity of two to three cars a week of eggs or poultry. As poultry will require more space in handling and preparation than eggs, proportion the plant for handling the required amount of poultry. The insulated space should be built as nearly square as possible, for this shape affords the greatest number of cubic feet for the least number of square feet of exposed surface.

To illustrate: Suppose a compartment of 4,000 cubic feet is desired, 10 feet high. To build this 20 feet square, there would be 4,000 cubic feet enclosed by 1,600 square feet of exposed surface. If dimensions had been 40 feet by 100 feet there would have been 4,000 cubic feet enclosed by 1,800 square feet, or 12½ per cent. more wall to build and insulate. The heat leakage would be 12½ per cent. greater while maintaining lower temperature inside than existed outside.

The space should be divided into two rooms, one room double the size of the other; the larger room to be

used as a chill room; the smaller to be used as a storage for the poultry after it has been chilled. This arrangement will produce better results than chilling and storing in one room, as it would be impossible to put any considerable amount of fresh-killed poultry into a room containing cold stock without a rise in temperature and humidity in the room and a consequent condensation on the surface of the goods already cooled. This condition should always be avoided.

The temperature of the chilling room should not go above 38 degrees Fahrenheit while putting in fresh poultry, and should be reduced to about 32 degrees Fahrenheit. After the birds have been thoroughly chilled they should be moved to the storage room, which should be maintained at a temperature of 32 to 30 degrees Fahrenheit, and there held and packed.

Provision for free air circulation in these rooms is of importance, second only to refrigeration. With rooms properly designed, this can be done without the use of fans. By placing the cooling pipe in a bunker above the storage space, the floor of the bunker, which is the ceiling of the storage space, sloped at an angle so as to assist the natural downward movement of the air, after it has been cooled by contact with the pipe, and the warmer air of the room to rise through suitable openings, a natural air circulation is established, and, the greater the difference in temperature between the air of the room and the surface of the cooling pipe the more rapid will the circulation be. The sloping bunker floor should present an even surface underneath in the direction of circulation so as not to obstruct the moving air or form pockets. It should also be insulated against the lower temperature of the bunker. For, if either of these is neglected, the under side of the bunker is liable to condense moisture, which will drop on the goods.

A packing station to handle from two to three cars of poultry a week should have a floor space of about 1,200 square feet; a building, say, 34 feet 6 inches by 35 feet, inside dimensions; the most convenient ceiling height is 10 feet. This space divided as suggested will make a chill room 34 feet 6 inches by 23 feet, or a floor space of about 800 square feet, and a storage room 34 feet 6 inches by 11 feet 6 inches, or a floor space of about 400 square feet.

The building should be arranged so that both rooms front on the track or loading platform. Entrance with fresh-killed birds should be made to the chill room through suitable air lock or vestibule. Transfer of chilled poultry from the chill room to the storage room should be made through door provided in the wall dividing the two rooms. Loading out of the storage room should be done through an enclosed flexible vestibule, adjustable to car door, so that the cold goods shall not come in contact with warm air, also that the car, which has been thoroughly cool-

ed, may not be heated. With proper attention to platforms and storage levels, cases and boxes may be transferred from the storage room to the car by means of an inclined plane fitted with rollers, thereby saving handling and labor.

Artificial light has been found unsatisfactory for grading poultry, as slightly different grades as to color can not be distinguished. For this reason a number of small windows should be put in the outside wall of the storage room convenient to the packing tables. These windows should be of multiple glass construction for the sake of insulation, and, if prism glass is used for the outside pane, there will be sufficient light for packing purposes.

A building for this purpose may be built of wood, brick or concrete. Probably the most satisfactory would be brick or tile walls, concrete floor, composition roof, insulation of solid construction, finished with cement plaster. The center or dividing partition to be 4 feet thick, self-supporting, built of insulating blocks and finished both sides with cement plaster.

The mechanical plant to consist of an ammonia compression machine, driven by oil engine.

Such a plant can be built for from \$6,000 to \$7,000, including everything in the way of cold storage building, pipe and machinery, and can be operated to maximum capacity in severest weather for a fuel cost of about \$1 a day.

The water requirements of such a plant would be about 15,000 gallons per day, at a temperature of from 70 to 80 degrees under severest conditions. It would not be practical for economical reasons to undertake to operate a plant of this kind, using cooling water direct from the city mains. If a source of water supply at the necessary temperature is not available and city water is to be depended upon, it would be necessary to install a water cooling tower. This would require extra power and equipment not included in the above estimate.

When ideal refrigerating conditions for products, even so far as we know them now, have been provided, the prejudice now existing against any and all products, with which the cold storage has had anything to do will begin to disappear, and we will hear less of the sins of the cold storage industry; we will eat better food; the produce man will handle better goods with more profit; and, as in the case of all advances of this kind, the man who properly reads the signs of the times in his business and leads the way in the improved order of things, in place of waiting to be coerced into it by law, will be abundantly repaid for his foresight and enterprise.

The time is coming, and shortly, when things which have been done will not be tolerated.

Get busy. R. H. Tait.

Activities in the Hoosier State.  
Written for the Tradesman.

The agricultural exhibit car sent out under the auspices of Purdue

University over the New York Central lines in Indiana has been visited by thousands.

The Rensselaer Produce Co. has been incorporated at Rensselaer by B. S. Fendig, A. E. Wallace and C. R. Stevenson.

The week starting April 29 has been designated as Clean-up Week by Mayor Hoover, of Sullivan.

The Wabash has awarded the contract for laying a second track between New Haven and Ft. Wayne, a distance of five miles.

C. U. Dorwin and Jerry Swank, of Decatur, have purchased the Teeple & Dickerson grocery and meat market at Geneva.

The O. K. Baking Co., of Evansville, will build a modern bakery.

The new building of the Grocers' Chemical Co., at Evansville, will be three stories and basement, giving the company 40,000 square feet of floor space. The offices and shipping room will be located on the first floor and the two upper floors will be given over to manufacturing purposes.

The B. & O. Southwestern has awarded the contract for large additions to its shops at Washington.

Ft. Wayne's fair will be held Sept. 10-14 and arrangements for the show are already being made. The Retail Merchants' Association will co-operate in making the fair a success.

The Federal Canning Co.'s plant, at Frankfort, has been sold to the Dana Co. and will be operated on a larger scale than ever.

F. Allen Whiting, of Boston, one of the leaders in the arts and crafts movement in this country, has accepted a position as director of the John Herron Art Institute, of Indianapolis. He says: "It is my ambition to make the museum at Indianapolis a useful part of the whole community, where everybody interested in the arts may come for information and help. A feature of the collection will be the exhibit of applied arts. More and more it is being realized that art is a practical thing, something that is valuable in every home. Art in the home is a comparatively new field in America, but it is growing astonishingly and is rapidly affecting the whole tone of home decoration."

Shareholders of the Union Traction Co., of Indiana, and the Indiana Union Traction Co. met at Anderson and voted to merge the two lines under the name of the Union Traction Co. of Indiana. Opposition has developed to the action taken and the matter will be settled in the courts.

Resolutions condemning the Terre Haute Motorcycle Club for arranging a program of sports on Memorial Day were passed by the Memorial Day Committee.

April 30 was observed as Clean-up Day by the citizens of Mishawaka.

The Hedley Furniture Co. has opened a retail furniture and house furnishing store in Ft. Wayne.

Boys of Vermillion and Parke counties met at Clinton April 27 and formed a Corn Club. Prizes amounting to \$117 will be competed for in the corn growing contest this year.

Almond Griffen.



# The Taste is the Test

You eat what you eat because you like the taste.

Your favorite food is the one which tastes best to you.

Given two loaves of bread you will eat the one which has the best flavor.

And if all the bread placed on your table came up to your standard of taste you would eat more of it.

You would then be healthier, stronger.

Because bread is a fundamental food and when properly made is eaten freely by the normal person.

Eating more bread means eating less of the rich, digestion destroying foods, highly spiced to tempt appetite.

Bread and biscuits made of

# LILY WHITE

"THE FLOUR THE BEST COOKS USE"

Have the maximum true bread flavor, extremely pleasant and satisfying to the normal appetite at every meal, without becoming insipid or cloying.

Chew your bread slowly and think of the taste. Don't gulp it down with tea or coffee.

You can't eat too much good home-made bread. Doctors warn you against other foods, but never against bread.

Each sack of Lily White is carefully sewed. It is for your protection in more ways than one.

**Valley City Milling Company**  
Grand Rapids, Mich.

### WOULD IT PAY

#### To Establish a 5 and 10 Cent Grocery Store?

To the success of the syndicate 5 and 10 cent store is due the inspiration of the 5 and 10 cent grocery store idea. The suggestion is to follow the same plan as to location, display and appeal, and benefit by the fact that the public already is educated to the 5 and 10 cent idea.

The 5 and 10 cent store owes most of its success to the following factors: Location, variety, quick turn and willingness for small profits. Women go to such a store because its appeal is direct to them, and of such a nature they can not ignore it. All women are born shoppers and the idea that they can get something at a saving never fails to win their favor. Women count the pennies and the 5 and 10 cent store holds their attention because they can not pay more than a dime for any item. This thought has a great appeal. No woman figures that because of the very smallness of the price, she, nine times out of ten, is induced to make more purchases than first planned.

The 5 and 10 cent store sells both necessities and novelties. Its range seems practically limitless. One can hardly visit the modern establishment without purchasing more than first intended. Would this prove true in a 5 and 10 cent grocery store? To live up to its purpose it will have to confine itself to groceries; if it should handle side lines, such as crockery, glassware, clothes-lines, wash boards, Mason jars, etc., as many grocery stores do, it would encroach on the field of the present 5 and 10 cent store. It will be necessary, therefore, for it to confine itself to groceries.

Now groceries are of two principal classes, necessities and luxuries. The necessities we have to buy, the luxuries we buy on impulse and as we have the money to pay for them. Imagine a woman entering a 5 and 10 cent grocery store. On every hand she sees in tempting array the various food stuffs, principally package, bottled and canned goods of course. What will she buy? Probably little more than she went in for. In buying groceries no woman will be so affected by impulse as when shopping in stores of the other type. A woman will buy a cuckoo clock in a 5 and 10 cent store whether she needs a clock or not and just because she happened to see it and it struck her as being "cute." She seldom uses the same discretion in her general expenditures as when buying the necessities of life.

This is best illustrated by the argument given to a man who proposed adding school books to his stock. "My dear sir, there are just so many children attending this school and they require a certain number of books, no more or less. No more books will be purchased for use in this school than formerly, because no more are needed. Therefore, no matter what efforts you make to attract trade, you can not increase the

demand, but must get your business by taking it away from some one else; the business will simply be divided among more people, and each of you will have to be content with less." Start a 5 and 10 cent grocery store and there will be no more groceries consumed than formerly. There can not be. Some luxuries might be purchased because the desire for them was created by the effective display of the new store, but how many luxuries are there which can be offered at 10 cents? The syndicate 5 and 10 cent stores make their biggest money out of created sales—goods sold to people when these very purchasers had no idea of buying or needing them upon entering the store. This will never prove the case with any kind of a grocery store. There the stomach is to be reckoned with. Most of us eat to live and it takes just about so much to satisfy us and no more.

There is another fact to be reckoned with. The 5 and 10 cent stores sell mostly to women. How many women would go down to the business center to buy 5 and 10 cent groceries? Many department stores have great grocery departments, which prosper because purchases can generally be made at a saving; the assortment is complete and the goods are immediately delivered, even to the most distant suburbs. Would these departments succeed if there was a 10 cent limit? When women buy groceries they generally make up a list and order all their goods at the same time. No woman would relish the thought of giving her local grocer part of the order and then having to go into the city for the rest. The grocer fills a complete order. He calls for the list at breakfast hour and the goods are in the house an hour or two later. He is both a convenience and a necessity.

One enthusiast has suggested that these stores would serve as effective mediums for demonstrating certain food products as well as placing unknown products. This would be very good if manufacturers could be prevailed upon to put up these goods in 10 cent packages. There are comparatively few food products on the market to-day which can be sold at a dime. Unless there were some sort of co-operation whereby the manufacturers donated toward the maintenance of such a place I do not see how a 5 and 10 cent grocery store could exist, considering the high maintenance expense of a store located in the heart of a high rent district.

The big question of the day is how to reduce the cost of living. What effect would syndicates of 5 and 10 cent grocery stores have on the momentous issue? At first thought it seems that they might help to reduce it, just as it has been demonstrated that the 5 and 10 cent store has reduced the price on many commodities. But would they? We all want package goods to-day, for we know that they are better. We have to pay for the package nevertheless. In the old days we bought our soda crackers from an open barrel and re-

ceived several times the quantity we now do for the same money in a dainty air-tight carton. To put 60 cent tea into six neat, moisture proof cartons it will be necessary to make some one pay for those cartons. To demonstrate food products and attempt to make money out of them there will need to be a great deal of buying to make 10 cent purchases pay. The regular 5 and 10 cent store has necessarily had to cheapen the quality of many items in order to bring it into this price range, but food products, can not be cheapened in this manner. Should 5 and 10 cent grocery stores succeed I believe it would be another boost to the cost of living. People would buy in smaller quantities and therefore have to buy more frequently. Each time there would be the package cost waste. Then, too, imagine a woman purchasing for a family of six. She would have to buy a half dozen packages of some items in order to have enough to go around.

The profit on advertised goods is not usually a very liberal one. The manufacturers' advertising expense usually comes out of it. Those in position to know say that the average grocery item pays the retailer a mighty narrow margin. If this is true, a syndicate 5 and 10 cent store would have to be a very busy place to make expenses.

I would like to see the experiment tried. If there really are new 5 and 10 cent fields to conquer; all hail.

#### Plans For Perpetual Calendar.

A conference of all nations will be held next summer at Geneva, Switzerland, to discuss suggestions for an international perpetual calendar. At that time Leroy S. Boyd will present his calendar, which has thirteen months of twenty-eight days each, making a total of 364 days in the year. The 365th day is not included in any month, but will precede the first day of January and will be called

New Year's day. A similar arrangement is made for leap years. The 366th day is not counted in any month, but follows the last day of December and is called Leap Year day. The additional month is called Solaris, and comes between June and July. As an illustration, the year 1916 is used, because, according to the present calendar the first day of that year will begin on Saturday, which would become New Year's day under the perpetual calendar. That would make the following day, Sunday, be known as Jan. 1, 1916. Every month would have the same number of days and every month and every week would begin on Sunday and end on Saturday. That would make the same date in each month fall on the same day of the week. Such a perpetual calendar would make it unnecessary to have a printed calendar for every month, because the days of each month are identical with those of the first month. One of the benefits expected to result from a perpetual calendar is that it will facilitate business calculations. Under the new system a month will mean exactly twenty-eight days and not thirty or thirty-one days, as at present.

Yes, it is presidential year, but people have to live just the same. They must buy merchandise, and so long as they do, there will be trade for the storekeeper.



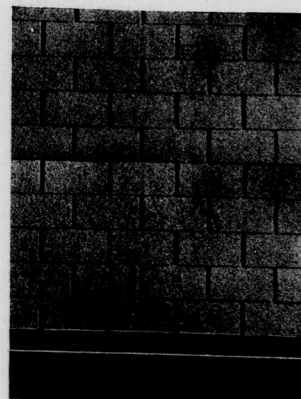
**One Sale Means More Sales**  
You should be able to supply

## Mapleine

when demanded by your customers  
Advertised in the leading magazines  
Order from your jobber or  
The Louis Hilfer Co.,  
4 Dock St., Chicago, Ill.

**Crescent Mfg. Co., Seattle, Wash.**

## REYNOLDS FLEXIBLE ASPHALT SLATE SHINGLES



Reynolds Slate Shingles After Five Years Wear



Wood Shingles After Five Years Wear

Beware of Imitations. For Particulars Ask for Sample and Booklet.

Write us for Agency Proposition. Distributing Agents at

Saginaw Kalamazoo Toledo Columbus Rochester Boston  
Detroit Lansing Cleveland Cincinnati Buffalo Worcester Jackson  
Battle Creek Dayton Youngstown Syracuse Scranton

**H. M. REYNOLDS ASPHALT SHINGLE CO.**

Original Manufacturer, GRAND RAPIDS, MICH.

**ECONOMY VS. PROSPERITY.**

**Too Much Conservation Is a Dangerous Thing.**

Written for the Tradesman.

I was sitting outside the hotel in a small town in company with the man who had sat with me at supper. We had both been watching the merchant across the way for several minutes. He was an active fellow and was sweeping the walk in front of the store, culling out some of his stock which stood outside and waiting on customers all at the same time.

"We sometimes wonder how a man can run a small store like that and make it pay," I remarked to my friend, "but there is the answer. He is his own clerk, chore boy, boss and everything else. I do not doubt but that such a fellow as that has as good a chance of getting rich as half the department store proprietors. When he makes a dollar he makes it and has it."

My companion shook his head thoughtfully and smiled before he answered.

"I used to think that myself until I saw the experience of a fellow down in our town. Since seeing that exhibition I have come to the conclusion that money spent for good competent help is not very often wasted.

"Now here was this fellow I had in mind, Fred Catlin was his name, and a more honest, hard working fellow than the same Fred never lived, at least around our town. He ran a restaurant on the main street and was doing a nice little business. All the men from the offices always went to Fred's when they stayed downtown for noon lunch and from 12 to 1 o'clock there was hardly a vacant seat in the place.

"You would have naturally said under these circumstances that this man was prospering and ought to be content, would you not?"

"Well, yes," I admitted to this enquiry, "I should think such a restaurant would pay if there is any money in the business at all."

"Exactly, that is what we all thought," continued my friend, "so I was quite surprised one day to go into the place and see the cashier's desk empty and no signs of Fred, who usually occupied this station. I asked a waiter if Mr. Catlin was sick. He was very quick to tell me that he was not sick but was doing the cooking.

"Well, this marked the beginning. It seemed that the cook, who was drawing what the boss thought was a good salary, asked for a raise, was refused and left on the spot. There was nothing to do but for Fred to get back among the pots and kettles himself, and he did it. Serving in this capacity for a few days he conceived the unfortunate idea of cutting down expenses by doing the cooking himself permanently. This change, however, would necessitate a cashier or manager in the front and for this responsible position our friend Catlin, after some serious thought, decided to pick out his wife. The worm of economy was gnawing him more and more and he thought

he could see very plainly where this last coup was going to be a great money saver.

"After the first week under this arrangement it was discovered that there were many discrepancies in the cashier's reports. Mrs. Catlin insisted that she was so nervous at times that she just could not help making mistakes on the cash register and she knew she must have 'short changed' herself very often during the rush hours. Naturally this was not welcome news to the head of the family, who had been enduring the heat and fumes of the kitchen for the whole week for no other reason than to cut down the expenses and build up the income, and here come to find out there was a smaller balance than there had been for several weeks previous.

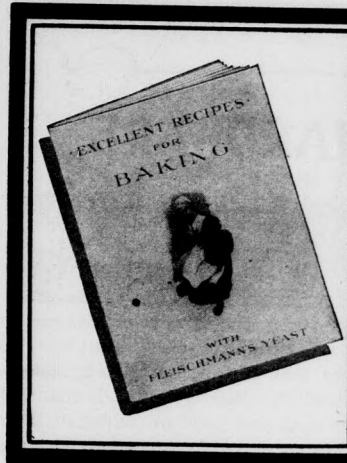
"What makes you nervous?" he asked his helpmate. She admitted it was a number of things, but principally was the fact that she worried about little Freddie, who was left all alone in the care of an elderly neighbor while the mother was transacting affairs at the restaurant.

"It did not take the older Fred long to dispose of this obstacle. If little Freddie's being away from her made his wife 'short change' herself, the only thing to do was to bring Freddie with her. And this she did. Every day there was the mother and youthful son sitting together in the cashier's cage, but he was not long content with such quiet pastime and in a few days began to get out on the floor and run around the tables, sliding under patron's legs as they sat eating and then standing at their side and watching them dispose of their food as though it were an exhibition to which he had never hoped to be able to be spectator. He used to get under the waiters' feet, too, and the father was obliged to discharge one who had kicked the young hopeful out of his way on one occasion. Finally it became necessary to lock him up in the cage with his mother.

"Well, there is not a great deal more to tell. You can see the finish yourself. Catlin began to serve out smaller portions of his meat and vegetables, all with the same idea of conservation. The unusual work began to tell both on the proprietor and his wife and many were the altercations between them regarding the cash accounts, the roast beef, or the boy. It was only a matter of a few months when we heard that Fred Catlin had sold out to the Greek who had recently opened a cafe next door and now he is cooking lunches in some saloon on the avenue. Well, my friend, here is the meat of the whole thing and it applies to that fellow over there sweeping his walk just as well as to Fred Catlin.

"When a man thinks that he's got to do all his own work and everyone he hires is a drain on him and likely robbing him besides, you can wager it is only a matter of time until his business goes to pieces or he goes to pieces himself."

William A. Mulhern.



**I**NCREASE 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.

**MACAULEY SAID**

Those inventions which have abridged distance have done the most for civilization.

**USE THE BELL**

And patronize the service that has done most to abridge distance.

**AT ONCE**

Your personality is miles away.

Every Bell Telephone is a long distance station.



**PEACOCK BRAND**

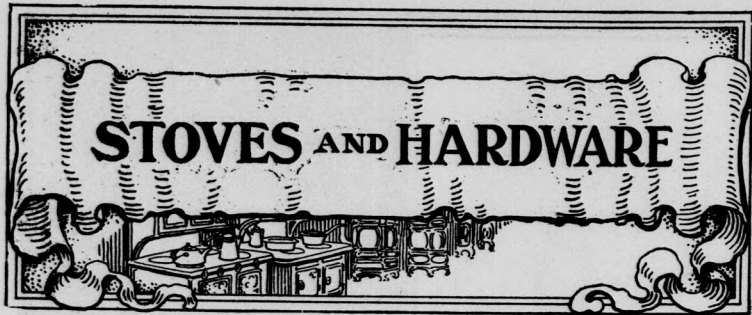


Mild Cured  
**Hams and Bacon**  
100 per cent. Pure  
**All-leaf Lard**  
Quality Our Motto

**For the Country Store Keeper**

Smoked Sausage. Head Cheese. Frankfurts and Polish Sausage packed either in pickle or brine. half barrels (70 lbs.), 1/4 bbls. (35 lbs.), kits (12 lbs.)  
Liver Sausage. Pork Sausage in brine. in half barrels. quarter barrels and kits.  
Mail your sausage order today.

**Cudahy Brothers Co.**  
Cudahy, Wis.



**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.

#### Management of the Retail Hardware Store.

We must study our business as a doctor or lawyer studies his. We must analyze our business and know its exact circumstances. We should know our goods and be able to explain every detail and why it is for our customers' benefit to purchase that which we have to sell. We must educate our clerks and go over the goods with them and give them sale talks and if possible let the agents give them talks on the different articles we sell.

#### Selection and Handling of Clerks.

Look at your clerks as the customers look at them. Do not keep clerks whose dispositions or manners drive trade away. Educate your clerks to have character, ability, reliability, endurance and action. Show them that they must use their brains and muscle, that they must think and work to succeed. Have confidence in your clerks, do not fail to compliment them on something they have done well. Get your clerks interested so it will be a pleasure for them to work for you. Do not change clerks any oftener than necessary because your customers want to trade with people they know. It makes the management of the store harder as it will take some time to get new clerks accustomed to your system, and to know where to find the goods. Among the things of importance in the treatment of clerks is the matter of paying wages. When clerks' wages are due pay them, they ought not to have to wait for them. Clerks who do not get their money when they expect it and wanted to use it may do the store a good deal of harm by the things they will say or hint to their friends. You should know what your clerks do outside of business hours. Not that their time is yours then, but if they are doing things outside of the store that unfit them to serve you well inside, they should be talked to for their own sakes and for the sake of the business.

#### The Kind of Goods To Sell.

Sell one line as much as possible. If you have one line of goods such as tools or stoves you can advertise and talk that line to better advantage, and will get good results because you are concentrating, you are obeying a law, that by putting your force or strength all at one point will produce greater results than by scattering them.

#### Sell Better Goods.

An easy way of increasing trade is to sell the best goods. Goods that you can stand back of. Educate your clerks so that they can show why the better article is the cheaper to buy and what to recommend to different classes of customers.

#### Buy of Few Jobbers.

By doing this you have less book-keeping, you get the best price and if you must ask any favors are more liable to get them than if you buy a little from everybody that comes along. Buy as little of an article as possible and buy often to keep your goods looking fresh. An extra 5 per cent. on a quantity buy is soon eaten up by the money tied up, the depreciation in value, and the valuable space taken up. Sometimes you must sell some of these goods at a loss to get rid of them. You are liable to persuade your customer to purchase something which is not for his benefit to buy, and will be a detriment to you.

#### Cleanliness.

The better your store looks outside and inside the more customers it will attract and the more goods you will sell. Keep your store fresh, have the woodwork painted or varnished and do not let it get to look shoddy, have your goods all in their proper places and have them clean, do not pile goods on your stoves and ranges, have your goods well displayed.

#### Store Arrangement.

Have all staple articles towards the rear of the store and the specialties better displayed. Group your goods so that those of a kind are all in one place or part of the store, have your paint all together in one part of the store and your fishing tackle in its place, and so on. Goods well displayed are one-half sold. A good way of displaying tinware or granite-ware is on decked tables so that people coming in can see and handle it. Every hardware store should have a 5 and 10 cent counter and concentrate all the 5 and 10 cent goods on that counter. Such goods as silver platedware and cutlery should be displayed in showcases.

#### The Marking of Goods.

Have all your goods marked in plain figures and have but one price and that is your lowest, the people will then know that the price they purchased at is the best price anybody could have bought the same article for, and this helps to create confidence in your store.

#### Accounting.

Have as simple a system of accounting as possible but have it

show you what you want to know. You should know every day what your expenses are, how many goods you have bought, how many sold, what your outstanding accounts are, what you owe, the size of your bank account and your discount dates. Take your discounts on or before the dates they come due but never after. By the taking of your discounts you save money and have a better standing with the people you deal with.

#### Credit System.

Be cautious in extending credit, be able to say no if you know that the party asking for it is unable to pay, it is for your and their benefit. Have a specified time agreement with your customers so they know when you expect your money. All this will help you in getting money, as people that are worth giving credit will try and keep their promises. Send statements every month; this reminds your debtors and will bring in a large portion of accounts that would otherwise run for months and then they would not know how they could owe so much. If you have some that do not come up to their agreement see them personally and find out why they have not paid. Keep your account down as much as possible.

#### Filing of Catalogues.

Have your catalogues, especially those with goods you do not carry in stock, so filed that you can get the catalogue you want, also be posted on the different discounts, as you can often make a sale of something you do not carry in stock at a good profit.

#### Advertising.

Good advertising should attract attention and create a desire to buy that which you advertise. I am a firm believer in direct advertising. We use a store paper which we send out once a month. This gets to the people you want to reach, and in this paper be personal. It contains advertisements of the different articles we sell, and also other good reading matter.

Newspaper advertising is very good but it must be changed often, once a week if possible. Where you have a weekly paper have your advertisements attractive, simple and to the point. Use advertising furnished you by manufacturers and jobbers, stamp your name on every piece of advertising that you send out. Sign ad-

### ROBIN HOOD

AMMUNITION (Not Made by a Trust)

Ask for special co-operative selling plan. Big Profits

Robin Hood Ammunition Co.  
Bee St., Swanton, Vt.

Established in 1873

BEST EQUIPPED FIRM IN THE STATE

Steam and Water Heating  
Iron Pipe

Fittings and Brass Goods  
Electrical and Gas Fixtures  
Galvanized Iron Work

THE WEATHERLY CO.

18 Pearl Street Grand Rapids, Mich

## Attention

If you intend to remodel your Store or Office this Spring, consult us in the matter.

We can give you some valuable pointers and save you money on your outfit. Get our estimate before placing order.

Nachtegall Manufacturing Co.

Store and Office Equippers

419-441 S. Front St.

Grand Rapids, Michigan

## CLARK-WEAVER CO.

WHOLESALE HARDWARE

GRAND RAPIDS, MICHIGAN

We ALWAYS Ship Goods Same Day Order is Received

## Foster, Stevens & Co.

Wholesale Hardware

10 and 12 Monroe St.

::

31-33-35-37 Louis St.

Grand Rapids, Mich.

vertising is fairly good, some manufacturers and jobbers furnishing you with fence signs, and these we should put up as they will do us much good.

**Light and Plenty of It.**

Have your store as light as possible; have no dark corners. Make the front of your store a bright spot at night.

**Window Displays.**

Have your windows clean and attractive, show one line at a time and use plenty of show cards explaining the goods and inviting the people in to examine the goods and also have plenty of price cards. Let one clerk who takes a liking to dressing windows do this and change your windows at least every two weeks; one week is better.

**Traveling Salesmen.**

Treat the traveling salesman courteously. They often have and can give you valuable information. We must not only know our own line but also competitive lines, as this will help us, not so we can knock but to be able to talk our goods better, and there is no better way of getting posted than through the traveling man. They can often give you information on selling plans and stock arrangement, because they come in contact with so many other merchants and in general they can do you a lot of good. Be honest with the salesmen and give them a square deal and you will get the best they have in special discounts, special value or any other advantage they may have.

Herbert Fuge.

