

MICHIGAN TRADESMAN

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Thirtieth Year

GRAND RAPIDS, WEDNESDAY, SEPTEMBER 25, 1912

Number 1514

The House of Never

The House of Never is built, they say,
Just over the hills of the By and By.
Its gates are reached by a devious way,
Hidden from all but an angel's eye.
It winds about and in and out,
The hills and the dales to sever.
Once over the hills of the By and By
And you're lost in the House of Never.

The House of Never is filled with waits,
With just-in-a-minute and pretty-soons.
The noise of their wings as they beat the gates
Comes back to earth in the afternoons,
When shadows fly across the sky
And rushes rude endeavor
To question the hills of the By and By
As they ask for the House of Never.

The House of Never was built with tears,
And lost in the hills of the By and By
Are a million hopes and a million fears,
A baby's smile and a woman's cry.
The winding way seems bright to-day,
Then darkness falls forever,
For over the hills of the By and By
Sorrow waits in the House of Never.

The Old Story

"To-morrow," he promised his conscience,
"to-morrow I mean to be good;
To-morrow I'll think as I ought to; to-morrow
I'll do as I should;
To-morrow I'll conquer the habits that hold
me from heaven away,"
But ever his conscience repeated one word,
and one only, "To-day."
To-morrow, to-morrow, to-morrow, thus day
after day it went on;
To-morrow, to-morrow, to-morrow--till youth
like a vision was gone;
Till age and his passions had written the
message of fate on his brow,
And forth from the shadows came Death,
with the pitiless syllable, "Now."

Denis A. McCarthy.

Hanged If I Know, Do You?

Where can a man buy a cap for his knee,
Or a key to a lock of his hair?
Can his eyes be called an academy,
Because there are pupils there?
In the crown of his head what jewels are set?
Who travels the bridge of his nose?
Can he use, when shingling the roof of his mouth,
The nails on the ends of his toes?
What does he raise from a slip of his tongue?
Who plays on the drums of his ears?
And who can tell the cut and style
Of the coat his stomach wears?
Can the crook of his elbow be sent to jail,
And if so, what did it do?
How does he sharpen his shoulder blades?
I'll be hanged if I know—do you?

Poems Unwritten

There are poems unwritten, and songs unsung,
Sweeter than any that ever were heard—
Poems that wait for an angel tongue,
Songs that but long for a Paradise bird.
Poems that ripple through lowliest lives—
Poems unnoted and hidden away
Down in the souls where the beautiful thrives,
Sweetly as flowers in the airs of May.
Poems that only the angels above us,
Looking down deep in our hearts may behold—
Felt, though unseen, by the beings who love us,
Written on lives as in letters of gold.

Give us men!

Strong and stalwart ones;
Men whom highest hope inspires,
Men whom purest honor fires,
Men who trample self beneath them,
Men who make their country wreath them
As her noble sons
Worthy of their sires!

Men who never shame their mothers,
Men who never fail their brothers,
True, however false are others;
Give us men—I say again,
Give us men!

WORDEN GROCER COMPANY

The Prompt Shippers

Grand Rapids, Mich.

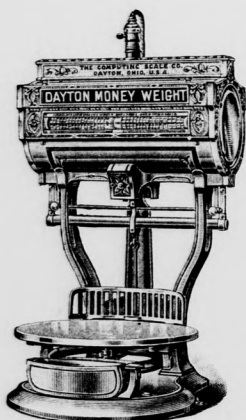
Candy for Summer

**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.



Let the Other Fellow Experiment

Twenty years' experience in building Computing Scales, is a service that is handed you when you buy a Dayton Moneyweight Scale. There's as much difference in Dayton Scales and "The Other Kind," as there is between a Swiss Watch and a "Dollar Watch."

Buy a Scale with a System
Buy a Scale with a Record of Good Service
Buy a Scale with a Ten Year Guarantee
Buy Dayton Computing Scales

Moneyweight Scale Company

165 North State Street Chicago, Illinois

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



Here It Is---The Real Whole Wheat Bread

Some of your customers like bread made of whole wheat flour. If they want all the nutriment of the whole wheat in a digestible form, tell them about

Triscuit

the Shredded Wheat Wafer—"the toast of the town"—a delicious, nourishing substitute for ordinary toast or crackers. A crisp, tasty snack for luncheons or for any meal, delicious with butter, soft cheese, peanut butter or marmalades.