**To Build Road From Canal Material.**

It has been suggested by Secretary of the Interior Fisher that when the Panama Canal is completed the construction material used in that work be employed in building a railroad in Alaska from Seward to the Matanuska coal fields. In the canal construction work it was necessary to use 475 miles of rails and ties, about forty locomotives, and 700 flat cars. It would be comparatively an easy matter to convert these flat cars into coal cars. The most serious obstacle would be found in the fact that the Panama Canal track is of five foot gauge, and it would be necessary to cut down the gauge of the cars and locomotives to the standard of four feet eight inches. If the proposed road is constructed, Secretary Fisher points out that it would open up a vast territory for development.

**London Can Telephone To Switzerland.**

It is now possible to telephone from England to Switzerland, and for the first time conversations can be held between London and Geneva by way of Paris and Lyons and between London and Basel by the way of Paris and Belfort. This has been made possible by means of the new telephone cable which is laid across the English channel so as to connect Paris with London. The cable is designed on the Pupin system, so that speech is clear, and the various provinces can communicate with the French metropolis as easily as they can with cities in their own country.

**Talk To the Hardware Man Behind the Counter.**

The sales manager of one of the largest hardware manufacturing concerns in this country made a statement which should be of utmost significance to every salesman behind the counter.

While he may have been somewhat radical in his utterance, this sales manager has, nevertheless, laid bare a condition, which, unfortunately, does exist in retail hardware salesmanship. Here are his words in part:

"The next time you go into a hardware store ask the salesman five questions about the article you are buying. If he can answer three of them without consulting a catalogue or appealing loudly to the salesman on the opposite counter, it will be a record.

"Then note carefully whether anything he says can be construed as indicating an effort to create desire, aid selection and move your will to a decision. Credit him with whatever attempt he makes to influence you by suggestion, and also with whatever he essays in the way of analytical description.

"While the experience is still fresh in your mind, drop into any good shoe or haberdasher's shop and let them hypnotize you into paying out a dollar or so more than you intended, observing, meanwhile, the process."

Do these words strike home? Is the deadly parallel in salesmanship outlined by this sales manager an actuality in so far as you are concerned?

Perhaps you have been thinking about your work seriously; you may have thought your progress unsatisfactory. Yet you are engaged in a line of endeavor fraught with great potentialities for success. Do you realize that advertising, no matter how persuasive, only half sells the goods; that you are the clinching power behind every sale?

Do not think for a moment that your job behind the counter consists of merely filling orders. You are as much a salesman as the man on the road. Advertising merely creates an interest and any good man on the road can create a similar interest in the mind of the man he is addressing.

The real test in both his case and your own is the actual clinching of the sale. You may do even more than the man on the road for it is in your power to suggest other sales.

Surely you are at least on a par with a cigar store salesman. Yet Geo. J. Whelan, President of the United Cigar Stores, says that every salesman in the United Stores is carefully watched, by means of his individual sales record, and that the instant he shows unusual ability he is scheduled for a larger opportunity.

An instance vividly illustrating how easily a sale may be lost despite the compelling power of the advertisement which brought in the prospective customer, came to my observance a short time ago, while I was wait-

ing in a certain New York hardware store for a package to be wrapped. A gentleman came in to purchase a safety razor. He told the salesman that he wanted the ——— razor, naming a prominent make.

It happened that the maker of this particular safety razor had made a slight change in his model. Evidently the razor did not conform to the illustration the prospective buyer had noted in the manufacturer's advertisement, and he so informed the salesman. He did not appear satisfied with the new model and the salesman then admitted that it was the first time he had noticed the change. The new model was really an improvement on the old one, but the salesman, obviously, could not explain its advantages and the prospective customer doubted more and more and finally walked out without buying.

It may be argued in this particular case that the manufacturer lost the sale by not keeping pace with his factory in his advertising, but such a situation is of frequent occurrence. The point of the matter is that the salesman did not know his goods.

It is comparatively a simple matter to sell the bare staples of hardware, but to make uniform sales of specialties you must be able to break down the last remaining objections and doubts of your man. You must take hold of him and complete the missionary work of the advertising.

To acquire a knowledge of goods sufficient to accomplish this means a most careful study of the store stock and an alertness to its changes. In fact, it means so much effort that the writer of the article quoted from

practically absolves you from blame for the loss of the sale.

But minimum of effort will never get you anywhere. When you begin to practice scientific salesmanship, or in other words begin to study your goods and your customer and do it day after day, you will come to a realization of the possibilities of your job. Incidentally, you will be the man to be slated for things higher up.

**To Heat City With Electricity.**

It is planned to electrically heat the dwellings and business houses of Stavanger, Norway, and the Board of Directors of the electric light plant at that place has asked permission from the City Council to make contracts up to a consumption of 100 horse power. It has been suggested that the price for current thus used shall be \$6.70 per horse power (746 watts) per year. It is also planned to heat the government and city buildings in that manner. The population of Stavanger is 38,000 and the city has water power facilities to furnish 25,000 horse power for electrical purposes.

To be a big man you need not hold a seat in the councils of the nation. You can be big in any sphere. Big men grow larger by recognizing that to rest content with what they have achieved is a sign of decay and they fight dissolution of hand or brain continually.

There are other marks of difference between the big man and the little one. You will find that those who are lifting more than their share, who are helping the world upward, are those who encourage more than they condemn.

**SUMMER  
GOODS**



**CATALOG  
READY**

**Hammocks, Lap Robes, Dusters  
Clippers, Fly Nets, Specialties**

The famous Sunbeam Summer Line. You should secure a copy of this issue at once. Send a postal and get posted—but do it NOW.

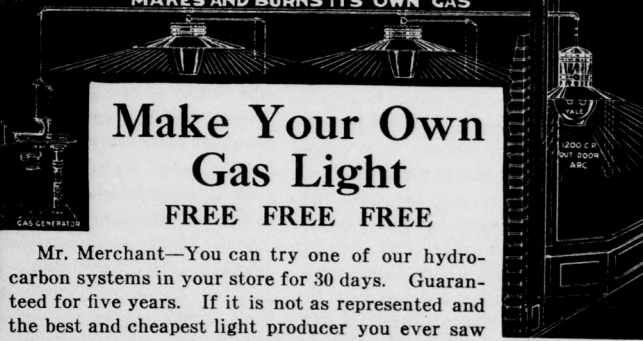
---

**BROWN & SEHLER CO.**

Home of Sunbeam Goods, Grand Rapids, Mich.

YALE  
INDEP-  
ENDENT  
GAS  
PLANT  
—  
CHEAPEST  
AND BEST  
LIGHT  
ON EARTH

MAKES AND BURNS ITS OWN GAS



**Make Your Own  
Gas Light**

**FREE FREE FREE**

1200 c ft  
OF GAS  
PER HOUR

Mr. Merchant—You can try one of our hydro-carbon systems in your store for 30 days. Guaranteed for five years. If it is not as represented and the best and cheapest light producer you ever saw you may return it; no further obligations. Why hesitate and delay? Do you know of any one thing that will attract more attention than good light? Send diagram of your store today for free estimate.

**T. YALE MFG. CO. 20-30 S. Clinton St., Chicago**

## GRAND RAPIDS IN 1848.

Village Described by the Late Hon. P. R. L. Peirce.

Written for the Tradesman.

Hon. "Peter Livingston Randolph Peirce," as he occasionally subscribed himself, was an early resident of Grand Rapids. He settled in the village nearly seventy years ago and was active and influential in the work of the sturdy band of pioneers in developing the natural resources of the city and county. His youth was spent in Cincinnati, but upon the occasion of his first visit to the city, he was favorably impressed with its natural advantages. He filled the office of County Clerk for many years and later was elected a State Senator, Mayor of the city and Trustee of the Board of Education. Mr. Peirce was a fluent and forcible speaker, a musician, a liberal contributor to the columns of the newspapers and a witty, companionable gentleman, who was sought by all classes. In the month of August, 1848, Mr. Peirce addressed a letter to "Brother Collins," a friend of his boyhood, living in Ohio. It will be read with interest by citizens of the present as well as the past:

Grand Rapids, Aug. 20, 1848—If you have studied "jografy" at all, you will recollect that in the N. E. portion of one of the Western States is a body of fresh water known as Lake Michigan, and nearly opposite to the city of Milwaukee, on said lake, may be found a river. Now forty miles from the junction of the river with said lake is located one of the most delightful villages in the Wolverine State. From this place I now address you. Very great have been the improvements in this town during the past five years, and I can see nothing at present which can possibly prevent it from becoming, eventually, a place of considerable notoriety and business importance to this portion of Michigan. Its situation on the banks of one of the finest and only large stream in the State renders it a desirable place for the transaction of all business connected with the fertile Grand River Valley; and as the country around it is rapidly filling with hardy German farmers, sober, honest and industrious, the time is fast approaching when it will be to this valley and vicinity what our own Queen City is to the Miami.

The plat of the village is laid out on both sides of the river, the ground of which quietly rises for some distance on either side to the hills which surround it, forming an amphitheater of surpassing beauty in its scenery. Among the improvements of a public nature is a canal, and locks around the rapids, of about one mile in length, on the east side of the river, intended for the passage of steamboats and other craft, and for the construction of which 25,000 acres of land have been appropriated by the State. Messrs. Carroll and Lyon, large property holders in the village, some years since built at their own expense a portion of this canal; but it was thought advisable to have it a State rather than an individual work,

and so its enlargement has been undertaken accordingly and the work is now progressing under the supervision of Daniel Ball, Rix Robinson and F. Hall. Commissioners appointed for that purpose by the Legislature, with James Davis as contractor. An abundant supply of water power, sufficient to propel any number of run of stone, can be used when the canal is finished; and every inducement is offered to those in search of such locations to become purchasers.

The population of the village is over 2,000, and the trading facilities are comprised of thirty dry goods and grocery stores, three hardware stores, two drug stores, two book stores, three watchmakers, two foundries and machine shops, two tanneries, six shoe stores, two hat stores, one bucket factory, four tailor shops, two flouring mills, one woolen manufactory, three saddle and harness makers, one salt works, together with the usual complement of forwarding houses and "rummies!" There are also five public and private schools, six physicians, five hotels and fifteen lawyers (encouraging!). The Episcopalians, Congregationalists, Methodists, Baptists, Presbyterians, Dutch Reformed and Catholics have each churches or chapels, with resident ministers and flourishing congregations. There are also two political papers, one supporting Cass and Butler, and one Taylor and Fillmore, both edited with marked ability, the former by T. B. Church, Esq., the latter by Messrs. Cole and Turner.

Three steamboats are owned in the place and ply regularly to Lyons, forty miles up the river, and to Grand Haven, on Lake Michigan. Among those who have been instrumental in building up the town may be mentioned Hon. C. H. Carroll, of Livingston county, N. Y.; Hon. Lucius Lyon and Hon. John Almy, at present residing in Detroit; George Coggeshall; Amos Rathbone; E. B. Bostwick; Daniel Ball; James Scribner; Rev. Mr. Cuming and others. Elegant private residences, many of them of superb architecture, and decidedly good taste, adorn either bank of the river, and occupy commanding positions in the village, among the most desirable of which may be mentioned those of Judge Almy, E. B. Bostwick, Louis Campau, Truman H. Lyon, Damon Hatch, Rev. Mr. Cuming, A. E. Pike, Judge Lawrence, J. W. Peirce, W. G. Henry, Dr. Shepard and D. Burnett. Many of these dwellings are of the cottage form in Gothic style, similar to the villas of Washington Irving and J. K. Paulding, on the banks of the Hudson, and in their design and proportions, rural and elegant in the extreme.

The new Episcopal church, now nearly completed, will be one of the most substantial edifices of the kind in the State. The style is plain Gothic (not castellated), the material of hammered stone, of a bluish cast (obtained in any quantities from the bed of the river), the roof very steep. The tower will be in the rear of the building, after the plan of many of the English churches, and of Old Trinity, New York. The in-

terior is to be finished—the walls in imitation of gray sandstone, the roof paneled and the whole of the woodwork oaked. When completed, with windows of rich stained glass, and furnished with one of Koehnke's Cincinnati organs, it will be a temple worthy of the place in which it is located, and must ever remain a monument to the indomitable energy and self-sacrificing efforts of Rev. Mr. Cuming, one of the most talented and energetic clergymen of the Episcopal church in Michigan. The other objects of note are the salt works of Hon. L. Lyon, and a fine bridge, which spans the river, 800 feet long, and cost some \$9,000.

Through the active operations of Henry R. Williams, Esq., a gentleman of much industry and business tact, a line of stages has been started between Battle Creek and Grand Rapids, in connection with the Central Railroad going east, and the steamer Algoma on the river, and the Champion on Lake Michigan, going west to Milwaukee and Chicago. This is one of the most interesting and expeditious routes to Wisconsin that the traveler could desire. We hope, however, for the credit of the line that the proprietors will rout one of the company, by name Granger, who is interested between Gull Prairie and White's. Through his neglect in not providing properly for his teams, we were very much behind the time in arriving at this place, and these delays are always very vexatious, especially when one is hungry.

The location of the capital is now at Lansing, in the range of counties extending on a line from Grand Rapids through to Lake Huron, and if the people consult their interests they will open an immediate communication between it and the capital, by means of stages or steamboats, and thereby secure a still greater amount of travel through their beautiful valley.

There is in operation here a division of the Sons of Temperance, which has been instituted but two months yet contains upward of sixty members, and is gaining accessions with great rapidity. There has been some bad management on the part of "the powers that were" in relation to this division, for although its numeral position is only twenty-five, it was, nevertheless, the first one chartered in Michigan by the National Division. Owing to certain influences brought to bear in other portions of the State, and the gross neglect of their interests by those professing great friendship, they could never get possession of their charter, although it was sent to them "long, long ago." After the institution of the D. G. of Michigan, they again applied and received a charter from them.

Among the number of their active members are Rev. James Ballard, for many years pastor of the Congregational church, a gentleman of decided talents and much personal worth, and who, for a time, was opposed to our order; Rev. J. Jones, the present incumbent of the pulpit made vacant a year or so ago by the resignation of Mr. Ballard, a whole-hearted reform-

er in every good cause; S. L. Withey, Esq., a young lawyer of much promise; W. G. Henry, Esq., one of the magistrates of the town; A. B. Turner, editor of the Eagle; Charles W. Taylor, a gentleman of wealth and who for years has been opposed to all temperance societies; Brother Sligh, their present active and gentlemanly W. P. and Brothers Seymour, Luther and Galusha. Our tall friend, T. B. Church, the talented editor of the Enquirer, as well as our consumptive and lethargic one, James Scribner, of the Eagle, seriously meditate a connection with the division, which act, for the credit of the two sheets they so honorably represent, and the influence editorially they are calculated to wield, we hope they will soon consummate.

On the whole, we come to the conclusion that Grand Rapids will yet be a great town, and Grand Rapids Division a great division. We have no doubt that at the end of the quarter the latter will number 100 members, and then they will require another

## Hart Brand Canned Goods

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

Michigan People Want Michigan Products

Buy a Seller  
Win a Buyer  
Sell a Winner

## Grand Rapids Broom Co.

Manufacturers of the following  
standard brands:

Puritan  
Jewel  
Winner  
Wittier Special

These are the leaders in brooms  
Sold by your jobber  
If your jobber does not handle our  
line write us

## IMPORTANT

### Retail Grocers

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



Baker's  
Cocoa and  
Chocolate

Registered  
U. S. Pat. off

with the trade-mark  
on the packages.

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

MADE ONLY BY

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

division. A section of the interesting young order, the Cadets, will soon be instituted, and the ladies of the village, not to be outdone by the Sons in their labors of love, will also demonstrate that they, too, can keep a secret, and the formation of a "Union of the Daughters" will test their sincerity and zeal in the matter. Then we trust the cause of temperance will receive a new impetus and everything that can intoxicate or make "drunk come," will be stamped with a curse so dire that none shall dare to partake of it. Nothing so blunts the prospects of a place and drives peace and happiness from its borders as does ardent spirits. It is the bane of every town, the dread miasma which sweeps off annually scores of unwilling victims.

Our thanks are due to Rev. Mr. Ballard and Henry Seymour for the kind attention shown us at their delightful country retreats, as also to Dr. Withey for the benefits derived at his Hydropathic establishment, which, when completed, will, we doubt not, become as celebrated for its virtues and cures throughout Western Michigan as is that German's with the jaw-cracking name at Brattleboro. We would advise Doctors Shepard and Platt to keep a sharp lookout for fear Old Medicine may get a dose, not of calomel, but water, which shall cause it to shake in its boots at the prospect of its extermination. However, be this as it may, we are confident that the *Materia Medica* of jalap and quinine can not be intrusted to safer hands than theirs.

Grand Rapids is situated some ten miles east of Kalamazoo (which town, you are aware, is on the line of the Central Railroad), and in point of local advantages can not be surpassed in Michigan. A few miles below the village are large beds of native gypsum, better known with us as plaster of Paris. This article ground makes the best kind of hard finish for walls, or cement for cisterns, and for these purposes is in great demand. Most of the cement used in Cincinnati is brought from the State of New York or Louisville and I am surprised that proper efforts have not been made to introduce the Grand Rapids gypsum into the Western market. Some two or three years ago a few barrels were sent to a master mason there and, on trial, gave general satisfaction.

"The new Episcopal church" referred to is the St. Mark's of to-day. It was designed by Mr. Peirce. The original building has been considerably larger. Henry R. Williams was the first Mayor of the city. His son resided in Grand Rapids until 1877, when he died.

In his early life Mr. Peirce was an ardent Prohibitionist, but he cast his ardency away when the lure of politics entered his soul. Thomas M. Peirce, a noted artist, now living in Syracuse, N. Y., and Mrs. Ella Peirce Earle, of Los Angeles, were his children. Mrs. George G. Briggs and Mrs. Frank E. Peirce were nieces.

Arthur S. White.

### Run Your Business and Run It Well.

Written for the Tradesman.

"This grading-up talk is pure buncombe," said a retailer of my acquaintance recently: "sell 'em what they're willing to pay for. It it's punk, that isn't your fault. It's the dealer's business to have what his customers think they want, and he's there to hand it out to them whenever they call for it. This everlasting powwowing about better values gives me a pain. Bah!"

"Who runs your business," I asked, "you or your customers?"

"I run it," he flung out at me, "only I run it in the interest of my customers."

"No, you don't; you run it in your own interest in so far as you run it at all; but the fact is you let your customers manage it for you—and I observe they aren't running it wisely."

And we carried on the friendly argument to quite a length, and, after the manner of debaters from the beginning of time, each of us more thoroughly persuaded in his own mind that he was right, and the other fellow was wrong.

But where I have a decided hunch on my friend is that I can write out my arguments, whereas he is notoriously disinclined to write anything that he can by any means get out of writing.

I shall humiliate my "honored opponent" by sticking a marked copy of the Tradesman under his nose; and I shall say to him with the satisfied air of the theatrical villain, "There, now, you bone-head, read that at your leisure! The fellow in this skit is you; and will you kindly take notice that I have everlastingly walloped you in this succinct and incisive article?" Then I shall scornfully walk out and leave him to his ignomy.

Somewhere out betwixt the Mississippi River and Golden Gate there is a shoe dealer (I wish I knew his name and the number of his flat) who is reported as saying: "The retail dealer is the greatest of all powers in the merchandising field, but he is not sufficiently assertive."

Now that is what I call hitting the bull's-eye center.

Because the retail dealer lacks assertion, he lets other people run his business for him.

And "other people" don't always know how to run a business.

The retail merchant is in a position to be a power. He could be a power if he would. As a matter of fact, he often is not. He is too supine and spunkless to stand up on his hind legs and assert a dealer's right. He accordingly loads his shelving with shoddy and goes on handing out merchandise that he can recommend only because of its cheapness; and by and by he begins to look like a cheap man in the midst of cheap wares.

"Sell 'em what they're willing to pay for?" Why in the mischief didn't I think to ask my dealer-friend why he does not sell the store and get a job selling some of the mining and oil stock we read about in the advertisements of some of the New York

dailies? But that is the way it goes: all my brilliant remarks are afterthoughts. Now they would be willing to pay for that stock—especially if its tremendous money-making features were skillfully presented. If they are willing to pay for it, according to my friend's logic, that puts the responsibility up to them; and the man who walks off with their money can go with the smug assurance that he has done his duty.

"If it's punk, that isn't your fault." Comfortable theory! Makes the ethics of business wonderfully simple. Therefore as long as the dealer does not shortchange anybody, he is an impeccable fellow. Of course, he did not produce the merchandise. He only retailed it. He retailed it because he thought his trade wanted it.

My amiable dealer-friend is positively pained by "this everlasting powwowing about better values." The man who can knowingly sell punk merchandise with never a quail ought to be pain-proof.

Somewhere I seem dimly to recall having read, or heard, or dreamed, that the retail dealer, by virtue of his position as a distributor of goods, stands between the producer and the consumer, the friend of the one the guardian of the other; that it is the business of this retailer to assemble the products of various factories or firms from which he buys and in an intelligent and conscientious manner dispose of them among people who buy at retail; that, in order to measure up to the conditions of efficient distribution he must first know values as they inhere (or are alleged to inhere) in merchandise he is expected to sell; and that he must gauge the public purse, interpret the present demand, and anticipate the future call; that he must seek to acquire a satisfied clientele by trying to sell reliable merchandise, and that he must frequently seek to persuade the customer to pay the higher price, not because the higher price involves a large profit to the dealer (although it commonly does), but because the higher priced commodity usually means a more economical transaction from the customer's standpoint.

Now it is immaterial to me whether I read that somewhere, or merely thought it out. The fact is it is true.

If you are running your business, run it.

If you are letting other folks run it, why don't you be a game sport and admit the fact.

And if you are letting other folks run it, what kind of "other folks" are they? Are they the ones that invariably call for cheap stuff; "punk" stuff to use my dealer-friend's graphic phrase.

If you have turned the reins over to the bargain-hunting ilk, how does it fare with the other kind of patrons—the folks that are willing to

pay a reasonable price? Are you willing for them to know that you personally are merely a figure-head, and that the real proprietors of the store are customers who hanker after cheap and shoddy merchandise?

Now I am willing to admit that much has been said on the score of grading-up that is beside the mark. We can not all run metropolitan shops of an exclusively high-grade type; and some of the folks in our old town would throw an acute fit if we were to fetch out wares that command the top notch retail price in New York and Chicago. But there are many stages betwixt the highest and the lowest; and sometimes it happens that a purely nominal difference in the asking price cuts a mighty big difference in the actual merits of the goods we vend. If that be true (and it can not be gainsaid), then it behooves the merchant to up and speak out. That is what he is behind the counter for. When he does speak out and try to lead his customer to an appreciation of a vastly superior article at a slightly advanced price, then he is a grader-up and entitled to all the rights, privileges and benefits accruing to this honored order of merchandise, and we give him the glad hand. But if he does not cheep, then he is an underling, for he is letting somebody else run his business for him. And if he does not look out they will run it into the ground.

Whoso hath so much as one good ear, let him hear.

Thus endeth our lesson.

Frank Fenwick.

### Marvelous.

"Talk about luck!"

"What happened?"

"I found a \$10 bill in my last summer's suit."

"Gee! Why I thought you were married."

### Not an Expert.

Blobbs—My wife thinks it is wicked for me to play poker.

Slobbs—It is, the way you play it.



## Tanglefoot

### The Original Fly Paper

Has one-third more sticky compound than any other; hence is best and cheapest.

FOOTE & JENKS' COLEMAN'S (BRAND)

Terpenecless Lemon and High Class Vanilla

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



### Merchant Who Has Fallen Behind Procession.

Written for the Tradesman.

The man who was traveling for a shirt and overalls factory had gotten into conversation with the salesman for a wholesale hardware house.

"You go to Hutchinson?" asked the hardware man.

"Yes, I make that place about four times a year. Why?"

"Oh, I grew up there. Have not been back now in twenty years. My route is in another part of the State, and although I am always intending to run over there and see my old chums, some way I never get to it. Is Jim Hopkins in business there yet?"

"Yes."

"Dry goods still, I suppose?"

"Yes."

"How's he doing?"

"Is he a relative or a special friend of yours?"

"No. I remember him—that is all. He was the leading business man in Hutchinson when I was a boy, and very prominent and influential. I used to hang around his store when I was a little shaver—sometimes he would send me on errands. I thought it was the greatest place there ever was. He did have a wonderful trade. For four or five years he seemed to have about all the folks in Hutchinson and around through the country there sort of hypnotized. They felt as if a dress pattern or a piece of flannel or a bolt of muslin bought of anybody but Jim Hopkins would hardly be worth making up. Amazing hold he had on people. Captured their imaginations, some way. He was a very fine looking man, as I remember him, and he had a very pleasant way with him. But I have understood that of late years he does not have any such swing—in fact, before I came away his trade was not what it had been. I wonder whether he will ever get his grip again."

"No, he won't. Seeing he is no special friend of yours, I do not mind telling you about Hopkins. He is a nice man—a square, honest man—and intelligent and educated far above the average; but he is what I call a merchant of the old school. Some of the boys go farther and say he is positively hidebound, a regular mummy with his flesh dried down on his bones.

"Speaking within bounds," continued the shirt salesman, "Mr. Hopkins has not had a new idea in thirty years. All his ways of doing business are just the same as they were when first he started his store in Hutchinson. Mercantile methods have

been revolutionized during this period, but he still thinks that a system that was successful thirty years ago is the infallible system yet.

"Then he had to grant credit. The country was new and it was the custom of the times. He is under the delusion that he must go right on granting credit. While he used to have the best-paying people on his books, now he carries a lot of slow payers and lame ducks. Those who have the money or who pay accounts promptly go where they can do better.

"For old Hopkins persists in trying to make the same margin of profit that he did when you were a boy; never has gotten hold of the idea that prevails now of small profits and large volume of business. Goods that are selling all over for 25 cents he asks 30 or 35 cents for, and all his prices are on the same scale. He never makes mark-downs or gives special sales.

"Occasionally he can be jewed down a little by a persistent hag-gler, and sometimes when he is afraid of losing a sale he drops on his price. Of course this practice causes customers who have not received such favors to feel they have been discriminated against, and makes no end of dissatisfaction and trouble.

"I do not know whether you will believe it, but he actually has his goods priced with an undecipherable marking known only to himself and his clerks."

"I did not suppose there was a store at a country crossroads any longer that did not use plain figures for the selling price," replied the hardware man, "but it would be just like Hopkins to stick to the old way long after everybody else has abandoned it."

"Yes, you have to ask the price of every item in his stock. No plainly marked price tickets for him. Fully two-thirds of his goods are dead stock. There are calicoes and worsted dress goods that have been on his shelves twenty-five years. He ought to have a rummage sale, but he never does and never will."

"Is he in the old store yet?"

"Yes, same old place, long and narrow and dark. I always supposed he stayed there because he owned the building, but in talking with him one day I found that he does not own it—he rents—and keeps it from preference. He thinks that shoplifters have a better chance in the new broad stores. In the place where he is he imagines he can survey the whole situation. I do not believe you

could give him a building more than twenty-five feet wide.

"He has his stock arranged in funny old-fashioned shape. Sometimes he sticks a few things in a window but never makes a tasteful display. He can hire a book-keeper to keep his everlasting credit system going, but he firmly believes that money spent in window trimming is just so much thrown away.

"While Hopkins has clung to out-grown ideas, progressive men have come in and captured the trade."

"Poor old Hopkins!" exclaimed the hardware man. "He used to be in the lead; I wonder how it seems to him to be taking a back seat."

"Well, he is disgruntled and sore if ever a man was. Sore at competition—sore at the mail order houses—sore at old customers who have left him—sore at changed conditions.

"To be successful a man must keep abreast of the times and alter his methods as times change. I presume you find this true in the hardware business. I know it is true in dry goods. The merchant who refuses to let the newer and better methods displace the old is bound to fall behind in the race.

"I sometimes am reminded of a song that used to be sung at revival meetings, 'Believe and Keep Right on Believing.' It is not enough that a man be successful for a short time. Hopkins was all right twenty-five or thirty years ago. He arrived then for a little while. But to be a real success a man must arrive and keep right on arriving." Fabrix.

### Men Who Make the World Better.

In February when the ice bridge at Niagara Falls broke it bore to an icy death, among others, a man and his wife.

The conduct of the man was so fine, so noble, that one feels like standing in uncovered silence at the thought of it.

In his efforts to save the woman the man fumbled the rope as though he was numb. When he could not

tie the rope about the woman he let it go.

Apparently there was no thought for himself. He raised the woman to her feet, kissed her and clasped her in his arms.

The woman made the motions of the cross and sank to her knees.

The man knelt beside her, his arms about her.

The ice held intact until it struck the great wave of the rapids.

There it was shattered into fragments and the gallant man and the woman at his side disappeared from view.

It is just this sort of manhood the world wants to-day.

We want men who know that the only thing that ever comes back to us is the thing we give away. We want men who are willing and glad to serve, not only for money but because of the true joy of service.

In reading over the history of the men who built our lighthouses, our wonderful bridges which hang like spider webs between heaven and earth, who dug our mines and tunnels, one will find that they were men of true service—that they "trusted" in the results of their work.

Is there not a saying somewhere that if "you cast your bread upon the waters it will return to you after many days?"

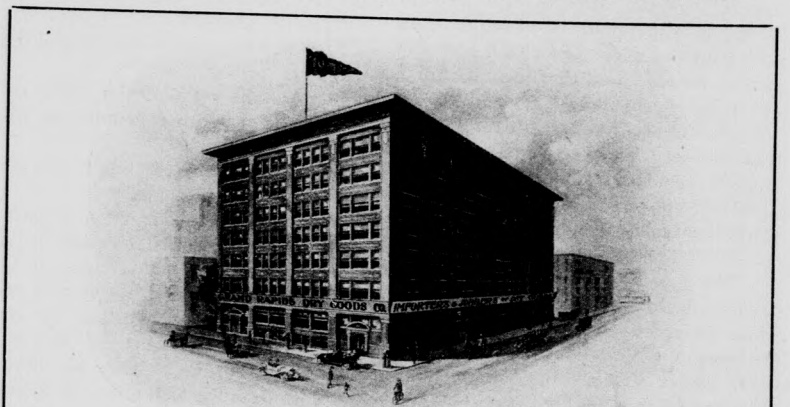
Think of the return to this man who disdained to take the chance to save his own life, but rather played the hero and stood at his post and went down like a true gentleman into the icy waters of the rapids.

Ah, give us that sort of men now and always—men with brave open hearts and minds who fear not death—men willing to serve their fellows that the world may be better.

### The Little Man.

"Here, my little man, is a penny for you. Now what do you propose to do with it?"

"I guess I'll buy an Oriental rug for ma and keep the change to spend on myself," replied the little man.



Our new location will be at the corner of Commerce and Island streets. We expect to move soon after May 1st.

**GRAND RAPIDS DRY GOODS CO.**

Exclusively Wholesale

Grand Rapids, Mich.



**GOOD PUBLICITY MEDIUMS.**

**Why Souvenirs of Holidays and Celebrations Please.**

Of course the clothes do not make the man, although some dandies evidently think they do. But the clothes have a good deal to do with getting the man along in the world. If he is neatly dressed he will have a better chance than will his slovenly looking brother. Business men figure that any one who is careless about his appearance will be careless about everything. And there is much truth in that point of view.

On the other hand, the man who is over-dressed is looked upon as empty-headed. A fop who thinks more of his necktie than his brains.

Clean, Simple, Direct.

The happy medium is the proper place. "Give me neither poverty nor riches," said wise King Solomon. Give me neither rags nor velvet, we might add. Neatness rather than display. Character appears in dress. It shows the man.

This is the way it is with advertising. It must say what it has to say in the fewest possible words, and those words well chosen. But it must not chop itself off without making clear statements. The readers must understand the message being sent to them.

Last year one big mail order house did a business of over sixty-four million dollars. How much would they have done without advertising? Not enough to worry you.

Move That Pays.

No rural general merchant can expect to spend the vast sums in printed matter that those large mail order houses spend. And he does not need to spend that much. But he can, in a modest way, circularize his trade just as effectively and keep the money at home.

Notice that these mail order catalogues do not go once to a house and then stop if no orders results. They keep right on after the same people until they do buy. This is persistence. It is the only move in the advertising game that pays.

Seasonable Cards.

It costs very little to have postal cards printed with your advertising matter. A few hundred would go a long way toward covering all the homes you can reach in your neighborhood. This is a most effective way of keeping in touch with the trade, old and new.

The way to do this kind of advertising successfully is to make your cards fit seasons. Send out an Easter card at Eastertime, advertising flowers, if you handle them, or some other appropriate Easter goods.

Before July 4 mail a patriotic card, announcing your fireworks or flags. If you handle neither of these, then talk about picnic or outing supplies.

All the other holidays suggest for themselves. The cards should be tasteful, not flaming in color, and the advertising matter should be direct. Advertise very few articles on each

card, and make these all of a kind that naturally go together.

Irons and Shamrock.

The writer was in a house where an advertisement of that kind came a short time ago. It was a St. Patrick's Day card. It was in green, of course, illustrated with a bit of shamrock. It was used to advertise electric irons. No connection between them and the day it was commemorating, but the merchant was enterprising enough to take advantage of a seasonable opportunity.

The lady who received it passed it around for all of us to see, commenting upon the beauty of the card. Then the conversation turned to electric irons. Several people had had experience with them, and the discussion was quite interesting. All the time the sender of the card was being well advertised. Now when I hear of electric irons I think of him, and when I think of him I think of electric irons. Should I ever wish to purchase one I am quite sure I would get it from him if I happened to be in the neighborhood of his place of business.

Monthly Circulars.

Of course these holiday or special occasions do not occur often enough to be the only times for advertising. Your circulars should go to your trade every month at least, and the special occasion cards should be extra, not taking the place of the regular advertising.

And, above all, do not think you must tell every item in the store on every piece of printed matter sent out. That is the biggest mistake I know of in connection with publicity. You can not talk well about a hundred things at once. Neither can the listener hear well.

It almost seems as though an apology were necessary for speaking of this so often, but there are so many examples every day of the rule being broken there is always a possibility of somebody reading this page who has not heard it said before.

Also the Newspaper.

And in connection with this do not fail to patronize the columns of your local newspaper, if it has any sort of a circulation. Your name must be kept before the trade. Advertising in the paper, ask the editor to give you a local notice once in a while free of charge. If you get in a specially large stock of something, or make a change in some department of your store, get it into the news columns. The publisher will gladly print such items for you if you are a regular advertiser. Always keep your name before the public, in a favorable way. Not by getting into disgrace or trouble. Stir around. Be prominent. It all counts.

Never let the advertisement in the paper or circular be repeated. Change the reading matter every time. To do otherwise is to kill your advertisement. People will cease to look for it expecting to always be told the same old story. It must be changed each publication to be effective. Otherwise it has no drawing power. You are looked upon as a lazy back number. People like push. They love to deal with active business men. Loaf-

ers are not attractive. And the man too lazy to get up his advertisements is a loafer.

**Some Things To Do This Month.**

Spring is late this year, except in a few favored sections of the country.

Accordingly, you will have to revise your spring selling plans a little, Mr. Variety Merchant.

Some things that did not go out as lively as they should during April must now be pushed over into May. You ought to go after them hard now, and make up for lost time.

Among these holdovers are hosiery, women's and misses' vests, handkerchiefs and millinery accessories.

May is the time for you to sell house-cleaning goods. You can have a series of special sales in this line extending through the third and fourth weeks of the month. Make a strong display of the various house-cleaning implements and accessories. Draw attention to the sale by offering some whaling big leader, like a broom for a dime, or something of that sort.

After your customers have made a good start at house-cleaning have a special sale of household and kitchen hardware. Along with this line offer furniture polish.

Follow this up with sales of crockery, specializing on the popular lines, such as white, white and gold, and so on. Then make a compelling offering of table glassware. The demand for crockery and table glassware is a perfectly logical outcome of house-cleaning time, and you should be equipped to handle the trade.

May is the time, too, for some good profit in summer sporting goods. We wonder how many variety merchants will take advantage of this extremely popular and profitable line this year? Many make little more than a mere pretense at handling sporting goods. Go after it right this year.

The leading line should, of course, be baseball goods. Fishing tackle, tennis goods, marbles, tops, jump ropes and the like also should be handled. In some localities it will be advisable for the variety merchant to handle camping outfits. Make a special window display of sporting goods. Then, after you take it out,

display the sporting goods prominently on a table, and push the selling.

In early May you should have on hand a plentiful supply of children's straw hats. This is going to be a great year for straw hats, as the prices are so low. The same is true in women's straw hats. You can offer some astonishing values in this line at 50 cents.

With the hats you should have plenty of artificial flowers, wreaths, etc. These are priced so they can be retailed at 10 or 15 cents a bunch and show a strong profit. Put one 10 cent wreath on a 15 cent hat and you have a 50 cent article.

A Good Chance To Sell Ribbons.

Ribbons, laces and embroideries naturally go with the millinery goods. If you are wise you will be well equipped in all these.

Another good selling line for May is women's purses and handbags. There are new styles throughout this spring.

Then, of course, there will be a big demand for hair goods. You should have a complete line, including barettes, side combs and hair nets.

A good event to close May would be a big White Sale. It will pay you to push laces, embroidery, curtain goods, pillow tops, silk floss, fancy ribbons for edging pillows, pillow cases and a lot of other items along this line.

Throughout May you should specialize on candy, dry goods specialties and notions in general.—Butler Way.

**Annunciators in Railway Stations.**

The telephone has been put to a new use in announcing the time of arrival and departure of railway trains in railway stations. This is accomplished by means of annunciators, which are placed in the various waiting rooms, and when the official who announces the trains speaks into a special water cooled transmitter his voice is telephonically transmitted and reproduced in numerous loud speaking receivers with amplifying horns connected in multiple and distributed throughout the waiting rooms. In this way one announcement serves for all the waiting rooms.



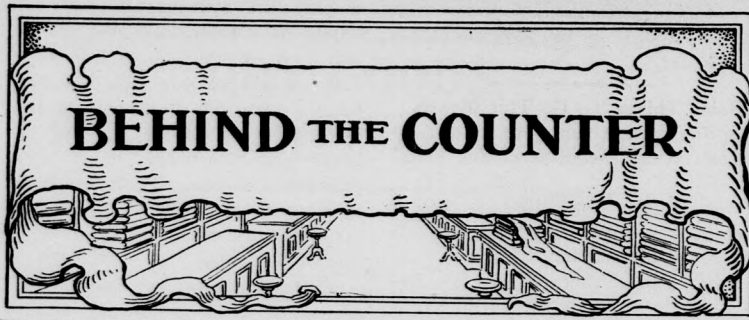
**Wash Goods**

We are showing a very complete line of seasonable Wash Fabrics:

- Alpine Batiste, Mayfair Batiste
- Princessa Batiste
- Pacific Linon Pacific Foulard
- Honinton Stripes
- Hong Kong Mer. Poplins, etc.

It will **PAY YOU** to inspect our line before placing orders.

**Paul Steketee & Sons**  
Wholesale Dry Goods  
Grand Rapids, Mich.



### Opportunity of the Girl in Dry Goods Store.

Written for the Tradesman.

Little girl, you have just obtained a place in a dry goods store, and you will begin work as a salesgirl next Monday morning. You have had no experience whatever; this is your very beginning. Quite likely the pay you will receive next Saturday night will be the first money you ever earned in your life.

Your object in getting this place has been to make your own way so you will no longer be a burden on your folks—maybe you expect to help them a little if you can. You hope to have better clothes than you have had while dad had to buy them all, and now and then a little fun—all innocent and girlish—in the shape of ice cream treats, short excursion trips on Sundays, or an occasional theater ticket.

You would be a strange little beginning salesgirl if these objects were not uppermost in your mind.

But if you are farsighted beyond your years and shrewd and long-headed beyond your kind, you may look upon the position you are going to take—humble although it may be and bringing you only a few dollars a week—as an opportunity, as a stepping stone to something better.

If you are one of the few who have some eye to this phase of the matter, I am glad you have secured a place in a dry goods store instead of in a ten-cent store or a book store or a grocery; for the dry goods business offers you larger opportunities than the other lines, and the work is more in the direction of a girl's natural capabilities.

If you hold your place you will have to come up to some standard of efficiency—what standard depends on the management. If you are bright and quick, and are gifted with a little "catch on" you will soon learn what the requirements are.

Where the management is high class certain things seem to be in the air of a store; the salesgirls must dress quietly and neatly, be ladylike

in deportment, courteous and attentive to customers, accurate and painstaking in their work. Where the management is of the other sort certain very different things are in the air; salesgirls may be untidy in dress, loud and slangy in conversation, discourteous and inattentive, even impertinent in their treatment of customers.

Some salesgirls seem to be little more than slightly vitalized phonographs, rattling off the same jargon of words to all customers alike, manifesting no possible interest in their work, no animation unless "joshing" some girl at a near-by counter—it really seems as if the vending machines now in vogue for selling gum and cigars with a little amplification would answer every bit as well. Whether you stay at just the notch that will hold your job for you or get into the line of promotion depends wholly upon yourself.

If you are brainy and ambitious, it is likely that you are lamenting that you can not have the advantages that girls with rich parents enjoy. You had to leave school at eighth or ninth grade maybe—surely you never got beyond twelfth grade or you would not be a little dry goods salesgirl. You long for a college education or a course in music or art. I really can not blame you for feeling a bit envious of those wealthy girls. You can not see why you should not have as good advantages as they.

But seeing you can not have the opportunities you want, may it not be best to make the most of those you have? Since you can not go away to school, why not set out to learn all you can in the school to be found in this store where you will work?

Perhaps it is a big establishment and you will have simply to stand in one place and sell one particular kind of goods—val and torchon laces, for instance. Then it will be a part of your school to learn to be a unit—try to make of yourself an indispensable unit—in a great organization. Maybe—and I think it really offers a

better opportunity—your position is in some smaller store, where instead of a great army of helpers there are only a few. Each one must do a lot of different things, and so resourceful and general development of all one's powers comes faster.

But in either case you have one of the finest chances in the world to study people. Do not neglect this chance. One of the main things learned at college is just—people.

You have a chance almost unequalled to acquire fine manners and a pleasing address. You need to exercise constantly tact and patience and forbearance. You can develop ability in conversation and in making agreeable small talk.

You can learn how to dress becomingly. You have continually before you all the fabrics; all the styles. You see any number of well-dressed women at close range. You should soon know the harmonious combinations of colors, and what to wear to bring out your good points of face and figure to the best advantage.

These opportunities you may feel are all very well, but a little intangible and abstract. But there is another which should appeal to you very directly if you are energetic and anxious to succeed. You now are one of the great multitude of unskilled workers, who hold their places somewhat precariously and get low pay. Your present place, if you will make it so, is one round of the ladder by which you may climb to that upper and better and sparsely peopled level which is occupied by skilled workers, who receive far, far better pay and have greater security of position.

It is for you alone to say whether by perseverance and hard, faithful work, by making the most of yourself, by the development of initiative and originality, you will come in time to be a buyer, the head of a department, or some other high-class and valuable helper—or whether you will remain in the ranks of the little-better-than-a-phonograph salesgirls.

Ella M. Rogers.

#### Tips For the Soda Clerk.

Give the man what he thinks he wants; do not try to convince him that what you have served is it. You may be right, but he has the money.

Remember the story of the man who ran to get across the street ahead of the electric car, and then turned around and watched the car go by and disappear; he was in no hurry, but he just simply had to beat that car. The same man may sit on the stool five minutes after finishing his drink and receiving his check, but

if he had to wait half a minute for the check he would be almost ready to throw a fit. Humor him! he helps to pay salaries.

Hunger is the best sauce for a meat dinner, and pleasing manners behind the counter lend an agreeable flavor to all fountain confections.

Syrup is one of the most expensive articles used at a fountain, especially now that sugar is chasing the beef that has got nearly as high as the moon—and it is one of the most wasted, the average drink dispensed being too sweet.

Once a soda clerk put his fingers on the rim of the glass in serving a customer. The judge gave him ninety days, and they all said he got off easy.

Every drink served at a fountain should be "custom" made and "custom" served, and not dished out by the dozen. Those who need a diagram for this chip of wisdom would not be helped by it.

A few paper napkins kept within easy reach about the soda counter come in handy on many occasions.

Serve each customer as if he were a new one and you wished to make him come back.

#### Testing Him.

She—And would you really put yourself out for my sake?

He—Indeed, I would.

She—Then do it, please. I am awfully sleepy.

A good way to lengthen life is to go to work and make it worth lengthening.

#### Satisfy and Multiply

Flour Trade with

#### "Purity Patent" Flour

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

## Valley City Biscuit Co.

Grand Rapids, Mich.

Manufacturers of

## Cookies and Crackers

Write for Price Lists

We Make a Specialty of 10c and 12c Cookies

NOT IN THE TRUST

# Are YOU Selling WINGOLD Flour?

IT REPEATS

Distributed by

LEMON & WHEELER CO. Grand Rapids

**Friendly Little Chat With the Sales-people.**

Written for the Tradesman.

Never argue with a customer; for even although you win in the debate you will lose out in the estimation of the customer.

The next day after I had walloped a customer of our store in an argumentative bout, I saw him coming out of our competitor's establishment with a colossal bundle under his arm.

He looked over his shoulder at me and grinned a mirthless grin, which I interpreted as follows: "Yes, dog-gone you, you cleaned me up in that argumentative tilt; but your competitor over here rung up the cash and figures the profit."

Of course all that happened back in the days of my callow youth when I was about as unsophisticated as a week-old guinea pig. I know better now. I do not argue with anybody but my wife—and she always wins.

Do not stand up at the front watching the door with unremitting vigilance. In all probability there is not a single bold, bad man who would carry off the door during business hours; and there is a policeman on the beat at night. Even if some swash-buckler were to dash in, grab up a glass case and make for the open, he could not get off with the loot. Now and then some pet dog may tag his master into the store and look around in a bewildered manner, but if he is a proper dog he will wag his tail apologetically for the intrusion, and trot out like a good little fellow, when his master makes his purchase. But there are not any real man-eaters roving around in your town; and the most dangerous creature that will probably ever invade your store will come in dressed up like a man.

So I would not worry with the door.

If they come in you will see them; and when you see them on the inside of the store it is time enough to advance and greet them.

Some people are so sensitive they inwardly resent this critical scrutiny on the part of salesmen who guard the portals with their eyes. I have known them to pause and look in—then turn and walk on. They saw half a dozen clerks lined up in the forepart of the store, eyeing the door. Maybe people ought not to be so sensitive; but the fact is we have to sell merchandise to the people the good Lord made, for they are the only kind that ever come to our store.

I would not wink covertly at another salesman, or simper and giggle when something real funny comes ambling into the store.

Now, of course, the freckled faced boy with the hair that needs fire-proofing does carry a sort of distinctive air about with him. If you had seen him on the stage at a vaudeville performance nobody would have blamed you for chuckling.

But do not chuckle in the store.

In the first place the store is no place for chuckling; and in the second place if you chuckle that red-headed boy will probably get wise in a jiffy.

Remember that head did not turn red in a day; it has always been red. And he has fought, bled and—fought again because of the redness thereof. That woodpecker head of his is a sore point with him. He is sensitive about it. If you wink or grin or giggle or cut any other sort of an un-salesmanlike and assanine caper, you will queer that boy's trade. And his money is just as good as anybody's else. So behave yourself.

I would not put on any superior airs when a shabby, poorly dressed person comes into the store.

If you knew the tragedy in the heart of many a poor man or woman who wears a shabby coat or dress, you would be moved to tears of sympathy—that is, if there is any manhood or womanhood in you.

And, moreover, you do not know that this particular shabby person is as poor as he looks.

I once knew an old codger worth \$300,000, who went around looking like the veriest tramp that ever rode the bumpers. The overcoat he wore in winter did not have a single button on it. And it was fastened by means of a half-inch rope wrapped twice about his middle and tied in a neat bow at the side. Odd little way he had—yet the bow showed he was not altogether insensible to artistic effects.

Now the funny thing about this customer was that, while he spent almost nothing on himself, he was lavish in his expenditures upon his daughter—an attractive girl of 18. She had the finest dresses ever seen in our little city; and they said the furnishings of their home were simply elegant.

The clerk who made a single break with this quaint looking old man never got a second chance at him.

And I would not show my peeve in the presence of the woman who wants to look at all the dress patterns, and seems unable to make up her mind what she wants—or whether she wants anything bad enough to pay the price.

To begin with, you are there to show the goods. People do not buy until they see what they are buying; and how can they see unless the salesman shows them? Remember you are paid for being patient.

And for another thing, what do you know about that woman's financial status? How do you know how she has to stretch the dollars to make them cover her needs?

If she is a well-to-do woman, and not quite sure of her own mind, help her to decide upon the patterns or styles.

If she is a poor woman, trying to stretch a dollar to the limit of its capacity, enter into the spirit of the game, and help her to win in a legitimate way. Thereby you will do honor both to yourself and your firm; and incidentally you will win the lasting gratitude of your customer.

When you have the money for the goods, do not act as if the incident were closed and your superb mentality can delight itself in more congenial occupations.

She might happen to see something else she did like.

Or she might specify something about the time or manner of delivery. While your mind is sailing the Vesuvian Bay, you are apt to miss some important detail. Wait until after business hours to sail your fancy barks.

And don't watch the clock.

Of course the clock is an important bit of equipment; and if anything radically wrong should happen to it, it would be quite an incident. But in the event the boss would probably call in the jeweler and have it put in order.

And no matter how long the day, the sun will ultimately go westering. And the quitting time will seem to come all the quicker if you fill the working hours with work.

Chas. L. Garrison.

**The Kind of Men Wanted.**

The man who is most to be wanted for positions of trust is the one who does not work for mere selfish gain but for the love of the task. If he does his work for love of it, and not out of consideration alone for the result, he will serve his own interests best, for he will do his work well and thereby make himself indispensable to his employer; and when the time comes to choose a man for a higher position, the choice will likely fall upon him who has done his work well.

I have sometimes found it difficult to find the right men for the Government service. There are plenty of men to fill every job, but few who want the job for its own sake. This applies equally in business. There are too many who seek work for the salary alone. As a result, sometimes, if they are well paid, they will commit acts for which they would not otherwise be responsible.

The new order that is coming to the fore in the business world does not seek this kind of man. It is looking for the man who will work for the satisfaction of work well done—

for the joy of achievement. For him there are large opportunities.

William H. Taft.

**The Legal Aspect.**

Gibbs—I sang a song at the banquet last night and everybody shouted: "Fine!"

Dibbs—Did any one mention how much the fine should have been?

Never put your arm further than you can draw it back.

Just as Sure as the Sun Rises



VOIGT'S CRESCENT FLOUR

Makes the best Bread and Pastry

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

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

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

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



Voigt Milling Co.  
Grand Rapids Mich.

# Buckwheat

---

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

Highest price paid at all times.

---

**Watson-Higgins Milling Co.**  
Grand Rapids, Mich.

### GOOD BANK BALANCE.

#### Best Credit Investment Any House Can Have.

Every business man at some time in his career has been coming out of a bank scratching his head and looking as though conditions were not altogether satisfactory. In many cases he is wondering why that "cussed" bank—his bank he had been formerly pleased to term it—had treated him just as it had. Sometimes he comes away with this question answered, but that is seldom and in no event satisfactory to him.

The man has been turned down.

Turned down on a proposition that to him—and he knows it better than any one else, for it is of his own making—is as safe as Government bonds. Moreover, such an experience is never a matter of small concern. Some men are able to make other connections before anything serious happens, perhaps the most of them, for it must be understood that we are speaking here only of business with real merit. Yet many a concern has suffered heavily when a bank has refused to come to its aid—some have never survived such a refusal.

The question is, Where is the fault when a good business, with good management behind it and a growing future before it, is turned down by a bank?

Without doubt some of the blame may be laid on the bank. But that does not relieve the situation so far as the man who has been refused is concerned. It is up to the man who wants the money to provide against any lack that may exist in the financial institution, and to discount these deficiencies before he approaches it. In other words, the man must learn to look at his own business from the viewpoint of the banker.

#### Crime of the Small Balance.

Two young men, proprietors of a growing retail store, had an opportunity to secure a lease on the corner storeroom adjoining their location. In fact, they had created the opportunity, for several months previously they had notified their landlord that unless they could secure the corner within a reasonable time they would have to move to other quarters where more room was available.

The doubling of their space in this way brought them many happy results. Manufacturers from whom they were buying were more than ever solicitous and willingly offered longer extensions of time; an automobile maker induced them to accept easy terms for a couple of delivery wagons; even the firm selected to prepare the new store for occupancy was willing to wait for its money.

From the standpoint of progressive business everything seemed to be in favor of the young men. They had no sensational ideas, every move they made was figured out with the greatest accuracy, and the increase which eighteen months of business had brought to their store made the enlargement seem in no way a venture, rather a necessity.

Time had been so easy to secure that they had been forced to give

little attention to cash. They reasonably figured that the increase in business which would come with the larger store would easily meet the payments they had so skillfully distributed over a long period. Of course, they would need some ready money to take care of the countless number of small bills that had to be paid promptly and then the weekly payroll would have to be more than doubled the day the new store was opened. But to their way of thinking their bank would be more than glad to let them have whatever was needed—who could be so foolish as to neglect the chance to improve relations with so rapidly growing a house?

This was where the mistake was made, where the young men proved themselves good business men but poor financiers. From the banker's standpoint their statement, showing the facts just given, was against them rather than in their favor. But even that might not have turned the tables had their balance ever been right from the bank's standpoint. Never, for more than a few days at a time, had their balance been over three hundred dollars. For all of the eighteen months the money passing through the bank had been growing—but the balance had stood still. They had kept just within the limit. The banker saw that deposits and checks against them had chased each other through his institution until it was apparent the matter had been figured down to hours, almost minutes. As a result the young firm did not obtain the accommodation that it desired.

A balance, a good, safe balance, one on which the banker can count, is a very good credit investment to any concern.

#### Falling Between the Lines.

Another concern had a more unfortunate experience in that the management, unlike the young men just referred to, thought it had a plan figured out whereby more than the average credit from the bank might be secured. They took what seemed like a far-sighted course and made preparation for future use.

This concern began business by opening accounts in three banks. They figured that if one bank would lend them so much three banks would treble that amount. The actual result was it required a constant struggle to carry three balances of even insignificant amounts, so that when the time came to approach the bank each institution reluctantly loaned about one-fifth the amount requested.

Had they concentrated their business in one bank their balance would have been sufficient to demand considerable respect and attention to their needs.

#### The Man With a Burden.

Not a few business houses have failed to secure the loans they desired from banks because they tried to ship the real burden of their business on the latter's shoulders.

A short time ago the junior partner in a mercantile business wanted to get rid of some deadwood in the shape of his older business associate.

The concern stood well in a small way, was holding its own and even making a small advance, but the junior member of the firm felt himself constantly hampered by the ultra-conservatism of his partner.

So the younger man determined to buy out his senior—or at any rate he determined to try it. There would be no difficulty so far as the older man was concerned, for he was ready to retire and willing to take a fair price.

Without any doubt that the bank would be glad to help a safe business make a progressive move, the junior partner approached an official with whom he was on very friendly terms and stated the case. For some reason or other the banker did not seem to embrace the opportunity with all the ardor he might have displayed. He confessed he believed in the business man's ability and judgment, but that was personal and had nothing to do with the recognized rules of banking. So far as he could see the proposition looked good, and he even advised the business man to take over the whole enterprise; but when the latter asked him for a substantial enough loan to make the move possible that was a different matter.

The business man owned a very nice home, the only thing he had acquired out of the business except a good living. When the banker learned that the home was clear he saw at once an easy way for the hopeful borrower to secure enough funds to finance the purchasing of the business. But when the young man in-

formed him that the home had been a present from his wife and that under no consideration would it be touched the former bluntly asked him if it was the idea that the bank should finance a business in which the man who hoped to reap the greatest profit from the establishment was not willing to risk his personal property?

And the man was turned down.

The time was when banks looked with favor on all classes of legitimate business and when they endeavored to serve all classes. As competition grew, however, and as related industries gradually centered in one locality, many banks made an opportunity of necessity and specialized in certain lines of commerce.

You will find it current among manufacturing jewelry importers and wholesalers that a location in a certain district in one of the big cities, no matter where else they may be established, is necessary to the reputation of the house. From time to time a number of concerns have given up this location with the idea that it was too far away from their trade, but almost without exception they have returned again, if only with a small branch, so that they might say they were identified with the district.

#### Wanted To Be Infected.

Uncle—My dear boy, it's a fact that the bacilli on paper money have caused many a death before now.

Nephew—Well, uncle, you might let me have a few notes. I'm very tired of life.

# Barlow's Old Tyme Graham

Made from the  
Choicest Michigan Wheat

Stone Ground in  
The Old Tyme Way

Milled especially  
for us

---

Judson Grocer Co.  
Grand Rapids, Mich.

**The Tax-Dodger We Have Always With Us.**

Written for the Tradesman.

It was a lofty room, opening from a majestic corridor, the walls and ceiling of which were elaborately decorated with frescoes of pastoral scenes. Within the lofty room were many people, both men and women, with long slips of parchment in their hands. Outside, in the corridor, and reaching from the door of the room to the portal of the temple, was a line of men and women, also with parchments in their hands, waiting their turn to gain the interior of the chamber where the Board of Assessors sat.

Presently the line within the chamber halted and crumpled back in consternation, one of the men declaring his possessions before the Board of Assessors had been challenged. His sworn statement concerning the property he owned was being questioned, and panic reigned in the line back of him. It beats the Dickens how the waps will question even sworn statements. The wap, you know, is a person who soils his hands with toil.

"Does the statement include everything you own?" demanded the Chief of the Board of Assessors.

"It doth, me lud," answered the other.

"Everything of whatever name and nature?"

"Even so, y'r 'ighness."

"Everything from which you now receive, or in the future expect to receive, an income?" demanded the Inquisitor.

"You know it!" quoth the badgered citizen of the Great Republic. "By what right do you thus insinuate that I'm a tax-dodger?"

"It is me duty," answered the Inquisitor. "It is charged that the only property which pays honest tax is the poor man's home and the retail merchant's stock of goods. We're going to put one over on the men who hide their property. We're next to a lot of you geeks!"

Whereat those in the chamber and also those in the frescoed corridor laughed heartily, as was the custom when a member of the Board of Assessors expressed himself in the language of the people.

"Go as far as you like," snarled the provoked citizen of the Republic, "for I've got the scads to carry this thing to the courts, where it will lie in state for many years. In fact, you may go twice as far as you like. If I have me wish, you'll find a roaring fire at the other end of your route."

"File your statement and be gone!" ordered the Inquisitor, in a voice which rang through the lofty reaches of the great municipal temple.

So the purse-proud citizen of the Republic filed his affidavit and turned haughtily from the presence of the Board of Assessors.

"But wait!" cried a timid voice, as the citizen drew his ulster about his spindling shanks. "Wait a second! I desire to declare, in the presence of this citizen, the ownership of lots 9, 10, 11 and 12, Gadzook's addition, with all the dwellings thereon, and I

further declare the value thereof to be fifteen thousand dollars."

Then the scowl of the citizen of the Republic was black as night, and a moan of despair ran through the waiting throng in the frescoed corridor.

"Ha!" quoth the citizen of the Republic. "Ha!"

The owner of the timid voice gazed superiorly at the citizen.

"Hast aught to say?" he demanded.

"The property is mine!" quoth the citizen, "and I think you've got your nerve with you! Get thee gone!"

But the man with the timid voice did not get thee gone. He was not there for that purpose. He smiled with a smile which froze the water in the sizzling ice tank. He pointed a long, thin, accusing finger at the parchment which the citizen of the Republic had filed with the Board of Assessors.

"It is down in the statement?" he demanded, and there was triumph in his tone—the triumph of a man, who had put one over on the idle rich.

"Ha!" cried the citizen. "Ha! Ha!"

The statement rattled in the hands of the Inquisitor, for he was next to his job, and believed that the day of retribution had come.

"Speaketh this man the truth?" he asked. This last word should be spelled as if written "awsked." At least that is what the instructors in the public schools say to their classives.

"An oversight!" roared the citizen. "If it is not there it is because I forgot it. Give me the statement."

"Nay!" quoth the man of the timid voice. "Nay! Nay!"

"So!" cried the Inquisitor. "So! So!"

"Dam!" howled the citizen. "Dam! Dam!"

It will be remembered in this connection that the citizen referred to one of the great power obstructions which are piling up the dudads for the electric companies of the world. He would never have used the word in a profane sense.

"I can show it to you in a book," declared the man of the timid voice, "that he who faileth to declare his property loses it."

"Vow!" foamed the citizen. "Vow, vow, vow!"

"It doth indeed hurt," said the Inquisitor, "but it is the law. According to an act of the last Legislature, entitled 'An Act to Amend the Consciences of the Tax-Dodgers, and to Provide Punishment for Those Who Make False Statements Regarding Their Possessions,' according to this wise act, I repeat, the man who fails to declare any piece of property owned by him loses the same, and the man who discovers the fraud and declares the property so omitted shall keep it. How does that strike you, leading capitalist and benefactor of the poor?"

"There ain't any such law!" yelled the citizen.

Then the Inquisitor turned to the book of laws to produce the wise and benevolent statute.

Then the old book-keeper woke up. He had been asleep in his chair, tip-

ped back against the counter, and the junior clerk was banging about, locking up for the night.

"Say," muttered the old book-keeper, "I wish I hadn't woke up! I would sleep a thousand years to see a law like that on the statute books?"

And he mourned and told the junior clerk of his dream.

"It ought to be a law," commented the clerk. "If every bit of property not declared at its true cash value was forfeited to the person who caught the owner in the fraud, the agitation for new tax laws would stop. Simple and direct, eh?"

"Too simple and direct!" wailed the book-keeper. "When the law says that the person who discovers property not equitably taxed may have it, the days of war and divorces will be over. It is too simple and direct. It would settle the whole tax question. No other tax law would be needed."

"Oh, they are finding a way to get at the tax-dodgers," said the junior clerk, confidently. "They are going to estimate the value of the property by the income it produces. That will catch 'em."

"When the income from a property is small, very small," replied the old book-keeper, "the valuation is made to fit the low income, but when a property produces an enormous income, the valuation is never raised."

"Should it be raised?" asked the clerk.

"If I own a business," began the old book-keeper, "which pays 40 per cent. dividends, is that any reason why it should be valued at four times its par value?"

"Sure it is," answered the clerk.

"All right," said the old man, "we will say the property is worth four times the capitalization one year. The next year the successful manager quits because he wants more money and can't get it. The new manager is one of these 'good enough' men, we will say, and the dividends fall down to 5 per cent., with a consequent shrinkage in the value of the stock. What then?"

"Why, the business should be valued in proportion to the dividend, or the earnings. That is the idea."

"Then this business would be assessed only one-eighth of the assessment of the previous year. Is that right?"

"It seems so. Why, of course a property is worth only what it will pay the owner. That is the test—income."

"Well," laughed the old book-keeper, "the physical property is there, just the same as when it earn-

ed 40 per cent. That has not deteriorated, not much, at least. Now, where is the difference? Why, don't you see that the company has been fined enormously for getting a manager who knew his business? In the scheme you suggest, it is the brains of the management that would be assessed.

"Now the State does not have to take the risk of success in business. If every business failed, the taxes would all be assessed on little homes and the goods in the stores, and on them alone. Under the system all business men would try to make poor showings. With one hundred thousand dollars invested in physical property, one firm might pay one hundred dollars a year, and another might be obliged to pay ten thousand. The scheme would tax brains, and not physical property—what men can do by clever work, and not what they own! You just wait until the law I dreamed of is on the books! Then, if you find property not taxed you may have it. That is the only way. My, but that was a fine dream!"

Alfred B. Tozer.

A good and successful ending of one enterprise is the breeder of many more.

**ELEVATORS**

Hand and Power  
For All Purposes

Also Dumbwaiters  
Sidewalk Hoists

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



Sidney Elevator Mfg. Co. :: Sidney, Ohio

**BROOMS**

**J. VAN DUREN & CO.**

Manufacturers of  
High and Medium Grade Brooms  
Mill Brooms a Specialty

653-661 N. Front St. Grand Rapids, Mich.

*Henry Smith*

**FLORIST**

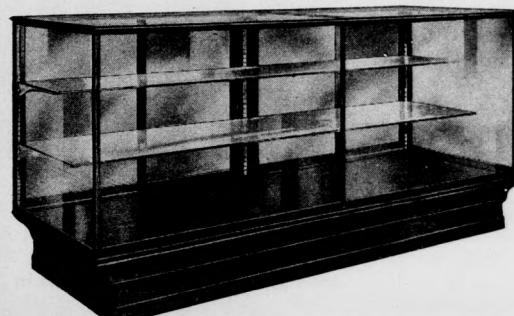
139-141 Monroe St.  
Both Phones  
GRAND RAPIDS, MICH.

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

**Less in Price**

**Superior**  
**in Quality**

Write for Catalog



**Fisher Show Case Co.**  
886-888 Wealthy Ave.  
Grand Rapids, Michigan



### What Shall Be Done With the Disappointing Child?

Written for the Tradesman.

Sometimes children are ashamed of their parents. Father and mother had little schooling. Their long hard struggle with poverty, the necessary scrimping and saving in all their earlier years, their many trials and privations—all have left their inevitable stamp upon form and face and brain. But they have tried to give their sons and daughters a chance. They wanted their children should have a happier lot than their own had been. They put up the money and the bright ambitious boys and girls were sent to college.

It is like another world. The mind expands. The view widens. This is as it should be; a greater breadth and comprehension are the very things colleges and universities are for. But when these sons and daughters go back home, Mother's ideas appear so narrow, Father's opinions seem so trite and commonplace. The old folks make lapses in grammar that grate upon the younger, highly cultivated ears. No one is at fault for what has taken place. The young can not be denied the right of growth; the old can hardly be censured because they have bent their backs and seamed their faces in order to do the best they know for their children. No one is to be blamed for the all but impassible gulf that yawns between the two. It is one of the sad tragedies of our American life. The young folks are ashamed of the old folks.

There is another tragedy, very different and not so common, but just as sad. This is the tragedy of the old folks being ashamed of the young folks.

Have you never noticed how frequent it is that the children of superior parents are commonplace if not actually inferior? The parents have arrived. The sons and daughters never will.

I am not referring to the boys and girls who go wrong and so bring bitter sorrow and disgrace upon their families. This treats only of children who are disappointing intellectually.

Mrs. Mountmore unburdened her heart to a very intimate friend: "I have given up about Lucy. She is my daughter and I naturally expected much of an only daughter and an only child. But she never will be anything but a household drudge. She is hopelessly domestic.

"Lucy is a good little thing, never disobeyed me in her life, never made a mite of trouble in any way except

that I never could get a particle of ambition into her. She is not lazy. I make a distinction between lacking ambition and being lazy. Lucy is great to work, but she is perfectly contented to be puttering around the house all the time.

"I counted so much on what Lucy should do and be. Before she was out of long clothes I planned a career for her. She was to be thoroughly educated. After college she was to choose some profession and equip herself in that. She might marry. I did not have that quite settled in my mind"—here Mrs. Mountmore laughed a little sorrowfully—"but I wanted her first of all to have a personality, to be one of the women who do things, to get out of the common throng and attain some distinction.

"I managed to drag her through her high school course. When I began to talk of college she told me, 'Why, Mamma, of course I'll go if you say so, but really I can not take any interest in such things. I had far rather stay at home and learn to cook and sew.'

"College was everything, everything to me, but I saw it would not be the same to Lucy. So I did not insist on her going. Then for a whole year's time I tried to interest her in some of the things in which I am

so deeply engaged—club work—philanthropic enterprises—the suffrage movement. How well I have succeeded you may know when I tell you that she is to be married next month to Ben Hastings, and she is only 20. I have not opposed the match. Ben is a good steady fellow, and, while not brilliant, he is every bit as bright as Lucy. It breaks my heart to say it, but they are about on a par intellectually. In fact, I think it is a case of 'not spoiling two families,' as old-fashioned people would say." She spoke with her accustomed humor, but her proud, ambitious face showed how she had suffered from the crushing of her hopes.

Tommy Jones is another case. I beg pardon for calling him Tommy. He is 19 and the family now speak of him as Thomas or Thomas, Jr. Among the neighbors and all around town he is still called Tommy Jones, and so my pen slipped on the word.

His father, the Hon. Thomas Jones, is a very able lawyer and is now a circuit judge. It has been planned all along by the boy's parents that he is to follow in his father's footsteps professionally. No one has anything against Tommy Jones—he is a friendly sort of fellow. But as Mike Flaherty, the janitor at the court house expresses it in his squeaky old voice: "Shure, Tommy Jones is a good b'y and I like the lad, but", shaking his head sorrowfully, "he'll never wear his father's hat."

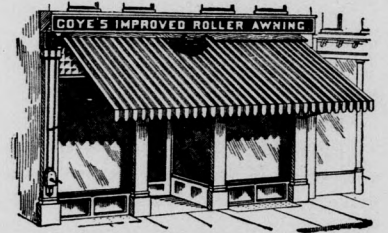
If he studies law he will be a pettifogger, not such a lawyer as his father. His tastes and inclinations are all mechanical, not intellectual. He is an admirable chauffeur and no car in town is better cared for than the Jones'. The question is, Will Judge Jones be wise enough to abandon his long cherished ambitions for his son

in favor of the boy's naturally restricted abilities, or must the course mapped out be adhered to? His intimate friends know that he realizes the boy's deficiencies.

This, by the way, is a strange and pitiful thing—almost an abnormal thing—when a parent with sorely wounded pride recognizes the intellectual shortcomings of son or daughter. It is natural for parents to be proud of their children and to magnify all their capabilities. A wise son maketh a glad father. Defects must be very marked or the parent will not admit them even to himself.

A very bright child may make the dullness of a less favored brother or sister show strongly in contrast. This many times makes a hard situation to handle. If the means are limited, there is a natural tendency to give the opportunities to the bright boy or girl because he or she can make use of them, and let the dullard drift into any kind of work that can be obtained, as soon as a very rudimen-

## AWNINGS



Our specialty is **AWNINGS FOR STORES AND RESIDENCES**. We make common pull-up, chain and cog-gear roller awnings. Tents, Horse, Wagon, Machine and Stack Covers. Catalogue on application.

**CHAS. A. COYE, INC.**

Campau Ave. and Louis St., Grand Rapids, Mich.

**PROGRESSIVE DEALERS** foresee that certain articles can be depended on as sellers. Fads in many lines may come and go, but **SAPOLIO** goes on steadily. That is why you should stock

# HAND SAPOLIO

**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.

tary education is completed. Teachers and friends are ready to plead that the bright boy or girl, the one who will be a credit to the town, the school and the family, shall be given a chance. As a matter of justice, if either should be given better advantages than the other, in so far as he can assimilate them, it should be the one whom Nature has seemed to slight, just as the homely girl needs to be better dressed than the beauty.

It is a hard lesson for proud, high-spirited fathers and mothers, yet one which they need to learn, that the important thing is not that the son or daughter shall carry out family traditions or fulfill parental ambitions, but that each be trained to lead as best he can his own individual life. If he has not the powers and talents you have so earnestly hoped he would have, do not on that account neglect to develop to its fullest the small measure of ability that Mother Nature with seeming grudgingness has allowed him. This may not be enough to place him on the heights where you would like to see him, but amply sufficient to enable him to lead a useful, happy and self-respecting life.

Quillo.

**Woman's Lack of Pride in Money Matters.**

The reason the average husband refused to make his wife any personal allowance of money, cash in hand, that she might do with as she pleased, but expected her to perform all the multitudinous duties of wife and mother and housekeeper for her board and clothes, was the woman's fault.

It was because the woman herself undervalued her services, and had so little pride in woman's great essential work in the world that she did not demand anything for her labor, but was humbly grateful to get what she could, and to first earn her wages and then wheedle them out of her lord and master. This is why men have taken the labor of the domestic woman without so much as even a "thank you."

More, they even have the colossal nerve to swell out their chests and go about bragging self-righteously about "supporting" the women who work eighteen hours a day like slaves to make them comfortable. They never dream that these women's work is worth a pay envelope on Saturday night until some poor, over driven drudge dies, and Mr. Man finds out that it takes about three-fourths of what he earns to pay the cooks and chambermaids and nurses and seamstresses to do the work that she did.

The real reason that widowers are always in such a hurry to get married again is because it is so much cheaper to support a wife than it is to pay a woman for working for them.

And wives are the only people on earth who work for their board and clothes.

But, alas, and alack! woman's lack of pride in her work does not end with the performance of domestic duties. It extends to every variety of work except the three professions

about which linger a halo of bogus romance. If a woman is on the stage, no matter how poor an actress she is; if she is an artist, no matter how weird the pictures she paints; if she writes, no matter what drivel she scribbles, she is proud of her work. Otherwise she is ashamed of it, and apologizes for it, and keeps it concealed as far as she can.

And in that lack of pride in her work is the whole secret of why she so seldom succeeds and so often fails. She does not lack the ability, she does not lack intelligence, she does not lack industry. She simply lacks the punch that we put behind anything that we are proud of and glory in doing. She lacks the kind of inspiration that comes about a thing of which we think every minute we are awake, and dream every minute we are asleep, and which we bore other people to death talking about because we are so interested in it that we imagine it the most thrilling subject on earth to everybody.

If you sit down on the train by a prosperous looking man, before you have gone twenty-five miles he will tell you that he is the leading banker or merchant in Squeedunk, or that he travels for the biggest wholesale grocery in the country, and that his sales last year broke the record for his house. But if you should sit down by a smartly-dressed woman who was a milliner or dressmaker you might travel with her from New York to San Francisco and she would never pipe once about her shop.

She would talk about fashion and ask you if you did not think Mrs. Astor perfectly sweet, and casually remark that she thought dear Gertrude Vanderbilt such a darling. She would discourse about motor cars and Pomperanian pups, but wild horses could not drag out of her a single detail about the state of trade in the bonnet or dress business.

For no matter what an artist she might be in her line, no matter how much she was making, she would be ashamed of it. She would have no sense of the dignity of labor or the glory of independence. She would have no pride in her craftsmanship. She would want you to think her a silly, incompetent, useless, helpless waster instead of the admirable, sensible, competent upbuilder that she was.

Isn't that funny? And sad? Couldn't you laugh over it? And weep?

I want to repeat with all the emphasis I can that the reason women fail at their work is because they are ashamed of it. You can not put your heart into the doing of a thing unless you are proud of it, and unless you believe that it is the most important thing going, and the doing of it will reflect glory on you.

Can anybody imagine the woman making a fortune taking boarders who is so ashamed of keeping boarders that she calls them "paying guests?" Can anybody imagine the stenographer who comes down to an office dressed as if she were going to a reception ever advancing to the position of confidential secretary? Can anybody imagine the cook whose feel-

ings have to be soothed by calling her "an active housekeeper," or "domestic assistant," ever becoming a high-priced chef?

Not in a thousand years. The woman who becomes a hotelkeeper is she who bragged that she kept the best boarding house in town. The girl who gets to be invaluable in a store or office is the one who is proud of being a working girl instead of trying to make people think she is a society girl. The cook who gets where she can name her own salary, and the rich fight to pay it, is the woman who is just as proud of inventing a new plate as a poet of writing a new ode.

Shame and success never walk hand in hand. But pride and success are twins. That is something women have yet to learn, and when the day comes when you hear the shop girl boasting of her sales, and the stenographer getting out a brass band to celebrate her spelling, and the milliner and dressmaker and boarding housekeeper blowing their own trumpets, then, indeed, may men be afraid of women's competition in business. But they should not worry about it so long as we have woman-ashamed-of-her-job everywhere.

Dorothy Dix.

**No Difference.**

"Would you want your wife or your mother or your sister to have to mingle with men at the polls?"

"I can't see why it would be any worse than mingling with them in over-crowded cars."

**The Next Best.**

The second course of the table d'hote was being served.

"What is this leathery stuff?" demanded the corpulent diner.

"That, sir, is a fillet of sole," replied the waiter.

"Take it away," said the corpulent diner, "and see if you can't get me a nice piece of the upper, with the buttons removed."

**If She Keeps It.**

"Prices in this country are disproportionate," said the man who has all kinds of trouble.

"What is your especial grievance?" "You can send a letter for a 2 cent stamp, and it may cost you \$15,000 or \$20,000 to get it back."

**Creating an Impression.**

"And your husband gave \$50,000 for that old book?"

"Yes," replied Mrs. Cumrox.

"To show how much you care for literature, I suppose?"

"No. To show how little we care for \$50,000."

**Difference Between Men and Women.**

He—What do you women do at your clubs?

She—Talk about the faults of you men. What do you do at yours?

He—Try to forget the faults of you women.

**Plainly Heard.**

The Bearded Lady—Were you scared at that earthquake shock?

The Living Skeleton—I was badly rattled.

**Klingman's Sample Furniture Co.**

**The Largest Exclusive Retailers of Furniture in America**

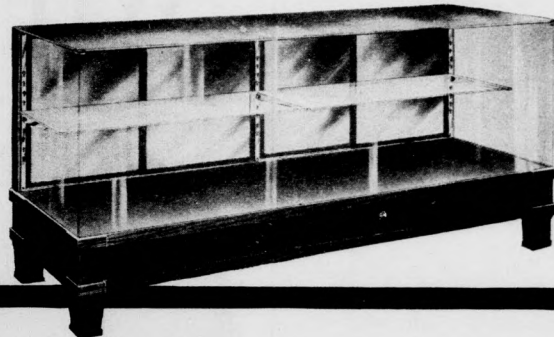
Where quality is first consideration and where you get the best for the price usually charged for the inferiors elsewhere.

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



**"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 Equipment Plant in the World  
Show Rooms and Factories: New York Grand Rapids Chicago Portland



### Improvements in Constructing Show Window.

Written for the Tradesman.

Every prevailing style in each of the several distinct branches of architecture expresses a mode of activity in the sphere of life to which it relates. When the mode of activity changes the style of building changes with it.

In commercial architecture perhaps there is no single feature that exhibits a more radical change—and, withal, a more perceptible improvement—than the windows of stores and shops. The modern show window is an evolution from a simple and crude beginning.

When the glass manufacturers discovered processes for molding large panes of bubble-proof plate glass, the builders hit upon the plan of putting them into store fronts by using the heavy and ungainly frames of wood or metal that used to be thought inseparable from windows: they learned how to secure the plates by means of thin, upright metal strops, or small metal fastenings. And this meant a practically frameless window sash for the store front.

Along about this time some inventive genius conceived the idea of lowering the floor of the window, thus bringing it down to a point where the passer-by could really see what was a display in the window. And this was a truly notable achievement in the mode of shop window construction. Queer it had not been thought of sooner.

But with large panes of transparent glass at the front and along the entranceway of the window it was presently discovered that the old painted floor and wainscotted back showed up cheap and inelegant in conjunction with such other features; so hardwood or mosaic floors with paneled or mirrored backs were gradually introduced.

Now the ideal shop window not only affords a suitable place for the display of merchandise wherewith to beguile the pedestrian, but it also admits into the store a lot of natural illumination. Since it is generally found advisable to have a solid back to one's windows, the only way to provide for the ingress of light is to build the windows with daylight tops. And this is now generally done. The windows do not have to be high—in fact, they show up the merchandise to better advantage if they are not so high. So above the tops of the windows there is ample room for transparent or stained or pebbled glass panes, back of which there is no paneling. As the eye delights in

contrasts, a better effect is secured if these daylight tops are constructed of many small panes of glass rather than large units. And, since a soft, mellow light is preferable to a glare, this daylight illumination is toned down by using pebbled or stained glass.

Where the window is unusually wide, or where the entranceway is exceptionally deep or built on the so-called arcade plan, it is sometimes advisable to use spreaders (made from wood or mirrors) to break up the window into sections or units. Where wood is the material used, these spreaders usually take the form of grilles or low paneled partitions.

For the display of certain kinds of merchandise it is a good plan to modify the usual mirrored or paneled back by the introduction of a shelf-like arrangement. Usually this window shelf is built on the Art Mission style, and is supported by brackets of the same material, or by ornamental iron chains attached to the ceiling of the window. In the display of bulky merchandise, such as furniture and office appliances, where ample floor space and perspective are required in order to produce the proper effect, the window shelf does not fit in.

In general it may be said that the deep window affords the trimmer a decided advantage over the small window; for it not only allows him to assemble a larger assortment of merchandise in the window, but it really gives him two chances at the person entering the store—he can

trim the window in such a way as to attract the attention of people going in and out of the deep entranceway.

Where a store has a single entry at the center, flanked on either side by a window, the effect of a double entrance can be secured by placing an upright case in the center of the entranceway, and flush with the sidewalk. In order to make this central case effective, however, it should have a base similar in height and finish to the windows and it should extend up to the daylight top. In order to have this kind of a store front arrangement your store will have to be pretty wide; for the island case would hardly look right if made less than three feet in width—and four to six feet would be better—and the entrance to the right and left of the case must not be too narrow. But the arrangement is a most effective one and invariably proves a drawing card wherever it is introduced.

Additional display room can be secured by installing a basement window. By cutting away the front part of the floor—say, back to a distance of five or five and a half feet—a good window architect can provide you a basement window with about the same dimensions and capacity as the remaining portions of your first floor windows. In this way you have almost doubled the capacity of your display room. This mode of treating a window is suitable for furniture and hardware stores. As the modern furniture store generally has the house furnishings department in the basement story, it seems appropriate to devote the basement trims to dining room and kitchen trims. Under good artificial illumination the basement window can be made to pull by night as well as by day.

If progress has been made in the construction of store fronts and show windows, it is equally true that we have gotten on in the production of window fixtures and accessories. These articles are both attractive in themselves and well adapted to facilitate the labors of the window trimmer.

Frank Fenwick.

### "The Busiest Man in Town."

From Sharon, Pa., comes the story of the "busiest man"—Claude Reznor, of that city. Mr. Reznor's occupations include about everything there is. After that he is a hardware merchant, baker, automobile agent, sales manager, jeweler and candy manufacturer.

And he has a place of business in which to operate all these means of making money. It keeps him hurrying. First of all, in the morning he rushes to the drug store and gets things started there. He fills prescriptions and attends to the buying of supplies. Then he drops in next door, where he runs a jewelry shop. There he mends a few watches, looks over the business that came in the day before while he was away at some of his other projects, lays out the work for his employes to follow and then moves across the street.

In crossing that street Mr. Reznor changes from a jewelry man to a hardware dealer. The clerks have already opened up the store and are selling goods. Mr. Reznor drops in, takes a look around, meets some of the customers and jollies them if they have any complaints, opens a few kegs of nails or sells some bolts if business is heavy, and then travels on again.

His next stop is at his candy factory and bake shop. There he personally superintends the baking and the making of candy, arranges the windows, sells a little goods, and looks at his watch. It is time to be hurrying away.

There are customers to be taken out in a motor car and shown the beauties of owning an automobile. That happens two or three times a week, and Reznor must always have a few hours to spare in which to work up his motor car trade. Then, when that is over, he hustles out to South Sharon, where he runs a cut rate drug store. After that his time is his own—or he can start all over and make the rounds once more, just as he pleases.

Jonas Howard.

## WHY?



## WHEN

For very little more, you can buy a Nickel Plated Steel Scoop, made to keep its shape long after tin or galvanized iron scoops look like the one on the left.

### Smith's Sanitary Scoops

In constant use more than ten months are still working as effectively as when they were first put in the bin.

Order from your jobber, he guarantees them.



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.**



**PRACTICAL ADVERTISING.**

**Special Ideas For Small Town and Village Stores.**

Written for the Tradesman.

I was talking with a merchant from a small village the other day and he had a complaint to make. In fact, he had several complaints.

He was kicking against the mail order houses and said he read much about advertising, but there was no newspaper in his town and he could not see how he was going to do much under the circumstances.

While much of the advertising advice given teems with rules for newspaper methods, the little fellow seems to be overlooked in the shuffle.

But the wide-awake, live, small town or village merchant has before him as rich opportunities as the larger town dealer; in fact (aside from mail order houses), there is less competition and results will prove even more satisfactory, size of territory and population considered.

The small town merchant need not hesitate because there is no printer in his vicinity. The printers in the larger towns will do work and deliver it anywhere—and they will usually give such work first-class attention. Now take the country districts: We will say there is a small village with two good general stores and, perhaps, a hardware store and some other smaller stores. Around about the village lies a splendid farming community. The rural route deliveries are made every day and one cent will carry a circular, which will reach the trade as well as a newspaper.

Make it a point to select a good list of names. These may be secured in various ways. Many you will know. The rural route driver may help you or you can have some one spend a couple of days driving over the routes and collecting the names. You might have some small premium given at your store and each one made to leave name and address, when taking the premium. Many ways will suggest themselves in this regard.

After you have the list made see that it covers the territory you want covered. Eliminate all dead names and those you know are N. G. Have the list alive. It saves time and postage.

Now take a mail order catalogue and notice how these concerns advertise. They picture and describe and price what they have in stock. Do the same. Take some of the various items you have and quote what you know to be fair prices. If you have something to put in as a leader, do so. Get your items together, and if you can not arrange the circular to suit yourself, let the printers arrange it.

You will find many jobbers, manufacturers and wholesalers ready to "give you a lift" with cuts and often you can secure circulars regarding lines you are handling from these firms, to send out with your own. Now issue your circulars once a month at least. Make some attractive offers each time and you will

soon see that people in your vicinity will take notice.

Never overlook the advertising value of a clean, attractive store—warm in winter, well ventilated in summer. Make your store a place where folks will like to come. A good idea I have seen worked is to have some small cheap boxes of candy put up and, when a customer comes in with a child, give out one to the child. It always makes a hit with the mother to remember the children and the little inexpensive remembrance will prove bread cast upon the waters.

In summer I know one store that always had a big pail of ice cold lemonade ready for customers. It was a drawing card. Even the smallest

tents to sell for \$1 or \$2, giving 25 cents extra value. You can pick up odds and ends from your wholesalers which can be used in this way to make the extra value at really no sacrifice. Have a lot of these baskets packed, displayed and marked plainly. Let your Saturday trade know about it. If the baskets are well assorted you can work in items from time to time which are slow sellers and work off many things at a profit.

A fresh coat of paint this spring will be worth while. Go out and look at your store and see if I am not right.

Many dealers give premiums, but some object to this form of advertising. I think it advisable. Don't over-

the order anyway. You can get it for the customer as soon as the mail order house would and save him the postage, transportation, etc.

Hugh King Harris.

**Personal Interest Wins.**

Take a personal interest in the welfare of your customers.

Convince them that you are their friend.

Prove to them that your interests and theirs are the same.

Use the commission system of sales—make it profitable for your help to increase your sales.

Remember that your salespeople can be your best advertisers and treat them accordingly.

**A Soft Answer.**

"Had a puncture, my friend?"

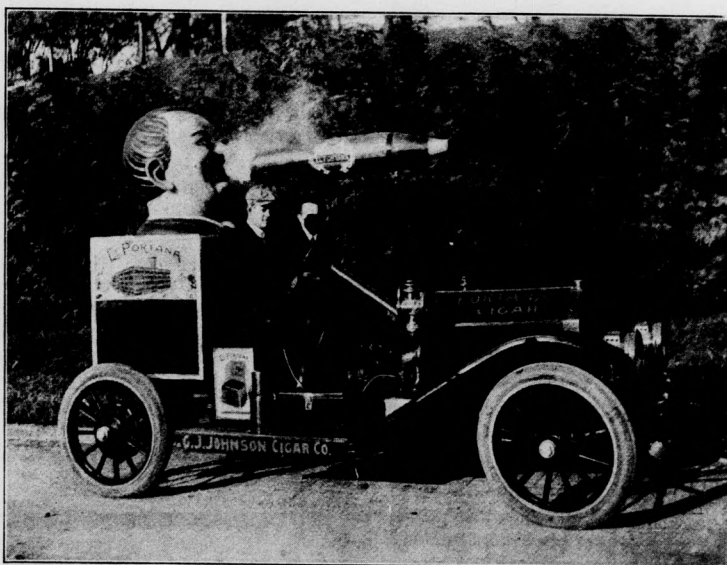
The chauffeur looked up and swallowed his feelings with a huge grip.

"No, sir," he replied, "I'm just changing the air in the tires. The other lot's worn out, you know!"

**Less Expensive There.**

"We keep our automobile in the mirage," said Mrs. Blunderby.

"That's where most of us keep our automobiles," returned her caller with an inward smile.



**An Automatic Smoker**

The unique delivery car shown herewith advertises a brand of cigars, and the gigantic head of a man is represented upon a box bearing a *facsimile* of the label. The automatic smoker holds a four-foot cigar between his teeth, and as he proceeds through the streets he emits an occasional puff of smoke from his mouth, while the cigar end is also smouldering. The device which produces the smoke is concealed within the box. It consists of a "smudge" of damp straw in a little container. This connects with a small bellows that forces the smoke through a tube to the openings above. A miniature electric motor supplies the power for the bellows, which operates at short intervals. As a finishing touch, the ears of the head wriggle every little while, presumably to show delight at the qualities of the cigar.—C. L. Edholm, Los Angeles, Cal., U. S. A.

country store can make the windows valuable. Keep them clean and display the new goods prominently with plain-price cards.

Because you are in a small place and have not every facility afforded by the cities, do not get musty and rusty, but keep your eyes open and you will see many points where you can improve things and gain publicity of the right sort at a mighty small margin.

If your store keeps open evenings, have it well lighted. Bright lights attract and are a valuable asset. Where you do business in a poorly lighted street or in the country where there are no night lights, arrange to have a good bright light over your store door or before the store. It stands always as a guide post to your place of business and becomes in fact a landmark.

Run Saturday basket specials, making up special baskets of varied con-

do it. Two or 3 per cent. is plenty to pay for premium advertising. Use good premiums—a good quality of dishes, glassware or silverware—or make up your own premiums out of stock. Give premiums with \$5, \$10 or more in trade.

Keep the premiums to the front and see that everyone gets their coupons when buying.

When you have a chance to donate to socials, church parties, etc., do it. It is always good policy and keeps you talked about.

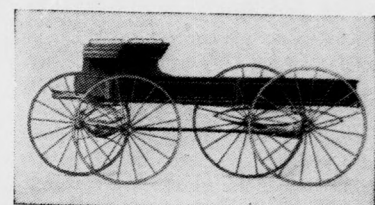
Try a prize this summer for the biggest potato, pumpkin, ear of corn, etc., grown from seed furnished by you. It will prove a lively interest producer. You keep the exhibits and have them displayed with owners names for several days. Give good prizes, so the interest will be keen.

Keep your wholesale catalogues handy. If you do not happen to have in stock what a customer wants, take

**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.

**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

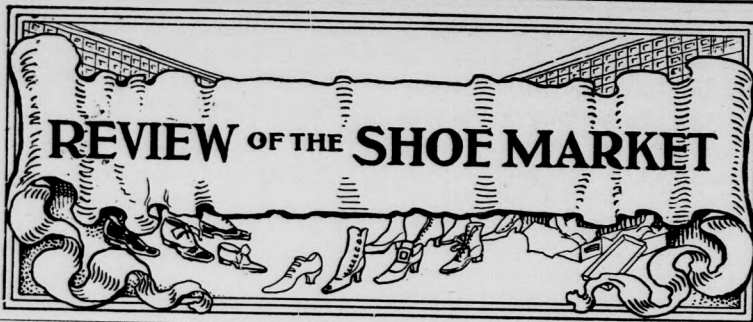


**Typical Grocer or Market Wagon and Shafts**

Body 7 ft. 6 in. x 3 ft. 4 in. 8½ in. deep, ironed inside and out with drop end gate, bottom is ironed with 1½ in. beveled iron, axles 1½ in., straight taper spindle, wheels are Sarven patent, 1½ riveted rims, 1½ spokes all hickory, 1½ x 1/8 steel tire bolted between each spoke, swan spring in front, two elliptic oil tempered springs in rear, double reaches strongly ironed short turn fifth wheel saving a distance of ten feet in turning around.

PRICE \$65.00

**Sherwood Hall Co., Ltd.**  
 Ionia and Louis Sts.  
 Grand Rapids, Michigan



### Practicable Schemes for Stimulating Trade.

Second Paper.

Written for the Tradesman.

The old-fashioned rebus and guessing contest used to work well when they were new, but the weakness in that sort of a scheme is that it did not involve much ingenuity nor did it have the merit of keeping the merchant and his wares in the minds of the people while they were trying to solve the rebus or compute the number of beans in the jar.

In at least three of the schemes suggested by last week's installment of this series the very nature of the task set before the ambitious serves to keep the dealer and his wares in the minds of the contestants. In the owl-drawing contest this effect can be accomplished in part by the announcement of the store on the top of the sheet upon which the picture is drawn.

Of course in all schemes of this nature it is far easier to interest the women and the children than it is to interest the men. But the women's and the children's trade is the class that is most susceptible to advertising of all kinds. Men are creatures of habit; if you have their trade already, you can easily hold it without much advertising. Just give them good store service and they will keep coming. But the women and the children read your advertisements—and you have to keep right on advertising to hold them. And they will fall into line with your proposition if it dangles before their eyes something in the way of a reward for ingenuity and effort.

Fifth, a voting contest for the most popular young lady in town is always an interesting proposition, especially if it is backed up by good publicity.

You can offer to give the young lady, who is fortunate enough to get a majority of the votes cast, a watch, a diamond ring, or, perhaps, better still, a moderate-priced vacation.

Every purchase of merchandise at the store amounting to 5 cents should entitle the purchaser to one vote, four votes for each dollar's worth of merchandise bought from your store within certain definite limits.

As the time for the close of the contest closes the interest waxes high. And you can depend upon it, all the young ladies who are running strong will round up their friends, relatives and sweethearts and have them lay in supplies of shoes, slippers and findings for months ahead.

This is one of the old schemes for getting business that seems to have a

sort of perennial vitality. It does not wear out.

Sixth, another scheme—inaugurated by the makers of a certain well known line of children's shoes—is the school flag scheme. This is a sort of co-operative proposition in which all the children of the school are prompted to have their shoes purchased from a certain dealer because he gives with each sale of a pair of children's shoes a ticket or coupon, and when seventy-five coupons or tickets have been turned in to "teacher" the school is entitled to a large and beautiful American flag.

This scheme has gone the rounds of a good many towns, and it nearly always gets things going wherever it is introduced. The strength of the scheme lies in the fact that it gains for the dealer the co-operation of principal, teachers, pupils and the public generally, it appeals to a sort of public-spirited patriotism rather than to personal cupidity on the part of the individual.

There is nothing, so far as I know, to prevent any retail shoe dealer offering a handsome big American flag on some such conditions as those outlined above. He can give coupons on the sale of such shoes as he has for children's wear; and if the scheme has not been worked out in his community, it is quite a simple and safe one to start on.

Seventh, one of the best indirect methods of getting the adult trade of the community, as well as the children's trade, is to offer a really attractive souvenir to each purchaser of a pair of shoes. If the souvenir is of such a character as to appeal to the cupidity of little people, they will urge their parents to buy their shoes at such and such a place, "because, don't you know, they give the loveliest souvenir with every pair of shoes you buy; and I do want one of them so badly!"

This indirect pressure is brought to bear on parents where a prize—say, "a great, big, beautiful doll" or a "perfectly lovely doll house"—is offered on certain conditions.

Only there is this to be borne in mind: This that clutches the hearts of little girls and makes them perfectly wild with cupidity does not appeal to boys at all. If you offer some attraction to the girls be sure to provide something fetching for the boys. Toys, knives, tools, etc., appeal to boys more than almost anything else.

Eighth, although I dignify this scheme by giving it a separate numeral, it is really a modification of the

manner of scheme suggested by the previous heading.

The idea in this scheme is to devise something for summer that will act as a tremendous stimulus to trade along about the time when trade would be normally dull.

Offer as a prize a pony and cart.

Advertise the scheme by having a boy drive the pony over town half a day during all the contest and before.

Have a big banner painted on oil-cloth fixed up in the cart explaining the nature of the contest.

But do not exploit this scheme through the mails, for the element of chance is writ large in it.

Everybody who buys a pair of shoes within a certain time is entitled to a certain number of chances, depending upon the size of his purchases; i. e., everybody who buys children's shoes.

With an alluring proposition like that pony and cart going about town from day to day, you can depend upon it you will get some trade in the children's line.

If there are any children's shoes being sold, you will be the man who is selling them.

Of course that scheme requires the investment of quite a bunch of money unless you are fortunate to pick up a bargain in your pony-and-cart; but if your town is large enough, it will more than pay out.

Chas. L. Garrison.

What ought not to have been done holds good when it is done.

### An April Look.

"So you've got back, eh?" he saluted the man who landed from a railroad train.

"Yes."

"Go as far as Yaphank?"

"Yes."

"See Smith?"

"I did."

"See Davis?"

"Yep."

"I meant to have told you that Smith was a strong Taft man, and that if you crossed him he wouldn't invite you to dinner. Also that it wouldn't do to say anything against Roosevelt to Davis."

"But I worked it all right," was answered.

"How?"

"Told 'em both I was for Champ Clark."

"And what happened?"

"Oh, nothing much. They simply combined and drove me into a swamp and held me there three hours!"

### Of Importance After All.

The Beater of the Bass Drum—Unimporrdent instrument? Himmell! Ven a violin maigs a misdaig, who knows? But ven de big drum maigs a liddle misdaig, eferbody knows!

### Disguised.

"Oh, I'm in such trouble. My little Willie's got lost!"

"Well, well, it'll be all right! Every one in the neighborhood knows him!"

"Oh, nobody'll know him to-day, because I've just washed him!"

## Our Olympic Elks Are Better



Only the highest grade of elk leather is used in both soles and uppers together with first class careful workmanship in every shoemaking detail. Stronger and longer wearing than any others.

Rindge, Kalmbach, Logie & Co., Ltd.

Grand Rapids, Mich.

### The Lesson From the Season Just Passed.

Written for the Tradesman.

The winter which is only now giving promise of merging into spring has been an unusually long and severe one. Throughout many sections of our country the past winter has been one of the coldest and the most disagreeable on record. The fuel test is a pretty good index as to the heft and general severity of a winter; and nearly everybody is complaining about last winter's coal bills.

Looking at the winter of 1911-12 from a shoe dealer's standpoint, it has been an excellent season for heavy and continued sales on all kinds of winter stock. In many sections of the country shoe retailers reported that the selling was not very brisk at the outset of the season, but as the weeks and months went by it picked up perceptibly. Owing to the rigor of the weather people simply had to have heavy shoes whether they meant to buy them or not.

Of course there were lots of shoe merchants who made the mistake of putting on a great big clearance early in the new year, and reducing the price of staple winter shoes to a point where there was mighty little money in them. But as the winter weather continued right on through January, February and March, and the people supplied themselves with seasonable footwear at reduced prices, these merchants doubtless felt abused because of their mistake.

Why did they do it? Just simply to beat the other fellow to it. Each

fellow seems to be in mortal fear lest the other fellow get a scoop on him when it comes to cutting and slashing the price of shoes. A new season hardly gets fairly under way until one's eyes are confronted by the sight of big banners and placards and signs in flaming colors, announcing some unprecedented clearance sale of seasonable shoes! Thus is the public cordially and peremptorily invited in to buy the season's newest footwear creations at prices far below their normal retail value. And the public, of course, graciously accepts the invitation and comes in after the shoes.

Why not? The consumer naturally wants to reduce his annual footwear expenditure to the lowest figure consistent with admittedly serviceable and attractive values. If the retailer is willing to co-operate rather generously with the consumer in this matter by lopping off the greater part of his legitimate profit as a dealer, you can not blame the consumer for accepting the proffer. But, in all frankness, the situation does strike one as being a trifle droll. You do not see merchants in other lines doing this sort of thing. The milliner, the jeweler, the haberdasher, the clothier and the dry goods merchant do not seem to be nearly so prone to abbreviate the seasons as shoe merchants. Is it that they have more confidence in their fellow-merchants in similar lines, or are they better merchandisers in their day and generation? I pass the query along to

anybody who cares to discuss it. But one thing is sure: and that is shoe dealers ought to learn to curb their impatience to launch their all too prevalent reduced-price sales, for these sales play havoc with the total net earnings of the business.

Just now we are starting into a new season. And judging from indications that come to us from numerous quarters—east and west, north and south—the spring of 1912 is going to be a good one for retail shoe dealers throughout the country.

Already the calls for distinctively spring and summer creations in footwear are becoming, in some sections, extremely gratifying. Big metropolitan shoe dealers predict a heavy season's trade. Dealers in the smaller towns and cities have reason to feel hopeful. People everywhere seem to be in a buying frame of mind. All the calamity talk of all the yellow journals is not going to squelch the demand for new and attractive shoes for spring wear. The people are going to want them.

Of course some of the people will hold back—particularly among the masculine contingency. Also a good many women who are perforce more or less economical in the expenditures will postpone their spring purchases of footwear for several weeks. They will go from window to window admiring the new spring styles, and they will discuss leathers and lasts with their friends, until they have finally made up their minds what they will buy. But a good many of them

will not buy just yet. Why? Chiefly because they know it won't be many weeks until some leading shoe dealer will announce through the newspapers and in his windows that, beginning with a certain Monday morning, there will be "an unprecedented offering" of the latest spring and summer shoes at "greatly reduced prices," etc.

Of course they want the shoes now—and really need them now; but they will wait a few weeks just to save the difference. And they will save it, too. Shoe dealers have taught these folks the art of saving the difference. If there is anything to be deplored in this status of affairs (and I submit there is), nobody but the merchants themselves are to blame for it.

The practical question is, Why not put an end to this unbusinesslike method of retailing shoes? It can be done. It ought to be done. It is a simple problem that any local association of retail shoe merchants ought to be able to solve without any special difficulty. If they are willing to get together and agree upon a date for the inauguration of the cut-price sale—putting off the date late enough to enable every one of them to sell the bulk of his spring and summer shoes—the thing can be done with perfect ease. Cid McKay.

Your clerks do not dare find fault with you. It will do you good to stop occasionally and think what they might say about you if they had permission to let go of their tempers.



## Women's and Children's Shoes

Made by Tappan, of Coldwater, Michigan, are ace high as regards true fitting features, shapeliness of lasts and stylishness of design. We center our entire effort toward making high class McKay sewed shoes that stand out conspicuously as every day sellers in the best boot shops of the country.

The HOOSIER SCHOOL SHOE for girls and young women is a specialty which has attained great favor from the retail shoe merchant. We make them in heavy Dongola, Gun Metal Calf and Mule Skin, and we sell them at prices that give the retailer a wide margin of profit.

Our fall line, now being shown by salesmen, is deserving of your order.

**TAPPAN SHOE MFG. CO. :: Coldwater, Mich.**

### CONCILIATION COURTS.

#### They Should Be Introduced in This Country.

The most significant statement of President Taft during his entire administration is this: "The greatest question before the American people is the improvement of the administration of justice, civil and criminal, both in the matter of its dispatch and the cheapening of its use."

This not only applies to state and federal courts, but it applies particularly to courts in the average community of small jurisdiction. It is estimated that in a large city there is about one piece of court litigation for every thirteen people.

The justice court system, which is so common in America, really creates litigation more than it dispenses justice, for when there is no litigation there are no fees.

It is the opinion of Judge Manuel Levine, the father of the municipal court system in its perfected form, that 50 per cent. of the cases that reach the courts of petty jurisdiction should never reach this stage of litigation. He further says that it is too easy to get into court and too hard to get out of court; that what is needed is a court of conciliation—that is, a filtering system for all cases before actually reaching the court files.

In the years 1795 and 1797, respectively, when Norway and Sweden were under the same king, we find the following preamble to a royal edict:

"Inasmuch as it has come to our notice that peasants and other lowly good and true subjects in our dominion are incited to quarrel about trifling things by dishonest lawyers who generally keep their clutches on their unsuspecting clients until they have robbed them of their property, we have in our fatherly wisdom and for the protection of our loyal subjects, evolved a reform of the law of procedure designed to abate and check the monstrous evil."

The main features of the institution of conciliation as it exists today, in both those countries, are the following: Every city, every village, containing at least twenty families constitutes a separate "district of conciliation." The districts are small in order to make it as easy as possible for the parties to attend the courts

in person, as personal attendance is the main feature of the proceedings.

The court, or commission, as the statute styles it, is made up of two members, one of whom acts as chairman and clerk. These officials are chosen for a term of three years at a special election by the voters of the districts. Only men above 25 years of age are eligible and the law expressly provides that only "good men" may be nominated and elected. The court meets at a certain place, day and hour, every week in the cities and every month in the county districts.

The proceedings are carried on with closed doors, and the commissioners are bound to secrecy. Nothing of what transpires is permitted to reach the outside world. Admissions or concessions made by any party can not be used against him by his adversary if the case should come to trial in the regular court. But a party wishing to settle before the commissioners is entitled to their certificate to that effect.

The court of conciliation has jurisdiction in all civic cases. Appearance before the commissioners is the first step in every legal proceeding. The law court will dismiss every case that does not come to it from the court of conciliation with a certificate of the commissioners attesting that an effort at a conciliation of the parties has been duly made before them.

The mode of proceeding in the peace court is simple: The plaintiff states his case in writing, reciting in plain everyday language the facts upon which he bases his complaint and requesting that the defendant be cited to meet the plaintiff in the court of conciliation, to try and reach an agreement in the manner prescribed by law. The senior commissioners write the court's summons upon the complaint citing both parties to appear. A fee of 25 cents is charged for issuing the summons, to which is added 50 cents in the event a conciliation is effected. The commissioners receive no other compensation.

The litigants must appear in person, except in the case of sickness or very pressing business engagements, when the use of a representative is allowed, provided, however, that such

representative is not a practicing attorney. Lawyers are rigidly excluded from the court of conciliation, except, of course, when they attend in their own behalf. If a party fails to appear in person without a good excuse he will be adjudged to pay the costs in the law court even if he should win the case.

The character and object of the court make it pre-eminently a forum of common sense unfettered by legal fictions and technicalities. The commissioners are selected with a particular view to their fitness as peace-makers. People regard the office as one of honor and trust rather than of emolument, and have always kept that in order to serve its purpose, the high nonpartisan character of the institution must be maintained.

The very atmosphere of the lowly court room has a softening influence on those who enter it, armed for a contest for legal rights.

The judges are personally known to them and are recognized as men in whose impartiality and integrity they can have implicit confidence. There are no intricate formalities to becloud the issue; no array of lawyers to confuse the litigants; no crowd of curiosity seekers to gloat over their discomfort. Everything induces to an open, frank and dispassionate discussion of the points at issue. They have no overzealous counselors to play upon their prejudices or instincts of cupidity or to arouse and nourish within their breasts false sense of pride; in short, the situation is a powerful appeal to their better nature and unbiased judgment.

Seventy-five per cent. of the cases arising in Norway are peaceably ad-

justed in the courts of conciliation, while in Sweden the percentage is increased to 90 per cent.

When Norway and Sweden established separate governments they recast their systems of law so as to make them conform to the spirit of their constitution. But the court of conciliation was not only left intact, it has been strengthened and perfected from time to time. The institution has stood the test of a century and has grown stronger from year to year.

In the light of our own experience with justices of the peace there is no reason why the idea of conciliation could not be adopted successfully to the needs and conditions of American communities.

The justice court system is now obsolete and certainly proves inadequate to the needs of a large city.

The large cities of England sought relief from the grasp of the "trading justice" and discarded the evil system at the early date of 1863.

#### It's Hard To Tell.

Dolly—She married a very old man, didn't she? I understand he had one foot in the grave.

Polly—That's what she thought, too; but he still continues to buy his shoes by the pair.

The black sheep does not know that he is black and frequently wonders what is the matter.

Some people tell the truth so disagreeably as to make an occasional liar refreshing.

It is better to miss fire than to hit the wrong mark.

### For Your Spring Trade---The "BLIZZARD"



If you haven't a copy of our illustrated price list, ask us to send it. It is a complete guide to the best rubber boots and shoes.

#### Wales-Goodyear and Connecticut Grades

Light weight; high front; a big seller.

Better get stocked up now.

All sizes for men, women, misses and children.

**The Maumee Rubber Co.**  
224 226 SUPERIOR ST.  
TOLEDO, OHIO.



## Rouge Rex Quality

This means comfort and service; the kind that makes pleased customers, repeated sales and continued profits for the dealer.

The Indian Head on a Skin trade-mark is the sign of quality that men are looking for.

Stock up now.

### Hirth-Krause Company

"Hide to Shoe" Tanners and Shoe Manufacturers GRAND RAPIDS, MICHIGAN



**What Some Other Michigan Cities Are Doing.**

Written for the Tradesman.

The Owosso plant of the Western Dry Milk Co. has been purchased by the American milk plant of Chicago. The factory will be enlarged.

A State bank has been organized at Bessemer and will open for business May 1.

A Commercial Club has been formed at Vassar, starting off with a membership of nearly 150. Vassar seeks better railroad service and is also after a sugar factory.

The Escanaba Business Men's Association has grown from 132 members a year ago to 193 active and fourteen honorary members. The Association started the movement which resulted in planting four miles of elm and maple trees along the streets. An electric sign will be placed in the park at the Northwestern depot, reading: "Escanaba, Metropolis of the Upper Peninsula, Home of Cheap Power."

Kalamazoo is promised a reduction in light and power rates by the Commonwealth Co. as a result of negotiations carried on between the company and the Commercial Club of that city.

Duggists of Battle Creek who maintain free telephones for patrons talk of entering into an agreement limiting talks to two minutes. Battle Creek has telephone pests, just as other towns have, and it is a problem to know what to do with them.

Battle Creek has ordered fifty-one ornamental light standards for Maple street.

The business men of Blissfield have formed an association. Membership is open also to people in the rural districts in order that farmers and merchants may work together for their common interests.

Adrian has awarded the contract for collecting garbage of the city for the coming eight months to an Adrian man, the price paid being \$233.33 per month.

The Atkins Manufacturing Co., of Coldwater, makers of carburetors, is considering a proposition to remove its plant to Sturgis.

Ann Arbor will vote May 27 on the proposition of bonding the city for \$600,000 for purchase and improvement of the Ann Arbor Water Co.'s plant.

After twelve years of negotiation with property owners South Haven is at last taking final steps in laying out a boulevard along the south lake front and the opening through to the lake of certain streets.

The ore movement from the Menominee and Marquette ranges is just beginning and the tonnage that has accumulated at the mines is larger than usual.

Senator Palmer, of Detroit, has presented to Pt. Huron a beautiful tract of land for park purposes. The land lies on Gratiot avenue, just north of Garfield street and will be known as Palmer Park. The presentation was made through W. L. Jenks, of Pt. Huron.

Pontiac will hereafter require that sidewalk builders secure licenses and

furnish bonds for \$500 with good securities. No licenses will be granted builders who now have defective walks in the city which have not been repaired.

Postmaster Curtis, of Battle Creek, is asking for two additional clerks to take care of the increasing business at the postoffice.

Cadillac will be given a thorough cleaning up at general city expense this spring, according to past custom. The work is done under direction of the boards of health and public works. The city will get after the families who dump their garbage in the back yard. There is an ordinance in force which requires the burning of garbage or the keeping of it in a well lidded can.

The L. H. Field Co., of Jackson, has presented the school children of that city with 5,000 American elms for planting on Arbor Day, May 3.

Proprietors of a Detroit bucket shop have been denied a license to do business in Cadillac.

Lansing is still wrestling with the abattoir question and as usual it is the site that causes trouble. Nobody wants it and each selection of a site calls forth a storm of protests from property owners.

Crystal Falls will have a new city hall, the site chosen being the Benedict property, adjoining the municipal property on the west.

Business men of Portland have raised a fund of \$400 per mile for the building of State reward roads leading to that place.

The Consumers' Power Co. is asking Bancroft for a thirty-year franchise and in return promises to reconstruct its lines to Bancroft, remove its poles from main streets and place them in the alleys, and distribute forty 100-candle power lamps through the residence district, with price of service unchanged. The village will vote on the proposition May 6.

F. W. Hubbard & Co. have awarded the contract for a new bank building at Bad Axe.

The Michigan Wool Dealers' Association will hold its annual meeting in Lansing May 2.

Having contracted for 150 acres of cucumbers, the Keokuk Canning Co. will build a salting station at Lyons.

The Grand Haven Commercial Association and the Board of Trade of that city are taking steps towards consolidation. Monthly dinner meetings will be held to discuss plans for boosting Grand Haven.

The new city directory of Muskegon indicates a population of 33,785.

The Saginaw Wood Products Co. will build a new factory at Saginaw this summer to take care of an increasing business.

Lansing's second Chautauqua will be held July 15-21.

Gardens laid out by the Civic League of Bay City have been injured by poultry that residents of the city permit to run at large without regard to a city ordinance that covers this matter.

The Michigan Wholesale Grocers' Association will hold its annual meeting in Kalamazoo May 7.

The city market of Albion, which lies between the two branches of the river, is to be improved with flower beds, grass plots and shrubbery, making it the prettiest spot in Albion.

Paw Paw kept "open house" to its citizens and people of the surrounding country April 27, with music by the high school band, street sports with cash prizes, ball games, etc. The program was arranged by the Paw Paw Business Men's Association.

The Ballou Manufacturing Co., of Belding, is busy making baskets. A clothes basket with legs, which is being turned out, the invention of C. R. Sargent, of Grand Rapids, is proving very popular.

The directors of the Traverse City Board of Trade met last week to discuss plans for placing a boat on the bay this summer.

Ludington is still hoping to get the factory of the Goshen Shirt Manufacturing Co., which will employ 250 to 400 people, very largely girls and women.

Representatives of two large iron and steel manufacturing concerns visited Pt. Huron recently and the prospects of locating these industries there are said to be very bright.

Flint is assured a new pickle plant, the necessary 300 acres of cucumbers having been secured through activity of the Board of Commerce.

The Thumb Railway Co. has been formed, with general offices at Capac, and a line will be built from Bad Axe to Mt. Clemens, with passenger and express traffic handled by gasoline motor cars.

Prizes have been awarded by the Community Club of Battle Creek for best results in the home beautifying and civic improvement contest.

Among other things the Pontiac Commercial Association hopes this year to boost its membership, get more factories and secure improved transportation facilities.

The Point Lookout Navigation Co. has been formed at Saginaw and the steamer City of Holland will make daily trips to Point Lookout, stopping at Melbourne Park and Bay City. The boat has capacity for 800 passengers.

The annual banquet of the Elk Rapids Board of Trade will be held June 4. The Board has appointed Geo. F. Frink as general chairman of the Committee on the Exhibition of Produce, which is to be held in the fall and the following allotment of prizes has been made: Corn and produce, \$125; fruit exhibit, \$75; for band, \$50. Exhibits are limited to Antrim county and to Whitewater and Acme townships in Grand Traverse county.

The new Michigan Central passenger station ordered built at Gladwin by the Michigan Railroad Commission will be constructed of wood instead of brick, the company stating that the difference in cost is very material.

The clothiers of Saginaw have adopted an early closing schedule which is to be followed throughout the year. Beginning May 1 the stores will close at 6 p. m. each day, excepting Saturday, when they will be kept open until 10 o'clock. This is done to give the dealers, their clerks and salesmen an opportunity to conserve their energies for the long day of toil required.

Holland will vote May 14 on the question of bonding for \$100,000 for building a new high school.

Almond Griffen.

A halting speech may be the result of a lame excuse.

**"H B Hard Pan"**

For Years the Standard Work Shoe for Men

**Year After Year**

We have refused to substitute cheaper materials, and the multitude of merchants who handle this line look upon it as the

**Backbone of Their Shoe Department**

Spring business has only just started. If your stock is not well sized up send us your orders **NOW** so you will have the shoes when needed. Our salesman will gladly show you our complete line. Shall we have him call?

**HEROLD-BERTSCH SHOE CO.**  
Manufacturers "H B Hard Pan" and "Bertsch" Shoes  
Grand Rapids, Mich.



# Clothing



## Buy Staple Hats Early and Novelties Late.

That the general storekeeper may learn a great deal from the exclusive hatter of the big city on establishing a headwear department as a profitable institution is the opinion of many of the best posted men in the general mercantile world to-day. It used to be that the hat department of the general store suffered from a virulent type of business ennui—for its owner was obliged perforce to consider that his headwear trade was restricted to staples upon which there was no appreciable margin of profit.

However, owing to a revolution in methods of hat salesmanship and buying among the storekeepers, resultant probably from a change in the attitude of the country consumer toward his hat, more aggressive policies are now advocated. The metropolitan system of creating trade movement is the successful one, and may be easily applied to the work of the general store.

In the past there was an essential point of difference between the general merchant, who sold hats in connection with a number of other lines, and the urban retailer who specialized in headwear. The city man could afford to specialize in his particular line because the metropolitan demands of vogue were such that it paid anyone to be prepared to handle hat trade and hat trade exclusively. But when rural residents clung to "wide-awakes" and "sou'-westers" in bad weather and plain straw in the summer, with the old-fashioned "Jimmy" as a work-a-day staple, there was obviously no necessity for especial pains with the trade in the country. In a word, the point of difference was that the urban-resident bought from four to half a dozen hats per annum while the suburbanite indulged in only two within a corresponding period.

The amplification of rural hat trade, however, is but one of the many results of the closer contact of the farmer with his city cousin through the means of good roads and electric interurbans. Every general merchant finds that it takes about half as long for the headwear styles to progress from the centers throughout the country as it used to. That is why Southern jobbers are now shipping the latest styles in straws, cloth finished felts, etc., as rapidly to their dealers as the manufacturers in the East supply the exclusive hatters in the larger cities. Consequently the successful policies of the exclusive dealer apply directly to the problems of the storekeeper-hatter.

If you ask a prosperous retail hatter nowadays for the prime key-note of his buying plan, he will tell you, "Buy staples early and buy novelties late, in wide assortment and in small lots." This gospel of successful buy-

ing covers a multitude of past sins which forced the general storekeeper into a hole when he found that he had misjudged the season, as every retailer must do occasionally, and had stocked with what had been touted as "wild-fire," but which had turned out to be only a flash in the pan. Buying staples early and novelties late compensates for the inevitable possibility of error in judging future demand.

"You can sum up a logical buying plan in a few words," said a man who has made a success of hat retailing for twenty years. "Get in on the ground floor with staples, for you know just about what the offerings in these lines will be and you get the cream of the market through placing your demand for immediate shipments early when it comes to procuring supplies of derbies, conservative shapes in Panamas and other goods which are bound to be in demand. But never attempt to jump behind the novelty bandwagon until a couple of weeks before you wish to start selling extreme styles. For instance, I held up my orders for the popular checkered soft hats and rough hairy finishes last season until I was assured, through correspondence with retailers in other towns nearer the centers, that the season's craze was really coming through the country. Then I wired for novelties, and inside of a week I had a splendid stock to handle the demand which was just breaking in my vicinity. Seldom, if ever, do you find that you can not get what you want when you want it from the supply men, so it is just a matter of waiting long enough, but not too long, in insuring that you judge specialties rightly."

Next in importance to successful stock purchasing comes the question of successful department maintenance. Leaders of the retail trade agree that one of the finest points of vantage in selling is offered in the appearance of the headwear section, as a lever in creating demand. It must be confessed that the general mercantile trade of the past stood much in need of education along the lines of successful department maintenance.

A modern development in retailing men's hats is that handling this sort of trade is very much like selling millinery. It is evident that the average consumer is paying the same amount of attention to the selection of a becoming style that is devoted by members of the gentler sex in purchasing the most conspicuous and carefully-chosen portion of a woman's attire. This feature of the trade is absolutely new, and does not imply a tendency toward the effete with American men, but rather indicates closer attention to personal appearance, an essential in the

modern business world. With the patrons of the storekeeper, this evidence of circumspection in selecting high-grade goods is becoming more pronounced than ever before.

With this development in the retail hat trade, the obvious conclusion is that one of the best methods of disposing of stock is to have it prominently displayed. Hats are not bought "sight unseen" nowadays, as they used to be, and the average customer, instead of dropping in to ask for a "three-dollar soft hat about 6 7/8 size," now pays a visit to the store "to look over the stock." It is for this reason that the general merchant will provide handsome glass-fronted fixtures in his hat department, even if he can not afford these business-producers throughout the store.

Modern hat display consists in displaying stock so that every item may be seen individually. Nowadays there are fixtures especially designed for this purpose, with slant racks spaced well apart so that the exact contour of each hat in the case appears clearly and attractively. Even if the storekeeper is not fortunate or affluent enough to possess a set of top-notch equipment of this sort, he can at least distribute his showing of goods so that its units show up individually. Displaying a woman's hat upon a single stand in a well-lighted position so that it can be plainly

seen is one of the wrinkles of successful millinery selling, and it has become an equally productive adjunct with the hat trade.

The process of creating advertising individuality for the hat department of the general merchant is the final one in the development of reliable, paying trade. In the heat of competition in every retail business, each store must bear its stamp of identity, and for the storekeeper, who does not usually boast an exclusive agency for a famous make of hats, there is no better medium of individuality than the use of advertising novelties.

The advertising novelty is moderately expensive, is very efficient in certain capacities, but has long been regarded generally as a weak brother in the field of exploitation. This determination of advertisers has possibly resulted from the too comprehensive use of every-day novelties such as calendars and blotters. For example, the blotter of the Jones Hat Company does not carry any particular message to its user as opposed to the blotter of the Ajax Coal Company, unless the user takes the trouble to read the inscriptions

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

## Bachelors' Friends

TRADE MARK

### HOSIERY

Registered U. S. Patent Office and Canada.

#### Greater Value Cannot Be Put Into a Stocking

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

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

Heels are reinforced up the leg far enough to protect friction points. Foot in front of the heel is double strength. The top is the genuine French welt—the best welt ever put on a seamless stocking. Two-thread looping machines make the toe doubly strong.

You will find this a far better wearing, more comfortable stocking than the ordinary kind. It will save you money and trouble. Six months' guarantee.

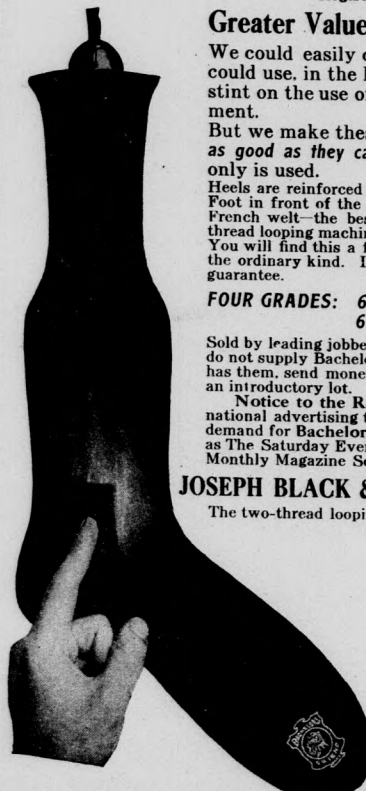
**FOUR GRADES: 6 Pairs, \$1.50; 6 Pairs, \$2.00; 6 Pairs, \$2.50; 6 Pairs, Gauze Weight, \$2.00.**

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

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

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

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



No need  
of this  
since he  
wears  
Bachelors'  
Friend.



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

on the blotters every time he uses them, which he usually does not. Calendars similarly spread their efficiency through too many lines to admit of concentrated results in specific instances.

In delegating the novelties which are to carry his message of headwear quality and style to present and prospective customers, it is up to the general merchant to select types which have direct association with the line which they are to exploit. A brush pad is an excellent example in this connection. It is a small piece of rough felt, provided with a band to attach it to the hand, stamped with the name and address and other advertisement of the merchant. It may be slipped inside the crown of a derby or soft hat and is perennially useful in brushing off the hat and insuring its longevity and neat appearance. Incidentally, every time that the owner brushes his hat he will think favorably of the store which furnished both it and the pad.

Another adaptable novelty, associated directly with the hat trade, is a small aluminum comb which may be slipped inside a hat band and which is available at all times for use in making the wearer of the apparel more presentable. The comb, of course, bears the stamp of the donor and impresses the wearer constantly with the forethought of the merchant.

The prime value of an advertising novelty for a hatter is its inseparable connection with the trade which it exploits. A shoe horn or an eye-glass case would manifestly appear far-fetched, and would do anything but associate the ideas of the user with new headwear. Consequently, the rule of the trade is to use novelties of logical identity with hats, if hats are to be advertised.

Novelty advertising pans out more successfully for the general merchant than might be supposed. Purchased in gross lots, the articles themselves cost but a fraction of the normal advertising appropriation of the house, and their effect with the customers of the average storekeeper is instantaneous, for rural purchasers are proverbially more appreciative of advances for their business than city-dwellers, who may perhaps be satisfied with overtures of the sort which have not been generally used in up-state territory. G. H. Crain, Jr.

**The Value of Quality.**

All works of quality must bear a price in proportion to the skill, time, expense and risk attending their invention and manufacture. Those things called dear are, when justly estimated, the cheapest. They are attended with much less profit to the artist than those things which everybody calls cheap. Beautiful forms and compositions are not made by chance; nor can they ever, in any material, be made at small expense. A composition for cheapness, and not for excellence of workmanship, is the most frequent and certain cause for the rapid decay and entire destruction of arts and manufacturers. John Ruskin.

**Glove Guarantees From the Manufacturer's Viewpoint.**

The glove manufacturers of this country are very much concerned at present over the abuses that the guarantees of their products are subjected to, and preliminary steps have been taken toward the elimination of much of the evil existing in their trade, but just how successful they are going to be is very uncertain. That the return and repair privileges accorded in these guarantees are frequently misused there is no doubt, and the manufacturers feel that they have a right to protect themselves against such ill treatment, which, incidentally, must not always be laid upon the consumer.

An illustration of this may be observed in the experience of a certain manufacturer not long ago whose goods were sold with the ordinary guarantee against ripping and tearing. One day his attention was called to the rather unusual number of pairs of gloves one of his customers, a retailer, had returned at different times during the season, to be replaced by new ones. After a comparison of accounts, goods sold and percentage returned, with those of other customers, it was found that this retailer's percentage of returns was considerably greater than that of any other customer the manufacturer had, so he immediately set out to make an investigation. From all appearances, it did not seem to be merely the result of a condition—it looked like dishonesty somewhere, and the retailer was suspected—so a representative of the manufacturer, with whom the merchant was not acquainted, walked into the store wearing a pair of soiled and torn gloves and bought a new pair, tossing on the counter as he left the store his old pair of gloves, which had been secretly marked for identification. He made no complaint whatever about the wearing qualities of the old pair, merely discarding them for the new, and in so doing the trap was set for the unsuspecting retailer. A few days later the manufacturer received the marked pair, accompanied by a very serious complaint from the retailer, declaring that his customer was very much dissatisfied with the service he got out of the gloves and demanding a new pair in place of them. The manufacturer's reply to the retailer informed him that their transactions had ceased and that in the future he would find that honesty was the best policy.

The greatest blame for guarantee abuses, however, lies not with the retailer, but with the consumer, the unreasonable consumer, who gets several months' wear out of a pair of gloves and then expects a new pair for them. Manufacturers claim that they have gloves returned to them which, it can be plainly seen, have been worn for some time, and still the customer demands that they be replaced with others. For instance, the other day a manufacturer had returned to him a pair of ladies' white kid gloves, very much soiled and discolored, accompanied by a demand that they be replaced, saying that

she had worn them only once. The manufacturer, whose guarantee is a reasonable one, replied that if she had worn them but once she must have shoveled coal with them that time, and, in all due fairness, he must refuse to comply with her request. There is a limit to all things, the manufacturers say, and that unless they used their discretion to the good of all, these guarantee abuses would eat up a big percentage of their profits. The subject of guarantees is brought up for discussion at nearly every meeting of the manufacturers' associations, and they hope to be able to devise some plans whereby the guarantee problem may be solved and the objectionable features overcome. To effect this result they must have the co-operation of retailers, and in more ways than one it would be to the retailer's advantage to concur with the manufacturers in this direction, because in many instances it would probably mean the sale instead of the replacing of a pair of gloves.—Apparel Gazette.

**Where the Label Is Placed.**  
Written for the Tradesman.

The announcement of a special sale is of great importance, yet where it is placed has an import which should be equally considered. We have a story to tell: We cater to certain people, and to get the message before just the right class is the thing especially sought. "Carrying coals to Newcastle" is not a lucrative business, nor would the sane man think of building up a trade in fur coats at Panama. Fitness is a characteristic of prime worth.

The other day in passing a general store in a live country town my attention was called to a row of rubber boots which lined the entire front window. As it is nearing the end of the rubber boot season, I paused to read the placard attached to the top of the pair nearest the center of the window. Judge my surprise at the words, "Special Sale of Ladies' Coats and Dresses April 25," a date already gone.

Why this sign on the boots? What parallel association between the two classes of goods? It is scarcely probable that one interested in the boots would pause to consider the special bargain in women's apparel. Of course, there are occasions where it might appeal, but save during the holidays this method of approach is scarcely the direct one. On the other hand, the woman in quest of a bargain in coats would never see that little card tacked to the big rubber boots. For her it might as well have never been written.

Perhaps its position is explainable by the fact that this was the most conspicuous place for the boots—and for the sign. The garments, it was learned later, were shown only for the one day, so the clothing was barred from a window display. Yet the sign could have been rendered as conspicuous by a position above the boots, thereby avoiding the possible association which only lessened its chances; and it should have been removed as soon as the sale was over! Bessie L. Putnam.

**Substitute For Hard Rubber.**

As the result of many years' of experiment, English scientists have discovered a new substitute for hard rubber, gutta percha and leather.

It is based on ordinary seaweed and is called seagumite. It is especially valuable in the electrical industries, as it is proof against cold, heat, oils and weather, besides being a non-flammable insulation of high dielectric strength. It is apparently also well adapted for use in storage battery jars, separators, motor gears, switch handles, steam and gas packings and switchboard panels. Seagumite is also said to be suited for replacing leather in belting.



**We Manufacture Public Seating Exclusively**

**Churches** We furnish churches of all denominations, designing and building to harmonize with the general architectural scheme—from the most elaborate carved furniture for the cathedral to the modest seating of a chapel.

**Schools** The fact that we have furnished a large majority of the city and district schools throughout the country, speaks volumes for the merits of our school furniture. Excellence of design, construction and materials used and moderate prices, win.

**Lodge Halls** We specialize Lodge, Hall and Assembly seating. Our long experience has given us a knowledge of requirements and how to meet them. Many styles in stock and built to order, including the more inexpensive portable chairs, veneer assembly chairs, and luxurious upholstered opera chairs.

Write Dept. Y.

**American Seating Company**

215 Wabash Ave.



CHICAGO, ILL.

GRAND RAPIDS

NEW YORK BOSTON

PHILADELPHIA

## Detroit Department

### Banks Show Big Gain in Deposits.

Detroit, April 30—In little more than one year deposits in Detroit banks and trust companies have increased by \$22,471,000. Of this increase \$4,512,000 was made in the last two months. The deposits in three National banks, three trust companies and twelve State banks, including the Fairview Savings Bank, as indicated in the published statements showing conditions of these institutions at the close of business April 18 last, aggregated \$168,173,000. This compares with deposit totals of \$163,661,000 on February 20, this year, and \$145,702,000 on March 7, 1911, the dates of the most recent previous call for a report and the date of the call nearly approximating one year ago.

Homer Warren, President of the Board of Commerce, has named the new Industries Committee, as follows: C. Haines Wilson, Vice-President Wilson Body Co., chairman; F. G. Smith, Cashier First National Bank; George F. W. Reid, Manager Bradstreet's; W. C. Curtis, National Casualty Co., and C. A. Forester, Assistant General Manager Burroughs Adding Machine Co. Alvan Macaulay, General Manager of the Packard Motor Car Co., has been invited to serve on the Committee, but has not signified his acceptance. The Committee will immediately start work bringing new enterprises to this city, and it is understood that they have several important projects of that nature now under consideration.

The proposed milk ordinance, which provides that no milk can be brought into Detroit at a temperature greater than 60 degrees, was considered by the Council Committee on Health and City Hospitals Monday, the meeting being attended by about forty farmers and dairymen. The farmers are opposing the ordinance in a determined manner. They made the claim that milk could not be cooled to 60 degrees on most of the farms, as there was no ice. Dr. Kiefer, Health Officer, Dr. Price, Chief Milk Inspector, the milk inspectors and a number of dairymen, however, maintained that this could be done with water where ice was not available. The Committee will probably take the matter under advisement.

Judge Hally has issued a peremptory order setting the trial of the suit brought by the Owen Motor Car Co. vs. the Reo Motor Co. for June 1. The case involves \$500,000, and will be one of the most important law suits ever tried in the Circuit Court. James O. Murfin, attorney for the plaintiffs, and Stevenson, Carpenter & Butzel, representing the defendants, have agreed that the trial would undoubtedly last three weeks or a month. The suit is brought for the recovery of part of the sale price

of the Owen Co. to the Reo. It is claimed by the plaintiffs that their property was sold for \$500,000, of which they claim about \$100,000 has been paid. They want the remaining \$400,000. Prominent business men from a dozen states will be witnesses in the case and on each side seven or eight attorneys are working.

The Hippodrome, capitalized at \$150,000, has filed articles of association. The enterprise is a new amusement concern with the following directors: A. Arthur Caille, John A. Garlick and George W. Trendel.

### Activities in the Buckeye State.

Written for the Tradesman.

The Columbus Cereal Co. has completed its organization and is equipping a modern plant for making several kinds of cereal foods.

The State Constitutional convention, in session at Columbus, hopes to finish up its work this week.

Zanesville grocers have been notified that all outside displays must be kept two feet off the sidewalk.

Work has begun at Columbus in beautifying unsightly vacant lots, the work being done jointly by the Department of Public Recreation and residents of the neighborhood. A playground will be established on one side of the tract, while the other half will be used for children's gardens.

The capital stock of Ohio corporations shows a net gain for 1911 of \$286,248,325. Receipts for the year were the largest in the history of the State. The automobile registrar turned in \$245,403.70, all of which is used for State roads after the expenses of the department are deducted.

The annual session of the Ohio Rebekah Assembly will be held at Dayton May 7-9.

School children of Canton planted 7,000 catalpa trees Arbor Day and as many more were planted in Massillon, Alliance and by the country schools.

The Kessler Yeast Co., of Columbus, has been re-organized with \$250,000 capital and is equipping a large manufacturing plant. The company was started in 1851 by Mrs. J. F. Kessler and is now the second largest dry yeast manufacturing institution in the country. Nearly all the stock was sold to wholesale grocers in fifteen states. The company employs thirty traveling salesmen.

The annual convention of the Michigan, Ohio and Indiana Coal Operators' Association will be held in Cincinnati June 11-13. Almond Griffen.

### Wireless Telegraphy in Desert.

Sig. Marconi, inventor of wireless telegraphy, has discovered a means of transmitting messages across the desert without the use of poles or masts. This is of great value to aviators, especially in time of war, as the direction and movement of flying machines will be greatly facilitated. In-

stead of having poles and masts, it is only necessary to lay wires along the sand for a short distance in the direction it is desired to send the message, as the apparatus will then perform its functions even more effectively than it would under other conditions. The nonconductivity and dryness of the sand makes this possible. Another advantage of desert wireless telegraphy is that the messages can not be intercepted. Herebefore the chief difficulty in flying

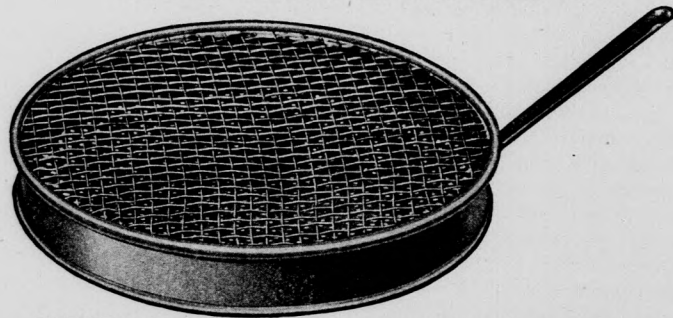
over the Sahara has been the inability to guide aeroplanes. Marconi's discovery will lessen if not entirely obviate this.

Lots of city farmers make a specialty of sowing wild oats.

**KEMBERLING & BLISS**  
(English and German)  
**EXPERT**  
**MERCHANDISE AUCTIONEERS**  
516 Chamber of Commerce, Detroit, Mich

## The APEX BREAD TOASTER

TOASTS BREAD AS YOU LIKE IT



FOR USE OVER GAS, GASOLINE AND BLUE FLAME OIL BURNERS

Order of your jobber, or

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

## Good Things to Eat

*Williams*

Jams Jellies Preserves Mustards

Fruit Butters Vinegars Catsup

Table Sauces Pork and Beans

Pickles—OF COURSE

HIGH GRADE FOOD PRODUCTS

Made "Williams Way"



Mr. Pickle of Michigan

**THE WILLIAMS BROS. CO. of Detroit**

(Williams Square)

Pick the Pickle from Michigan

WE ARE  
**SPOT CASH BUYERS**  
OF  
**Butter, Eggs and Poultry**

and receivers of

**Dressed Veal** *On Consignment*

Give us your shipments and  
receive prompt returns



**Schiller & Koffman**

323-25-27 RUSSELL ST.  
DETROIT



**RETAILER'S RESPONSIBILITY.**

**Not To Blame For High Cost of Living.**

The tremendous increase in the values of farm products is a chief reason for the high cost of living.

But little blame has been directed against the farmer, however, it being generally admitted that the producer is entitled to all he can get. To this sentiment I, too, am willing to subscribe, recognizing that at its best the farmer's life is a hard one—his hours of labor long, his opportunities for social intercourse few.

Upon his prosperity depends the prosperity of the nation. This is freely admitted by all. Another great factor in the nation's prosperity has not been treated so fairly—namely: the middleman.

Who is the middleman? A broad question, indeed. Are we not a nation of middlemen?

Civilization brought with it the middleman, or did the middleman bring civilization? Take your choice! You will not make a great mistake either way. Back in the stone age there may have been no middlemen, but as soon as man desired to live more comfortably he no longer relied upon what he could himself produce, but began to exchange the furs that he obtained from the forest in which he hunted for the fruits of the fields of his neighbors. Phoenicians seeking greater fields than their own country afforded, explored adjacent countries and thus carried their civilizations to more savage and less civilized peoples. Columbus himself would never have discovered America had it not been for the desire of the middleman to find a shorter route to India, in order to obtain the silks and spices of that country more quickly and safely than over the long and dangerous overland route.

**Indebted to Middleman.**

We are indeed indebted to the middleman—to the trader—for more than we give him credit for. Why all this cry, "The Middleman is unnecessary?" Who raises this cry? The farmer or first producer? No. He knows better. He realized that he can not serve his products direct to the consumer when or where the latter demands them, nor in the quantity desired, except at a prohibitive cost. He welcomes the buyer who buys the products of the farm at the time he desires to sell, in such quantities as he may have to offer, and generally obtains the highest market price therefor. He receives a better price for his wheat than he could obtain for it were he to mill it and sell it to the consumer in the distant city as flour, or probably baked into bread.

He can, and does, sell his cattle and hogs for more money than he could get for them were he to slaughter them, convert the meat into hams, bacon, sausages, steaks and roasts and deliver the same in small parcels to your back door.

His potatoes, other vegetables, butter and eggs, and milk would hardly lend themselves more readily to direct transaction between the grower and the consumer than his wheat,

cattle and swine. Oh, no; the farmer does not wish to eliminate the middleman, for he appreciates the service the latter renders, and is, and ought to be, willing to pay for it. Best of all, he has prospered with this. Let us leave him.

Mayor Shanks, of Indianapolis, a public official, is reported to have sold potatoes at cost, with the aid of city employes, paid by the taxpayers of Indianapolis to perform other duties. It is unfair to compare prices asked for a commodity by a paid public official, with the price asked by the retailer, who is under considerable expense in carrying on his business, is paying taxes on it, has to support himself and family by it—where on the other hand a public official, seeking political advertisement, can well afford to waive profit—he does not have to depend upon it for his living.

**Fair Profit on Goods.**

The retailer does not deny that he asks a fair profit on the goods he sells. The customer receives something besides the bare merchandise obtained at the store, and that something is service. Most orders are either solicited by phone or a clerk; quite an item of expense. Again, most purchases are delivered—this, too, is costly. The service in the store, to be high grade, is expensive. Shrinkage in weight and by deterioration and actual spoilage is considerable. Loss of bad accounts where business transactions are on credit is by no means a small matter. Rent, light, heat, refrigeration, and other items too numerous to mention make up the remains of the expense account of the retailer. The average expense in our large cities is from 16 to 20 per cent., depending upon the service required and the value of business transacted. Some items might be eliminated were the consumer less exacting in his or her demands—for instance, the calling for and delivering of orders. By purchasing in large quantities the consumer could obtain his supplies at lower prices, although our modern city apartments are not constructed to make that feasible, there being no cool storeroom or cellar provided where a sack of potatoes or a barrel of apples might be stored as in the days of our mothers. Then, in the fall of the year mother used to lay in a winter supply of apples, potatoes and other vegetables—groceries, meats, butter and eggs she purchased in quantities to last a week or more. This meant larger sales at small expense to the grocer in those days. To-day supplies to last one day, and frequently for one meal only, is the quantity purchased—this is costly.

In addition a great many consumers demand trading stamps or coupons, foolishly believing they are receiving something for nothing. Not so. Every stamp or coupon represents an additional outlay of money on the part of the retailer for which he must necessarily reimburse himself either by added price, or inferiority in quality of the goods he sells. Rest assured, you unsophisticated consumer, every time you de-

mand trading stamps or coupons you pay for them.

**Package Goods Costly.**

The popular demand for package goods has also contributed to the high cost of living. The sanitary, dust-proof package costs more than similar merchandise sold in bulk. In this connection we must consider the expensive advertising campaigns adopted by manufacturers of merchandise, sold in packages only. Millions of dollars are being spent annually for magazines and other advertising. You, Mr. Consumer, pay for all that.

Another addition to the price of food, and one with which we should find no fault, but rather willingly pay the portion thus added, is caused by the operation of the pure food law. Before its enactment cheap, sometimes spoiled food, with the aid of injurious dyes and preservatives, masqueraded as the "simon pure article." To-day the consumer need not fear from that source. The writer is proud in stating that he assisted in having this law passed, while President of the Retail Merchants' Association in Illinois.

I believe after considering the foregoing statement, the consumer will hesitate before saddling responsibility for the high cost of living upon the retailer. He does charge more for the wares he sells than formerly, but he pays more for them. He renders efficient service, which is becoming more costly right along. Competition being so keen, he is compelled to sell as cheaply as possible in order to retain your patronage. Many retailers are forced out of business annually—only a few succeed. Were he really inclined to overcharge, you would soon find out. In place of condemning him, co-operate with him. Be reasonable in your demands for service. Do not compel him to deliver items forgotten, from three to five times daily, which could have been included in one order. Do not ask for long credits. Taboo trading stamps and premiums. Buy in as large quantities as your household can make use of. If you will co-operate with him both you and he will be benefited. Sol Westerfeld, Ex-President Chicago Butchers' and Grocers' Association.

**The Diamond Match Company  
PRICE LIST**

**BIRD'S-EYE.**

**Safety Heads. Protected Tips.**  
5 size—5 boxes in package, 20 packages in case, per case 20 gr. lots .....\$3.35  
Lesser quantities .....\$3.50

**BLACK DIAMOND.**

5 size—5 boxes in package, 20 packages in case, per case 20 gr. lots .....\$3.50  
Lesser quantities .....\$3.50

**BULL'S-EYE.**

1 size—10 boxes in package, 36 packages (360 boxes) in 2 1/4 gr. case, per case 20 gr. lot .....\$2.50  
Lesser quantities .....\$2.50

**SWIFT & COURTNEY.**

5 size—Black and white heads, double dip, 12 boxes in package, 12 packages (144 boxes) in 5 gross case, per case 20 gr. lots .....\$3.75  
Lesser quantities .....\$4.00

**BARBER'S RED DIAMOND.**

2 size—In slide box, 1 doz boxes in package, 144 boxes in 2 gr. case, per case in 20 gr. lots .....\$1.80  
Lesser quantities .....\$1.70

**BLACK AND WHITE.**

2 size—1 doz. boxes in package, 12 packages in 2 gr. case, per case in 20 gr. lots .....\$1.90  
Lesser quantities .....\$1.90

**THE GROCER'S MATCH.**

2 size—Grocers 6 gr. 8 boxes in package, 54 packages in 6 gr. case, per case in 20 gr. lots .....\$5.00  
Lesser quantities .....\$5.25  
Grocers 4 1-6 gr. 3 box package, 100 packages in 4 1-6 gr. case, per case in 20 gr. lots .....\$3.50  
Lesser quantities .....\$3.55

**ANCHOR PARLOR MATCHES.**

2 size—In slide box, 1 doz in package, 144 boxes in two gross case in 20 gr. lots .....\$1.40  
Lesser quantities .....\$1.50

**BEST AND CHEAPEST  
PARLOR MATCHES.**

2 size—In slide box, 1 doz. in package, 144 boxes in 2 gr. case, in 20 gr. lots .....\$1.60  
Lesser quantities .....\$1.70  
3 size—In slide box, 1 doz in package, 144 boxes in 3 gr. case, in 20 gr. lots .....\$2.40  
Lesser quantities .....\$2.55

**SEARCH-LIGHT PARLOR MATCH**

5 size—In slide box, 1 doz in package, 12 packages in 5 gr. case, in 20 gr. lots .....\$4.25  
Lesser quantities .....\$4.50

**UNCLE SAM.**

2 size—Parlor Matches, handsome box and package; red, white and blue heads, 3 boxes in flat packages, 100 packages (300 boxes) in 4 1-6 gr. case, per case in 20 gr. lots .....\$3.35  
Lesser quantities .....\$3.60

**SAFETY MATCHES.**

**Light only on box.**

Red Top Safety—0 size—1 doz. boxes in package 60 packages (720 boxes) in 5 gr. case, per case in 20 gr. lots .....\$2.50  
Lesser quantities .....\$2.75  
Aluminum Safety, Aluminum Size—1 doz. boxes in package, 60 packages (720 boxes) in 5 gr. case, per case in 20 gr. lots .....\$1.90  
Lesser quantities .....\$2.00

**Use**

**Tradesman Coupons**

**Making Money for the Ice Man!**

**T**HIS is what you are doing right along if you are using ice for refrigeration—and what do you get for it in the end? Did you ever stop to think about it? The wise marketmen now days are not making money for the ice men, but installing

**Brecht's Enclosed  
Brine Circulating System**



of Artificial Refrigeration—the practical, simple and economical method. Run it just a few hours and you will have a lower temperature, than if ice were used, for the balance of the day.

What you save in ice bills will soon pay for the system  
Write today, hot weather will soon be here.

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, Cal., Hamburg, Buenos Aires



**Michigan Knights of the Grip.**  
 President—C. P. Caswell, Detroit.  
 Secretary—Wm. J. Devereaux, Port Huron.  
 Treasurer—John Hoffman, Kalamazoo.  
 Directors—F. L. Day, Jackson; C. H. Phillips, Lapeer; I. T. Hurd, Davison; H. P. Goppelt, Saginaw; J. Q. Adams, Battle Creek; John D. Martin, Grand Rapids.  
**Grand Council of Michigan, U. C. T.**  
 Grand Counselor—George B. Craw, Petoskey.  
 Junior Counselor—John Q. Adams, Battle Creek.  
 Past Grand Counselor—C. A. Wheeler, Detroit.  
 Grand Secretary—Fred C. Richter, Traverse City.  
 Grand Treasurer—Joe C. Witliff, Detroit.  
 Grand Conductor—E. A. Welch, Kalamazoo.  
 Grand Page—Mark S. Brown, Saginaw.  
 Grand Sentinel—Walter S. Lawton, Grand Rapids.  
 Grand Chaplain—Thos. M. Travis, Petoskey.  
 Executive Committee—James F. Ham-mell, Lansing; John D. Martin, Grand Rapids; Angus G. McEachron, Detroit; James E. Burtless, Marquette.

#### Wafted Down From Grand Traverse Bay.

Traverse City, April 29—The Hotel Tavern, at Central Lake, has changed management. Mr. Carpenter, who has a wide acquaintance among the boys, has taken charge and will give the boys first-class service. Now, Walt, we certainly wish you success and only hope you will not forget to favor us with the individual towel.

R. L. Ross, Carson, Pirie, Scott & Co.'s salesman, is making his headquarters at the Park Place and we surely wish to extend a hearty welcome to our city and wish you success.

Geo. Fisk, the congenial hardware man from Central Lake, did his spring shopping in our city last Monday. Come again, Geo.

Mr. Campbell, of the Hotel Pellston, Pellston, is a good fellow and gives the boys the best there is in the service line, but he would confer a great favor if he would install the individual towel system. Most of the up-to-date places feel as though they owe it to us.

Pete Anderson—Yankee Girl Pete—of Grand Rapids, recently had his picture taken in Traverse City. With the consent of Pete we would be glad to have it reproduced in these columns.

The Hotel Meade, at LeRoy, has changed management. Harry LaValle, of the Tavern, Central Lake, has taken charge. We certainly appreciate a hotel at this point and Harry is the boy for the job, but how about those roller towels?

Boats between Boyne City, East Jordan and Charlevoix are now operating on the regular schedule. The motor cars between Boyne City and the Falls will also begin this week.

Since the Titanic disaster  
 And the tornadoes out West,  
 We can surely feel at ease  
 To ride on the Pere Marquette.

### THE TRAVELING MAN

Wherever the railroad has vouchsafed a station,

And many a place where it's not,

Way out on the fringes of civilization

Or close to its busiest spot,

Wherever a retailer's present to treat with,

His various samples to scan,

Why, that is the place you are certain to meet with

And notice the Traveling Man!

He's easy to spot, for you cannot mistake him,

There's a smart sort of tilt to his lid,

And a dash and a devil-may-care-ness that makes him

A person whose trade can't be hid;

Way back in his eyes is a luminous twinkle

And his smile's on a generous plan,

Each move and each word and each laugh and each wrinkle

Proclaim he's a Traveling Man.

Despite all the horrors of countryside taverns

Which follow a wearisome ride,

The rooms which are nothing but dreary old caverns

And the dishes eternally fried,

He keeps up his cheer, he's a blithe sunny spirit,

He's built on the joyfulest plan;

The latest in stories or styles—you will hear it

From the lips of the Traveling Man.

He's gay and he's flippant, a trifle flirtatious,

But true, just the same, to his own,

The helpless ones find him both gentle and gracious,

The other kind leave him alone;

Through all kinds of trouble and worry and weather

He tends to the work of his clan,

He's a link in the chain that keeps mortals together,

Here's how to the Traveling Man.

Berton Braley.

Mrs. Tuttle, of the Tuttle House, Alba, is certainly deserving of a vote of thanks from the boys for installing individual towels, and now we feel that a little extra attention to the toilet room would be greatly appreciated.

G. W. Brummeler, of Grand Rapids, certainly exceeded the speed limit at Boyne City one night this week running for an order? Really, Bill, is this necessary?

Since the baseball season has opened Fred McKnight, Simmons' Hardware Co.'s salesman, has taken kindly to Fanning, at Charlevoix, and at that eventually he may make a hit.

O. J. O'Reilly, manager of the National Cash Register branch at Traverse City, has also opened a branch

at Manistee and placed S. A. Thompson in charge. Mr. Thompson has located in the latter city, having formerly made Ft. Wayne his home. Success is certainly due him, as he is familiar with the work in all its departments.

It is with sad regret that we mention the fact that Geo. B. Craw, of Petoskey, Grand Counselor of Michigan, had the misfortune to lose his sister by death at Ann Arbor. You have the heartfelt sympathy of all the boys, Geo.

For sanitary conditions would it not be a wise plan for the P. M. and the G. R. & I. to place cuspidors in

tels of this section is the Hotel Cuttler, Mesick, and the boys are handing out all kinds of praise since it, too, has done away with the roller towel. We wish to thank Mrs. Cuttler for this kind act.

Now all together boost for the Grand Council meeting at Bay City June 7 and 8. Be sure and get your rooms reserved at the hotel as early as possible.

Alice, the oldest daughter of Mr. and Mrs. B. J. Reynolds, is able to be out again, after being confined to her home with a severe cold.

Traverse City Council, U. C. T., held its regular meeting Saturday evening, April 27. Fred L. McKnight, Standart-Simmons Hardware Co.'s salesman, had the honors conferred upon him and now ranks with our numbers. G. R. Alexander, of Grand Rapids Council, paid us a visit and we are positive that he enjoyed the evening, especially the new costume that Brother McKnight presented himself with for initiation. Fred, you are certainly a Great Big Beautiful Doll.

An invitation was read from Grand Rapids Council to meet with them in annual session in 1913 and, with chosen remarks from the members, it seems as though Grand Rapids would be the ideal spot. After the regular routine of work Brother Alexander expressed himself that he was glad he met with us and we assure you, G. R., that we were glad you came. After a few well taken remarks from our new Senior Counselor, Adrian Oole, for the good of the order, we closed the meeting, all feeling that this will be our banner year and that we should all boost for the coming annual session at Bay City in June.

Fred C. Richter.

#### Not So Very Bad.

In a Long Island village, where I had to wait a couple of hours for the train, and there being no eating house I went to a grocery and called for cheese and crackers. Not a person came into the store for a whole hour, and at length, as the grocer was nodding in sleep, I said:

"Business doesn't seem hardly up to the mark to-day."

"Oh, I dunno," he replied with a yawn.

"Would you call it a pretty good year for trade?"

"I hadn't thought much about it."

"I don't suppose a presidential year makes much difference with the grocery trade?"

"Reckon not."

"Folks have to live."

"Yes."

"Is most of your trade in the forenoon or afternoon?" I persisted.

"That sorter depends."

"On the weather?"

"Noap. It depends on Steve Morehouse. If he wakes up in the morning feeling hungry he sends down for a quart of 'lasses for breakfast. If he wakes up feeling mean he waits 'till afternoon, and then buys a plug of tobacco. And that's how trade is, and I can't call it so very bad."

There are too kinds of ambition:  
 one soars and the other crawls.

their smokers? Let's at least ask for this favor.

While it certainly is pleasant to have a mascot in the family, we, too, feel proud of our catcher, pitcher and first base man. Come again, Ryder.

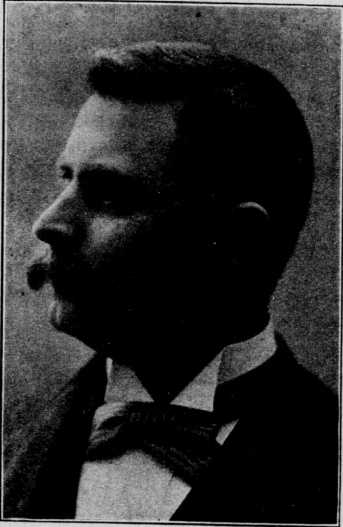
Bill Bennett, of our Council, recently advised the Supreme officer to change his address to Boyne City, but they advised him that they had no record of such a city in their atlas. Wouldn't it be just as well to live on this earth, Bill.

Jay Smith is meeting with a great deal of difficulty in getting his check cashed without an endorser. Possibly Bernie Reynolds would accept same for some of his kittens. Oh, you, Wallie Wendall.

Another of the wide-awake ho-

### Lansing's Candidate For Grand Executive Committee.

Lansing, April 30—We take a great deal of pleasure in presenting herewith a halftone likeness of John C. Saunders, Auto City Council's candidate for member of the Grand Executive Committee. Brother Saunders is a charter member of our Council, a Past Counselor and one who can always be depended upon to do the right thing at the right



time. As a salesman he stands well to the head of his profession and as a man he is held in the highest esteem by all who know him. He is energetic, resourceful and progressive in every sense of the word. The careful businesslike attention which he always gives to Council matters intrusted to his care has proven him to be a proper person to be intrusted with the duties of the office to which we hope to see him elected at Bay City next June. H. D. Baker

### News and Gossip of the Traveling Boys.

A very enjoyable dinner party was given at the home of Jno. D. Martin, 54 Henry street, last Saturday evening. The occasion was the fiftieth anniversary of John's advent into this earthly realm. The affair was a complete surprise to John, his son, Jess, being the instigator of the (fowl) plot. (It was a chicken dinner.) Brother John received many beautiful gifts from his employers and friends, and those present spent a very pleasant evening.

Fred Gray is getting so many orders nowadays that he leaves them lying around.

No. 131's baseball team will practice next Saturday afternoon at the Garfield playground, corner Madison and Burton avenues. The following members are requested to be present, also any others who wish to try and make the team: E. C. Jones, John Christianson, Geo. Church, William Berner, H. C. McCall, A. A. Peters, Lynn Visner, A. Smith, Ed. Ryder, Lee Higgins and Walt Ryder. A. H. Cleland is also requested to be present.

G. K. Coffey is a candidate for place on the team. He says he is getting in condition, having lost two ounces in the last year.

Don't forget the meeting next Saturday night. Come and bring another brother along.

G. R. Council meets next Saturday night, May 4, at 7:30 p. m. All members should be sure and come. Visiting members are cordially invited.

Bring in your U. C. T. applications for No. 131. We want 500 members by March 1, 1913.

Don't forget the Central League season opens at Grand Rapids Thursday afternoon at Annis Park. Those who can turn out and boost the team and the man that are trying to put Grand Rapids on the baseball map again.

The reports from the boys who make Reed City would indicate that there is lots of room for improvement in the Hotel King.

The twenty greatest men in the world are, according to the Grand Rapids Herald: 1. William Alden Smith, and the other nineteen, Wm. Alden Smith.

Don't forget to mail your cards to the Grand Council Committee of No. 131 this week. Walter Ryder.

### Croakings From the Crickets.

Battle Creek, April 30—Herbert L. Ireland, who is organizing some quartette and solo work from members in the U. C. T., is gratified to find some being so two faced that with little practice they will be able to render duets single handed. We are glad to know that the two faced part of the characters in question are not of a vicious or malignant type, as nothing but clean cut salesmen ever apply for membership in old No. 253.

George C. Steele, who has traveled for many years for Beecher, Peck & Lewis, of Detroit, has an arrangement with his house to the effect that he has every fifth week to himself. This is one of the vacation weeks for him. Brother Steele has always had the interests of the U. C. T. at heart and this enables him to give more time to attending to his duties as Secretary and also in looking up new material for the Council.

Local papers announce the contemplated four apartment flat which Charles Dye is to build on Penn street in the near future. If the inflated account which Brother Dye gave to some of the boys yesterday materializes, it will certainly be a castle of the "air" kind. He says that he intends to occupy one of the flats himself, and if all the people who have applied for quarters should move in he will have about eighty in the other three flats. Anyway, large or small, it will be built right up to the minute for Dye never does anything by halves.

Herbert L. Ireland has just closed a deal by which he comes into ownership of more than an acre of land, with house, barn and fruit trees. It is situated near the Country Club and is a short distance beyond his present home, 676 Main street, West. He is making improvements and will soon have a beautiful summer home. It will be about two months before Mr. and Mrs. Ireland will be able to move into their new home.

She certainly is a blinger, boys. She? Of course, it is she, for nothing but those eligible to "Sorority" or "Taylor Made" would ever go with Ireland. He says that he has the only line in the market, and that is the one thing that makes a salesman of any fellow.

"Some Day When Dreams Come True." The dreams of another of the boys has come true, and Ed. McGee is calling upon the trade, making a part of his trips in a new Ford machine. It is a car of the five passenger type, and is a beauty. Mr. McGee represents the well-known house of Lemon & Wheeler, wholesale grocers. Charles R. Foster.

### Trials and Temptations Which Beset the Traveler.

For the average young man there is no stronger temptation to indulge freely in what we term sowing wild oats than to start him out on the road as a traveling salesman. It cuts him loose both from the influence and the restraint of home life and frees him from the moral policing of neighbors and neighboring criticisms and engenders a feeling that he can simply cut loose and go the pace and nobody will be any the wiser and he will perhaps be much happier.

The traveling salesman is inherently just as good, just as moral and upright as any other human being, and those that come through the trials and the temptations of the first few years of life on the road unscathed are by virtue of this fact endowed with more backbone and strength of character than many others who are inclined to criticize them for being free lances in the matter of soft sentiment.

It is no wonder that many fall by the wayside into pitfalls and quagmires of various kinds and gather quite a harvest of tares from their wild oats sowing. It really takes a good man to pass through it all and come out wholesome.

The temptations that beset a traveling salesman are made up mainly of women, drink and gambling in various proportions and mixed together, in devious ways.

Sometimes one of these finds a weak spot in a man's nature, sometimes the other, and sometimes all of them. When they all get a hold on a man he is in a pretty bad way and it will take some mighty strong redeeming factors to put him out of it.

Sometimes as soon as the glamour of one or even all of these temptations wears off they cease to have attractions for the earnest man and he pulls himself up and steers clear of them. The man who can do this is fortunate, has the right qualities and seldom has any trouble making a success in the world. It is those who find it difficult to shake loose the attractions that need sympathy and help.

There is no need to dwell at length or elaborate in any manner on the temptations and shortcomings of salesmen in these things. We are kept reminded of them often enough, by unfortunate ones now and then falling into pits and quagmires by the

wayside making a dismal mess of their life. What we need to give attention to is some rational safeguards to prevent these things. Something that is not mere theory, but has practical and rational elements about it.

There is in the whole situation a mighty strong plea for everybody to lend a hand to the development of the real wholesome social side. The traveling salesman is not only away from the restraining influence of home, but he is away from home and on the road practically all the time; has no home and although he may not know just what it is ailing him, his nature is longing for home surroundings and real friends; not mere acquaintances.

It is good for the salesman and for the people he visits, too, if he can get started off right and develop real friendship and more of the wholesome social life, if he can mingle with the people he meets and does business with on an open and frank footing the same as he visits with friends at home. Then he is not only put in a more wholesome atmosphere and on a safer footing socially, but it helps develop a better business connection.

Some salesmen make it a point of philosophy to seek their personal friends outside of business and to treat their business acquaintances as a business proposition pure and simple. They and sometimes their customers, too, feel that when they take a customer out to dinner or spend money on him in any way it is to influence the customer in their favor and the customer will eventually have to pay for it.

This reasoning is based on the wrong kind of ground. There is a healthy rational way for a salesman to develop social friends and friendly relations with his customers and through the development of this and the filling of his idle hours with a proper social atmosphere is to be found the greatest safeguard against pitfalls and quagmires on the road.

Of course, it is not essential that a salesman seek the real social life and for intimate friends among his customers. He can make them anywhere and everywhere when he meets people that seem congenial, but he comes in contact with and develops a knowledge of his customers first. Therefore, it is natural to build out of this a social as well as a business friendship and for that reason there should be more of it done.

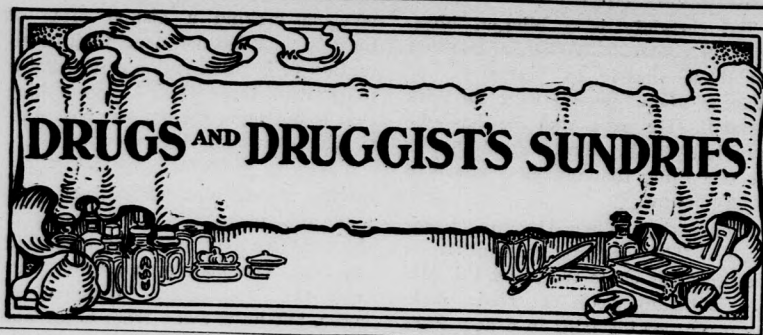
### The Boys Behind the Counter.

Leon Mosher has taken a position in the general store of E. W. Wheeler & Co.

Battle Creek—Wm. Dixon is now employed as pharmacist in the Central drug store. Mr. Dixon held a position for many years in the drug store on the corner of East Main and Pipestone streets, under John Bell and Frank T. Connell.

Middleton—Lloyd Howell is the new clerk at the J. B. Resseguie store.

Jay Marlatt has purchased the cigar store in the Arcade of Charles Wilcox.



**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. Gilileo, Pompel.  
 Second Vice-President—G. C. Layerer, Bay City.  
 Secretary—R. W. Cochran, Kalamazoo.  
 Treasurer—W. C. Wheelock, Kalamazoo.  
 Executive Committee—W. C. Kirschgessner, Grand Rapids; Grant Stevens, Detroit; R. A. Abbott, Muskegon; Geo. Davis, Hamilton; D. G. Look, Lowell; C. A. Bugbee, Traverse City.  
 Next Meeting—Muskegon.

**Michigan State Pharmaceutical Association.**  
 President—E. W. Austin, Midland.  
 First Vice-President—E. P. Varnum, Jonesville.  
 Second Vice-President—C. P. Baker, Battle Creek.  
 Third Vice-President—L. P. Lipp, Blissfield.  
 Secretary—M. H. Goodale, Battle Creek.  
 Treasurer—J. J. Wells, Athens.  
 Executive Committee—E. J. Rodgers, Port Huron; L. A. Seltzer, Detroit; S. C. Bull, Hillsdale and H. G. Spring, Unionville.

**Grand Rapids Drug Club.**  
 President—Wm. C. Kirschgessner.  
 Vice-President—E. D. De La Mater.  
 Secretary and Treasurer—Wm. H. Tibbs.  
 Executive Committee—Wm. Quigley, Chairman; Henry Riechel, Theron Forbes.

#### Incident of a Burglar in a Drug Store.

"Hands up! Money or your life!" The voice was husky and desperate. I had just opened my drug store a few minutes before, and had been busying myself with little odds and ends of the morning procedure.

Suddenly the door had opened and a fierce looking man stepped in. His whole aspect was one of wildness and desperation. He walked quickly behind the counter and producing his gun, demanded my money or my life.

I was startled. My body shook convulsively; dark thoughts coursed through my mind; I saw my pharmaceutical career drawing to an end.

But the instinct of self-preservation alive in critical moments prompted me to act, and act I certainly did. My long college training passed before my mind. Now it would stand me in good stead. I grabbed a shelf bottle labeled spiritus ammoniac aromaticus, and gulped some down. It revived me.

Addressing myself to the footpad with as pleasant a voice as I could possibly command under the circumstances, I said:

"If you want money I'll help you look for it."

"Come on! don't give me a tale of woe," said the robber hotly, "you have already done some business today."

"I swear by the holy Pharmacopoeia that not a nickel has been taken in to-day."

"Liar!" he retorted angrily, and pushed the gun nearer to me; "you

cut out your stories. I saw customers coming into your store. You have got money in here; hand it out, quickly too."

"My dear sir," I answered sadly, "those customers did not leave any money here. One redeemed an empty bottle of magnesia; the other collected for a poor family."

"Look here," said he with the gun, "open up that fancy register of yours and pass along the cash. I don't take any bluffs."

In spite of the feeling of shame that overcame me I was forced to press the button, the innocent machine opened with a merry sound displaying what is found in many people's heads. In the same manner I exposed my pockets. I convinced the burglar of the truthfulness of my statements.

Human nature is remarkable, as remarkable as the drug business. Another one in my position would have raised an awful commotion. He would have called out the reserves, and what not. Just imagine a burglar towering over you and dictating terms at the point of a gun. But I only felt pity and compassion for the poor devil. I wished that moment to possess something, so as to give him a chance to rob me. As this was outside of my abilities I hit upon a plan which, by the way, is characteristic of the druggist in me. I offered him "something just as good." I told him to remain with me the whole day, and at the end to divide equally the gross sales.

That fellow first looked amazed and then agreed. Perhaps he thought that the drug I had taken explained my action. He immediately concealed his weapon and shook my hand, then sat down and absorbed himself in the directory, dreaming, I presumed, of a bountiful supply of money.

Business resumed its steady, uninterrupted movement.

In walks a woman hurriedly and asks for a postage stamp. She happened to forget her change upstairs, but she assures me of a remittance, of course if we keep in mind little things like these.

Then a man walks in slowly. He wants a free sample of a certain liver pill for his headache.

Next steps in a woman loaded up with various bundles. She informs me of her intention to wait in the store for a car. She appreciates my hospitality to such a degree that she would partake of a glass of cold water, enlightening me that soda water gives her heart burn.

Suddenly, a man runs in, all excitement. He orders me to call up a

certain party on the 'phone. His wrath reached the highest pitch when I informed him that said party had no telephone.

"Why," cried the man, "my uptown druggist had a telephone everywhere. That's a fine drug store you are running." He walked out more than unsatisfied, and left the door wide open.

Next a few little girls run in and grab a couple of pamphlets from the counter. They left without saying good-by.

The next customer was a young man. He wanted me to permit him to display in my window an advertisement of a certain affair going to shoot up in the near future.

Right then my breakfast was brought in and duly deposited on the prescription counter. I still retain the habit acquired in childhood of indulging occasionally in breakfast, which habit by the way I find to be a great handicap to successful pharmacy. But as habits, especially bad ones, are very hard to get rid of, I made a break for that breakfast. I had hardly managed to get a good start, when a rap on the counter called me to the front.

It is a lady with sore eyes. She tells me a long story—all the while the temperature of my breakfast going downward—the substance of her tale was that she had troubled eyes, and had visited all the dispensaries and seen all the professors and eye specialists. But they did not do her any good. So she wanted me to give her something good for five cents; also for her eyes. Well, thought I, you certainly at last landed in the right place. I got rid of her somehow; and resumed my interrupted meal.

Ring! Ring! the telephone calls, that lovely, wonderful, indispensable, infernal telephone, that special invention of the devil perfected to vex the poor druggist. At one of your busiest moments some one is bound to want you personally at the wire. I gulped down the last morsel of the heavenly food and attended the call satisfactorily.

Then a young man came in to consult the directory. I bashfully borrowed the required article from Mr. Robber. The man found what he had been looking for, and departed peacefully.

The burglar made a few nervous movements in his seat, and abruptly got up and approached me.

"Well," he exclaimed, "what is the use of me hanging around in this joint. Methinks you are all in yourself. What gets me is your contemptible patience. I would have chased them with a carving knife clean to the blue blazes. Good night!"

I lift up my eyes and behold my wife standing near me, and with one of her sweetest smiles she said:

"Get up, dear, it's time to open the store."

I look round in bewilderment. Was I sleeping? Is the whole thing a dream? Yes! a dream.

But by gracious exactly like real life.  
 Max Lipkind.

#### Distribution of Patent Medicine Samples.

Public sentiment against the distribution of samples of patent medicines at the doors or in the yards of private residences is steadily growing. A number of cities and towns have, within the last few years, passed ordinances forbidding it, and there is a likelihood that in the near future every town of any importance will have ordinances designed to put an end to the practice. We have before us a number of newspaper clippings from various parts of the country telling of ordinances of this kind, either recently adopted or proposed. This action comes as a result of a number of cases having been reported in which children had become ill from eating samples of tablets, believing them to be candy.

The distribution of samples in this way may be a good way of advertising, but it can not be denied that it is more or less a menace to health and life, particularly to children who pick up these samples and eat them, especially if they bear any resemblance to candy, which many of those in tablet form do. What is more, many people resent having their front steps and yards littered up with these things, and they dislike equally to be called to the door to have these samples thrust upon them; the consequence is that they become irritated against the manufacturers of these articles, which is taken advantage of by agitators and reformers in their crusades against the patent medicine business.

Instead of scattering samples from door to door it would be a better plan to place them with druggists, and distribute from house to house circulars or cards calling attention to the place where the samples can be obtained by those who care to have them. A plan of this kind would be of benefit to the manufacturer in another way, for, by bringing people to the store, who would purchase things in other lines, it would mean an increase of business for the druggist, and thus incline him favorably to the preparation and its manufacturer.

The tendency toward the multiplication of so many petty laws for petty offenses is one of the most deplorable phenomena of the day, and we think the manufacturers would conserve their own interests by desisting from advertising by indiscriminate house-to-house distribution of samples, and thus take away the necessity for the enactment of special laws to prevent it.

## FOR SALE

Complete set of

## Drug Store Fixtures

including a good Soda Fountain which is nearly as good as new. Will sell fixtures or fountain separate. Bargain if taken at once. Phone or write

M. J. O'BRIEN.

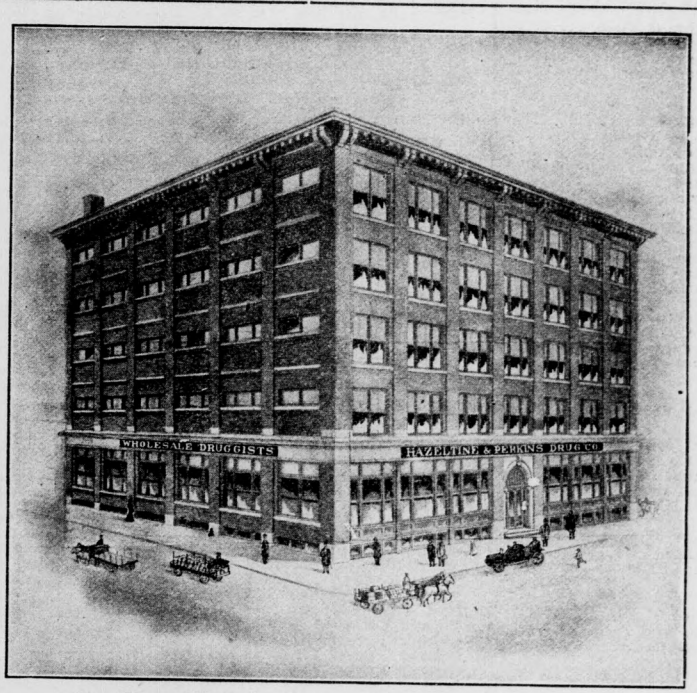
174 Ravine St..

Battle Creek, Mich.

WHOLESALE DRUG PRICE CURRENT

Table listing various drugs and their prices, including sections for Acetium, Ammonia, Aniline, Baccae, Balsamum, Cortex, Extractum, Flora, Folia, Gummi, Herba, Magnesia, Oleum, and Syrups.

Table listing various oils and tinctures, including sections for Oils, Tinctures, and Paints.



Our New Home—Corner Oakes and Commerce

We solicit your orders for Sulphur—Light and Heavy Lime and Sulphur Solution Bordeaux Mixture—All Sizes Paris Green Arsenate of Lead—All Sizes Blue Vitriol Stock complete Prompt shipments Respectfully, Grand Rapids. HAZELTINE & PERKINS DRUG CO.

Four Kinds of Coupon Books

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

TRADESMAN COMPANY, Grand Rapids, Mich.

GROCERY PRICE CURRENT

3

4

5

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 and DECLINED. Includes items like Provisions, Wheat, Flour, Corn, Meal, Hay, Clothes Line, Cheese California, Prune, Raisins.

Index to Markets By Columns

Index to Markets table with columns A, B, C, D, F, G, H, J, M, N, O, P, R, S, T, V, W, Y. Lists various commodity categories.

AMMONIA table listing various grades and quantities of Ammonia and Axle Grease.

Table listing various food items and their prices, including Clam Bouillon, Corn, Mustard, Sausages, Pickles, etc.

CHEWING GUM, CHICORY, CHOCOLATE, CIDER, SWEET, CLOTHES LINE, COCOA, COCONUT, COFFEES, ROASTED, CARBON OILS, CATSUP, CHEESE, and other food categories.

CONFECTIONS, Mixed Candy, Grocers, Fancy—in Pails, Fancy—in 5lb. Boxes, Pop Corn, NUTS—Whole, COFFEES, ROASTED, and other confectionery items.

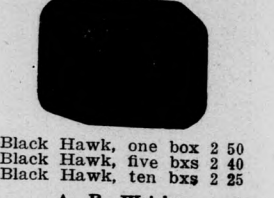
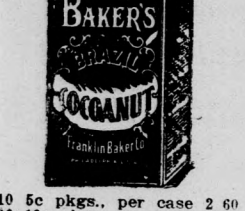
Sweet Goods, Animals, Atlantics, Chocolate, etc., and In-er Seal Goods table listing various biscuits and cakes.



Special Price Current

Table with columns 12, 13, 14 listing various goods like Banner, Rob Roy, Mop Sticks, Pails, Toothpicks, Traps, Tubs, Washboards, Window Cleaners, Wood Bowls, Twine, Wrapping Paper, Vinegar, Yeast Cake, Axle Grease, Baking Powder, Wicking, Woodenware, Butter Plates, Churns, Clothes Pins, Cigars, Faucets, and Soap.

Table with columns 15, 16, 17 listing goods like Worden Grocer Co. Brand, Tip Top, Blend, 1lb., Big Master, 100 blocks, German Mottled, etc.



COFFEE Roasted Dwinell-Wright Co's B'ds



Full line of fire and burglar proof safes kept in stock by the Tradesman Company...



Single boxes, Five box lots, Ten box lots, Twenty-five box lots

White House, 1lb., White House, 2lb., Excelsior, Blend, 1lb., Excelsior, Blend, 2lb.

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

Advertisement for White House Coffee featuring the slogan 'JUST A LITTLE SIDELIGHT COFFEE' and the text 'You have customers, undoubtedly, who are particular—finniky—yet appreciative. Those folks ought to really get hold of "White House" COFFEE'.



1 lb. boxes, per gross 9 00 3 lb. boxes, per gross 24 00



10c size .. 90 1/4 lb. cans 1 35 5 oz. cans 1 90 1/2 lb. cans 2 50 3/4 lb. cans 3 75 1 lb. cans 4 80 1 1/2 lb. cans 13 00 5 lb. cans 21 50



S. C. W., 1,000 lots ..31 El Portana ..33 Evening Press ..32 Exemplar ..32



# 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.

Drug store in Flint suburb, for sale. Good chance for druggist. Owner has other business. Address Druggist, 419 Sixth Ave., Flint, Mich. 141

For Sale—Nearly new machinery cheap. 24 in. Double surface planer and matchers; 4 Shimer heads. Variety lathe, chucks and tools. Vertical boring machine, adjustable table, surface sander iron frame. Steel shafting and boxes 1 15-16. Fare from Grand Rapids to Hastings allowed to see it. Address Sylvester Greusel, Hastings, Michigan. 140

Millinery Business For Sale—Large, old-established millinery business, in heart of business district of city of 70,000 inhabitants, for sale owing to recent death of owner. Three stories and basement, 130 feet deep, elevator and steam heat. Especially suitable for millinery, cloaks and suits. In business 42 years. Cross sales nearly \$50,000 annually. Leasehold runs five (5) years longer, with privilege of renewal. Desire to sell at once. Address or see Mrs. Josephine Mergentheim, 620 Calhoun St., Fort Wayne, Indiana. 139

Popecorn Crispettes—Stop here. Write me a letter for the story of my success with popcorn crispettes. It's a great reading. The great big pictures illustrating my story are interesting. No matter what you are planning or what advertisements you've answered, get my story anyhow. Unless you can make better than \$500 a month, you'll be mighty glad you sent for it. H. W. Eakins made \$1,500 first month in Louisiana on my proposition. The crispette business is a great thing—a wonderful moneymaker. Now is the best time to start. I tell you how—show you how to get in right. Write me now—just a line. You'll never regret it. Address me personally. W. Z. Long, 67 High St., Springfield, Ohio. 138

For Sale—Stock dry goods, shoes and ladies' ready-to-wear. Best location. Good established trade. City 10,000 population, 25 miles interurban electric road. Address Samuel Hart, 800 and 802 S. Square, Marion, Ill. 137

For Sale—Hotel, brick building, located in Central Southern Michigan on L. S. & M. S. Ry. Excellent business location, fine established reputation. Twenty large airy rooms, well lighted, well furnished throughout. Electric light and gasoline lighting plant. Large lot. Value of stock \$1,000; value of fixtures \$3,000; value of lot \$2,000; building at least \$13,000. Price for everything \$13,000. Terms \$8,000 down, balance on easy terms. First-class town, up-to-date in every particular. Address E. P. Ellis, Local Agent M. C. R. Co., Bronson, Mich. 136

For Sale—Thirty station Lamson package carrier system. We will sell all or any part very cheap. Address W. A. McNaughton Co., Muncie, Indiana. 135

Auctioneers—We have been closing out merchandise stocks for years all over this country. If you wish to reduce or close out, write for a date to men who know how. Address Ferry & Caukin, 440 South Dearborn St., Chicago, Ill. 134

Are you looking for general merchandise business in fine location. Clean stock that for good reasons can be bought for nearly half invoice value? For particulars address 133, care Tradesman. 133

Fine business location and fixtures for lease. Always been occupied by general department store. Dry goods, clothing, shoes, carpets and draperies. Average sales \$80,000 a year. Situated in fine farming community in Eastern Indiana, city of 5,000, with weekly payroll of \$15,000. Only two good stocks in city. Will lease for term of years. No junk shop need apply. This will bear closest investigation. Fine building, best located and low rent. A. S. Kelley, Winchester, Ind. 132

For sale or trade for merchandise, 80 acres Van Buren Co., in the grape belt, 5 acres grapes, 20 good timber. Price, \$4,000. Robert Adamson, Colon, Michigan. 142

For Sale—One of the finest equipped grocery and meat markets in a city of 12,000 inhabitants, located in Central Michigan in an excellent farming community. Good location and a good trade. A bargain if sold at once. Good reasons for selling. Address X, care Tradesman. 131

For Sale—Practically new liquid carbonic soda fountain, with everything necessary to start, including glassware, silverware, stools, cabinets, a quantity of syrups, etc. Cheap for cash. Write Von W. Furniss, Nashville, Mich. 120

Wanted—Stock of general merchandise, Northern Michigan preferred. Give lowest cash price. Henry-Mleyneck, McBain, Mich. 129

For Sale or Exchange—Stock of general merchandise, also store and dwelling. Will make good price for cash or will sell on easy terms or will exchange for desirable Grand Rapids property. Good chance for someone who wishes to get into a paying business. Address W. B. Conner, Shiloh, Mich. 128

Brick store and stock of general merchandise at half value. Good railroad town. Central Michigan. Address No. 127, care Tradesman. 127

For Rent—After May 1st, store, 523 S. Division street, 22x90, good dry basement under all, right side of the street in heart of business district of south end. Center of railroad trade. Elegant location for boot and shoe stock. For further particulars address or call B. S. Harris, 521 S. Division St., Grand Rapids, Mich. 125

80 acres of the best land in Kent county to exchange for stock of merchandise. Country stock preferred. Wm. N. Sweet, Sand Lake, Mich. 124

For Sale or Rent—A new building 30 x 80, with fine basement, electric lights, furnace, just completed. It is located in a fine business town in good location. There is a good opening for either a furniture and undertaking or dry goods and ladies' ready-to-wear clothing. If interested investigate this. It will pay you. Frank Weber, Saranac, Mich. 123

For Sale—A hardware stock about \$3,300, in small town in South Dakota. Address Mrs. K. J. Omstad, Baltic, S. D. 122

For Sale—New clean stock of shoes and gent's furnishings, in a hustling farming and mill town of five hundred population. Business is good and competition light. Good reasons for selling. Store has been running about a year. Stock will inventory about \$2,800 and can be reduced to suit purchaser. Will sell or rent building. This will bear investigation. Address No. 121, care Tradesman. 121

Dry Goods Business For Sale—Established 27 years, in a town of 3,000; county seat. Address W. D. Gordon, Anamosa, Iowa. 116

For Sale—For cash, Pringle's variety store, Lead, S. D. Good business, clean stock, no stickers. Population 10,000. Center of gold mining region of the wonderful Black Hills. No crop failures. 115

For Sale—Well paying clothing, furnishing and shoe store in the liveliest manufacturing city of Michigan, under 10,000 population. Stock nearly all new. Will invoice \$15,000 or better. Growing trade, good location. Would take a good live general merchandise store in a smaller place for part, or good variety store, northern part of state preferred, or a good farm or farm land in part payment. Address No. 114, care Tradesman. 114

For Sale—An up-to-date Palace Meat Market. Reason for selling, other business. One of best towns in Central Michigan. Address No. 109, care Tradesman. 109

Auction Sale—Stocks of merchandise turned into cash anywhere in the United States and Canada by the Auction Method. Best service guaranteed. For dates and information, address Henry Noring, Auctioneer, Speaks English and German. Cazenovia, Wis. 112

For Sale—A nice, clean stock of general merchandise, in nice little town in good farming community. Good brick store building, cheap rent. This business will bear the very closest investigation. Good reasons for selling. Address J. E. Kennedy, Excello, Mo. 130

General Stocks For Sale—Following are a few very desirable general stocks, well located and doing a profitable business: No. 7, located in Van Buren county inventory about \$4,500. No. 8 located in Missaukee county, inventory about \$6,000. No. 9, located in Mecosta county, inventory about \$2,800. No. 10, located in Van Buren county, inventory about \$9,000. No. 11, located in Antrim county, inventory about \$10,000. Any of the above stores will bear the closest investigation. I will furnish full particulars on application. Harry Thomsma, 433-438 Houseman Bldg., Grand Rapids, Michigan. 97

For Sale—Four six foot leather upholstered oak settees. Nearly as good as new. A bargain if taken at once. E. C. Harmon, Charlotte, Mich. 106

For Sale—Stock of general merchandise; invoice about \$10,000; did \$35,000 business last year; has run without change for fifty years by present owners; best country store in this locality; reason for selling, death of senior member. Estate must be settled. Address James Allan & Son, Scales Mound, Ill. 107

Fruit farms and lands for sale in all parts of the Grand Traverse region. Some to exchange for merchandise stocks. Traverse City Business Exchange, Traverse City, Mich. 95

For Sale—General stove 30 miles north of Denver, Colo.; stock and building will invoice \$8,500; farming and coal mines; good trade; good reason for selling. Address Linn Merc. Co., Dacono, Colo. 91

Promoter of special sales. Closing out merchandise stocks. Personally conduct my sales. W. N. Harper, Port Huron, Mich. 88

For Sale—Soda fountain complete with counter, work board, steel tanks, etc. Bellaire Drug Co., 1515 Wealthy Ave., Grand Rapids, Mich. 74

For Sale—Income business property located on main street in Cadillac, Michigan. 75 foot front, paved, with furniture and storage business if desired. Reason for selling, old age. Terms, cash. For particulars write owner. L. B. 104, Cadillac, Michigan. 60

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

Creamery For Sale—Located in good farming country, 20 miles from any other creamery. Equipped with latest machinery and in good condition. Address Belt Valley Creamery, Belt, Mont. 41

If you want to trade your business for a farm or city income property, write us. Interstate Land Agency, Decatur, Illinois. 53

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

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

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

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

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

Safes Opened—W. L. Slocum, safe expert and locksmith. 66 Ottawa street, Grand Rapids, Mich. 104

## HELP WANTED.

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. C. 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

Want ads. continued on next page.

# Here is a Pointer

Your advertisement, if placed on this page, would be seen and read by eight thousand of the most progressive merchants in Michigan, Ohio and Indiana. We have testimonial letters from thousands of people who have bought, sold or exchanged properties as the direct result of advertising in this paper.

# Michigan Tradesman

## BANKRUPTCY MATTERS.

## Proceedings in Western District of Michigan.

April 24—An order was made by Judge Sessions adjudging John David, formerly grocer, of Grand Rapids, a bankrupt on his own petition, and the matter was referred to Referee Wicks. An order was made by the referee calling the meeting of creditors to be held at his office on May 9, for the purpose of electing a trustee, allowance of claims, examination of the bankrupt, etc. The only assets scheduled are household goods \$15; debts due on open account, \$110.75, and \$125 deposited with clerk of justice court on judgment, all of which, excepting the book accounts, is claimed as exempt. The following unsecured creditors are scheduled:

|   |          |
|---|----------|
| Valley City Milling Co. ....                  | \$ 38.25 |
| National Biscuit Co. ....                     | 12.37    |
| Rademaker-Dooge Co. ....                      | 50.53    |
| C. W. Mills Paper Co. ....                    | 6.20     |
| National Candy Co. ....                       | 15.75    |
| W. F. McLaughlin Coffee Co.,<br>Chicago ..... | 10.25    |
| H. J. Heinz Co. ....                          | 10.65    |
| W. E. Mutton .....                            | 6.90     |
| Kuppenheimer Cigar Co. ....                   | 18.75    |
| Broekstra (Baker) .....                       | 49.20    |
| Jennings Extract Co. ....                     | 6.45     |
| G. R. Ice & Coal Co. ....                     | 27.00    |
| Joseph Sunseri .....                          | 3.60     |
| City Bakery .....                             | 21.00    |
| Musselman Grocery Co. ....                    | 71.41    |
| G. R. Stationery Co. ....                     | 7.40     |
| G. Setsm .....                                | 25.00    |
| Holland Cigar Co. ....                        | 16.60    |
| Vander Berge Cigar Co. ....                   | 8.95     |
| J. S. David .....                             | 113.42   |
| G. R. Cigar Co. ....                          | 4.95     |
| Nick Skaf .....                               | 30.35    |
| F. E. Stroup .....                            | 8.55     |
| G. J. Johnson Cigar Co. ....                  | 10.30    |
| Fitzpatrick Cigar Co. ....                    | 6.45     |
| Woodhouse Cigar Co. ....                      | 58.27    |
| E. J. Gillies Coffee Co., N. Y. ....          | 15.30    |
| Jos. Brouwer .....                            | 15.00    |
| Henry Daane .....                             | 10.50    |
| LaMora Cigar Co. ....                         | 4.00     |
| Reed & Cheney .....                           | 5.25     |
|   | \$743.16 |

April 27—In the matter of J. W. Fleming Co., bankrupt, formerly in the commission business at Muskegon, the final meeting of creditors was held and the final report and account of Elmer J. Peterson, trustee, of Muskegon, approved and allowed, and a final dividend of 16 per cent. declared and ordered paid to general creditors.

In the matter of John F. Boyd, bankrupt, formerly of Elk Rapids, the trustee, Amil F. Nerlinger, of Traverse City, filed his final report and account showing cash on hand for distribution, \$1,073.82. An order was made calling a final meeting of creditors to be held at the office of the referee on May 10, for consideration of such final report and for the purpose of declaring a final dividend to creditors. Creditors have been directed to show cause, if any they have, why a certificate recommending the bankrupt's discharge should not be made by the referee.

April 28—In the matter of Harry Leach, bankrupt, West Leonard street, Grand Rapids, the first meeting of creditors was held and Don E. Minor, of Grand Rapids, was elected trustee by creditors and his bond fixed at \$1,000. Appraisers were appointed and the bankrupt sworn and examined. The first meeting was then adjourned without day.

In the matter of Julius VandeKopple, bankrupt, merchant on West Leonard street, the trustee, Gerrit J. Wissink, of Grand Rapids, reported sale of the assets, including the bankrupt's exemptions, to A. B. Storrs, of Coopersville, for \$330. Unless cause to the contrary is shown by creditors within five days such sale will be confirmed by the referee.

April 29—In the matter of Callaghan Hardware Co., alleged bankrupt, the adjourned special meeting of creditors for consideration of offer of composition at 50 per cent. was held. Will Curtis, President and Treasurer, and Miles M. Callaghan, Secretary and Manager, were sworn and examined. It appearing that such offer of composition had been accepted by a large majority in number and amount of the claims of creditors allowed, and it further appearing that such composition would be for the best interests of creditors, it was determined that the confirmation of such composition be recommended by the referee.

In the matter of Laverne F. Jones, bankrupt, of Grand Rapids, the final meeting of creditors was held. The final report and account of Wm. J. Gillett, trustee, was considered and approved, and a final dividend of 9% per cent. declared and ordered paid to general creditors. No cause to the contrary being shown by creditors it was determined that a certificate recommending the bankrupt's discharge be made by the referee.

April 30—In the matter of the Fargo Shoe Manufacturing Co., bankrupt, of Belding, the trustee, Henry A. Smith, filed a report showing an offer for all of the assets of said bankrupt as of date May 11, excepting the shares of stock owned by the bankrupt in the Belding Building & Loan Association, from Elmer E. Fales, Willard C. Spicer and Henry J. Leonard, of \$7,300, the purchasers agreeing to assume all liabilities incurred by the trustee and receiver for material and labor used in the concern; provided that the mortgage held by the Peoples' Sav-

ings Bank of Belding against the real estate shall be paid and discharged. The Peoples' Savings Bank, claiming to be a secured creditor to the amount of \$6,500, has consented that in case such sale is ordered that it will accept \$4,000 for its secured claim and discharge such mortgage, the balance of its claim to be allowed as an ordinary claim. An order has been made by the referee directing creditors to show cause, if any they have, on May 10, why such offer or any other offer which may in the meantime be received for said assets, should not be accepted and the sale ordered.

## Manufacturing Matters.

Maple Rapids—C. E. Reist has purchased the interest of his partner, Walter Burk, of St. Johns, in the Maple Rapids cheese factory, and is now in full control of the plant. Several new milk routes have been started recently, and the prospects are bright for a large business during the summer.

Detroit—The Climax Supply Co. has engaged in business to manufacture and deal in machinery, supplies, oils, paints, chemicals of every description and to maintain warehouses, etc., for use in said business, with an authorized capital stock of \$10,000, of which \$5,000 has been subscribed and paid in in cash.

Mattawan—Armour & Co. will enlarge their grape juice plant at this place by adding a building 113 feet square to the east of their large plant. The new addition will be three stories in height with a 16 foot basement for storing the juice until the bottling can be done. The cost is estimated at \$125,000. Steel and concrete only will be used in building. When finished the plant will be the largest one in the United States and will have a capacity of 550,000 gallons of grape juice, which means a consumption of 3,000 tons of 250 carloads annually and steady employment for forty or fifty hands and for the three or more months of the busy season of 100 hands. Philip Deats is the local manager, a position he has held since the opening of the plant by the Armours three years ago.

Detroit—Michigan railway men report that there is a general tendency among the manufacturers of sugar in Michigan to extend their acreage of sugar beets this year. The Marine City factory, for instance, it is reported, will discontinue bringing sugar beets from Canada, but will extend its acreage in Michigan by a considerable margin. This expansion of activities, it is reported, is marked at several other plants. Workmen are being brought into the State for these beet fields already. The Michigan Central Railway carried twenty-five carloads of men, women and children and twenty-five carloads of effects through from the Cincinnati district to Caro, at an early hour this morning. There were altogether over 1,200 persons. Arrangements are also being made to move another lot of workmen to other points in the Thumb district, this time from Cleveland and the immediate territory. They will come to this State in a few days. A goodly number of these people come into the State with a view of becoming permanent residents; others just come in for the annual sugar beet campaign and are away again in the late fall.

## Taking Sunken Logs From the Water.

Muskegon, April 27—Finding that the bottom of Muskegon Lake and Muskegon River is filled with sunken logs which have been lying there since the early logging days, the Chicago Log Raising Co. is making an attempt to raise them. It is estimated that there are from 80,000,000 to 90,000,000 feet of logs in Muskegon Lake alone, while the bottom of the Muskegon River in its deepest parts is covered with several layers of them.

In the old logging days, when the surface of the lake was covered with log booms, the logs were all branded by their owners. These brands the log raising company is now trying to locate preparatory to the settlement of the ownership of the logs. The company estimates that the cost of raising the logs with its deep water log raising machine will be about \$2 per thousand feet. This lifting device was satisfactorily tested in 75 feet of water at Washburn, Wis., where a million feet of logs were raised by the company. Crews have already been set to work on the river near Newaygo, to locate the places where the logs are presumed to be the thickest.

An aid to the log raising company will be the new map of Muskegon Lake just issued by the United States marine engineers, which gives the depth by soundings of every foot of Muskegon Lake and between the old abandoned piers, where numerous sunken logs are to be found.

## Devil of Fear Costs Us Much Money.

For ten thousand years he has been traveling under an alias. The dear Devil's real name is Fear. Fear is his lone attribute, his only stock in trade, his veri-self of veri-self.

I am sure that the time will come, on some distant happy day, when we will have the courage not only to say, "Get thee behind me, Satan," but we will get behind him with a good, swift, straightout movement of the nether limb and chuck the old codger out of the world—cloven hoofs, antlers and all.

Fear can be banished.

I am sure that this will happen, for we are beginning to find out that fear is costing us money—much ready money. And when a thing begins to cost us money, we sit up and take notice.

The Boston Tea Party, and all that it led to, was not so much "a stroke of liberty," as it was a protest against a hold-up—a fight to protect our forefathers' pocketbooks.

The Devil of Fear—which is all the devil there is—must go, for he is costing us money—great wads of it.

The world will have another Tea Party some day and Fear will be chucked overboard.

Man and the giraffe are the only two living things that can not swim naturally. Throw a day-old kitten into the Mississippi and it will paddle its way to shore.

The giraffe can not swim because he is not built that way.

Man can not swim, just because he

is afraid. The chances are that the reason you are not in the swim—financially or otherwise—is because you are afraid. Glen Buck.

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

Buffalo, May 1—Creamery butter, 30@34c; dairy, 23@30c; poor to good, all kinds, 20@22c.

Cheese—Fancy, 17½@18c; choice, 16@17c; poor to good, 12@15c.

Eggs—Choice fresh, 20@20½c.

Poultry (live) — Turkeys, 18@20c; cox, 11@12c; fowls, 16@17c; ducks, 18@20c; geese, 12½@14c.

Beans — Red kidney, \$2.25@2.40; white kidney, \$2.75@2.95; medium, \$2.70@2.75; marrow, \$2.90; pea, \$2.65@2.70.

Potatoes—\$1.30@1.40.

Onions—\$2. Rea & Witzig.

If there is a hotel anywhere in Michigan that would stand a little improvement it is the hotel at Sparta. The office smells like a smoke house. The roller towels are stiff with accumulated dirt and the toilets beggar description. Sparta is rapidly acquiring an excellent reputation in many respects. The only saloon in the village closed its doors permanently last evening. As a manufacturing town it is par excellence. As the center of a rich farming community it is head and shoulders above many other towns of similar character. The social life and the moral standard of the people is high, but the hotel would disgrace a frontier four corners. Manley Burch, who has just been elected President, is fired with an ambition to make Sparta better and cleaner than ever. In no place can he find better opportunity for effective effort than in the rejuvenation of the hotel, which has long been conducted in such a way as to cause the traveling public to avoid Sparta instead of wanting to go there.

A new company has been organized under the style of the Carroll & Huyge Co., to deal at wholesale and retail and on commission in fruits, vegetables, dairy and farm products, seeds, grain, etc., with an authorized capital stock of \$10,000, of which \$5,000 has been subscribed and \$3,000 paid in in cash. The stockholders and the amount of shares held by each are: Wm. P. Carroll, 1 share; Joseph C. Huyge, 498 shares, and Martin H. Carmody, 1 share, all of this city.

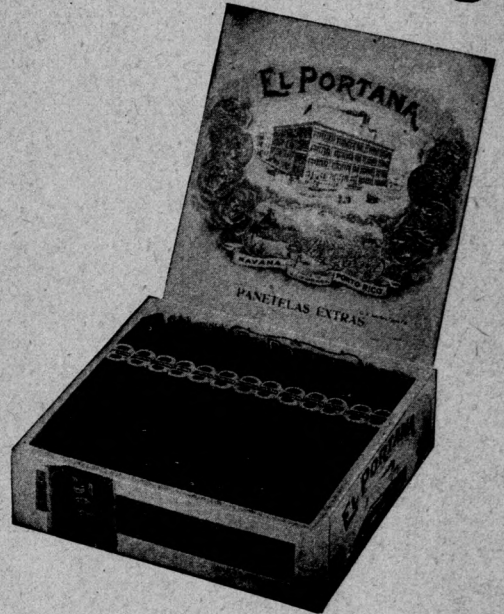
Alfred S. Porter, Michigan representative for the Champion Register Co., of Cleveland, Ohio, has decided to locate in Western Michigan for a time. His family will reside at Spring Lake during the summer months. In the meantime he will determine as to the opening of headquarters at this place.

## BUSINESS CHANCES.

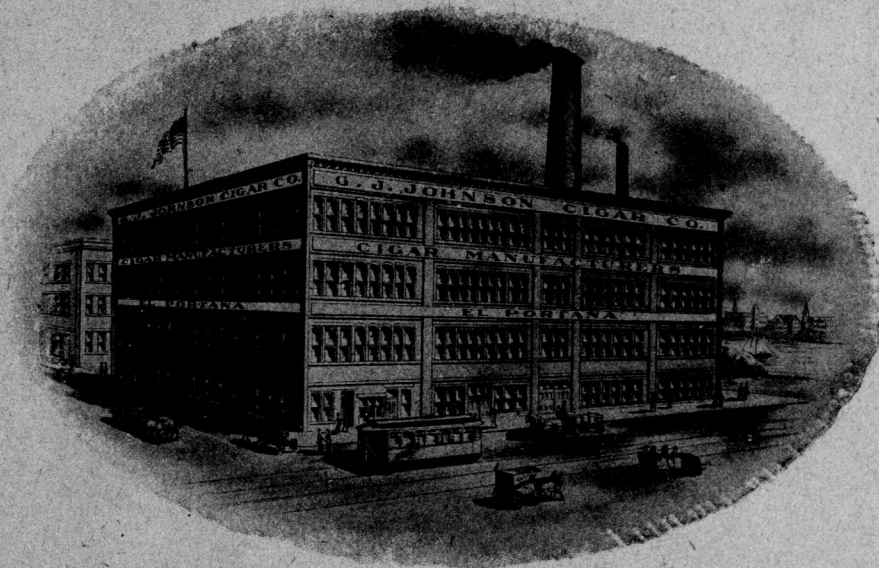
For Sale—Complete up-to-date job printing plant, with office supplies in connection; must sell on account of health. If you want a money making business, act quick. Address Printer, 308 Brown Bldg., Rockford, Ill. 143

Merchants! Do you want to sell out? Have an auction sale. Guarantee you no loss. Address L. H. Gallagher, Auctioneer, 384 Indiana Ave., Toledo, Ohio. 96

# EL PORTANA 5c CIGAR



"In a  
Class by  
Itself"



Manufactured  
Under  
Sanitary  
Conditions

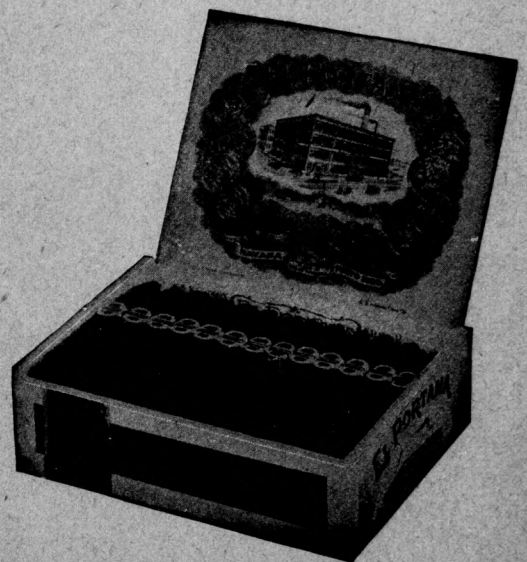
Made in

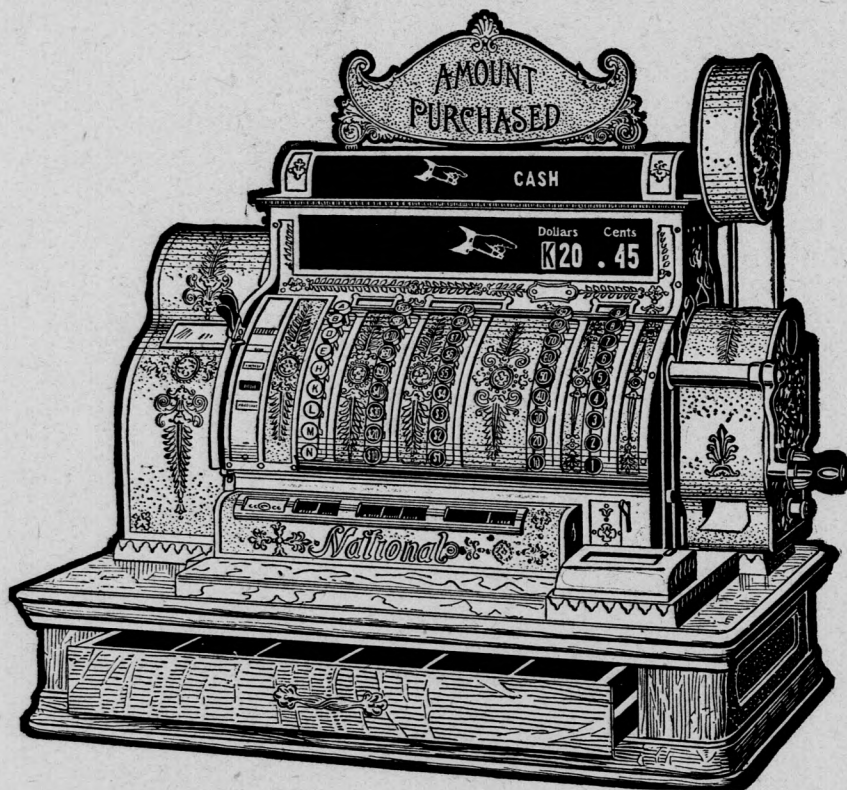
## Five Sizes

### G. J. Johnson Cigar Co.

Makers

Grand Rapids, Mich.





## A National Cash Register protects merchant, clerk and customer

It fixes responsibility. It eliminates losses and mistakes, prevents forgotten charges, and insures a record of money received on account and paid out.

It makes careless employes careful—it enables good employes to prove their efficiency.

Customers are protected against mistakes in their accounts. The receipt in the parcel, printed by the

register, proves the amount paid.

When a National Cash Register enters a store, it becomes a better store—better for the proprietor, better for his employes and better for his customers.

The National Cash Register Company  
Dayton, Ohio