Made Only by

The Shredded Wheat Company
Niagara Falls, N. Y.

next time

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

Lautz Snow Boy Washing Powder

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



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PRIDE FOR HOME TOWN.

Never Do Otherwise Than Boost It.

There should be a natural desire on the part of everyone to boost his own town, his own community; for by building up the place in which you live you are providing for yourself a guarantee for future prosperity.

This should apply universally to purchasing your necessities, to banking and making your investments. Many will be loud in denouncing the consumer for spending his money with mail order houses, and then turn around and buy a supply from distant points while he could have done just as well at home.

Again many get a living out of one community and then invest their profits in some enterprise at some distant point, while their immediate neighborhood is badly in need of many improvements for lack of local interest and finally "slumps" to such an extent that it becomes an impossible business center.

There is no theorizing in this statement; it is an actual fact. The history of any community will bear this out. Those communities which have a settlement of home trade stickers are prosperous and develop advantageous conditions in that vicinity.

Take any town of our home State. Some have well paved streets, well lighted, good stores, and draw trade from quite a distance. Others are in such a condition of indifference that the business passes them by for more progressive centers.

Take an interest in the government of your locality. Get into the harness and work toward an end. Endeavor to have men leading your affairs who are interested in the future of your town.

Arrange special attractions, such as "booster days," reunions or festivals for the benefit of your own people as well as to hold your trade and draw trade from your neighborhood. Enterprise will pay you better than a continued cry against unfair competition. We have often found that the worst competition came from the small dealer in the outskirts who sells

goods without any understanding of the cost of doing business.

Develop your center. Try to live and let live. Make agreements as to the time of opening and closing of stores. Support one another in regard to credit and collections and stand pat against all kinds of fake schemes.

The individual cannot accomplish much, but whenever the merchants of the community combine and agree on certain measures to be carried out with a regard to co-operation, they are all on the same basis and all profit by a general saving of labor and waste.

Do not be afraid to set the ball rolling for you are all in the same boat. Go over and see your neighbor for some one must commence, and the originator is the one who generally receives the most credit. Take the initiative. They are waiting for some one to start. Anything and everything is possible to the combined efforts of a progressive people. And what a blessing for a community to know that your present conditions and future prosperity have a safe foundation. And this they can only have if their community is working on a sane, humane basis.

But you must have that desire. You must put out the hand of good fellowship to your neighbor and welcome him to your confidence. There are many who think others beneath them and refuse to mingle in consequence of this feeling of superiority. But, with such a feeling at heart, you are at fault and the main loser in entertaining this misconception of the duty of man.

It is our duty to live so that our actions may be examples for others and may merit their approval. There is no satisfaction in merely hoarding money, nor in the crowding out of all competition and discomforting many.

But it is a blissful victory to know that you are enjoying prosperity because you are efficient and because your neighbors recognize you as the fittest.

We may enjoy a temporary success along the lines of unfair and human methods, but the time will come when the demoralizing effects will overtake us.

Therefore, let us look ahead and strive to prevent that.

So, stand first for your own hearth, then for your community and then for your country! That pride for your home town should never allow you to do otherwise than boost it.

A. G. Hambrook.

Always begin things and never finishing them is like pumping water out and letting it run back.

So-Called Mann Plan Endorsed and Adopted.

Port Huron, Sept. 24—The Retail Grocers and General Merchants Association of Michigan, at a meeting of its board of directors in Saginaw, unanimously endorsed the plan and method of the National Rating Association and it is agreed that all members of the National Rating Association in Michigan are members of the Retail Grocers and General Merchants Association of Michigan. In other words, when a merchant becomes a member of the National Rating Association in Michigan, he thereby becomes a member also of the Retail Grocers and General Merchants Association of Michigan, enjoying all the privileges and benefits of that association.

The Board of Directors of the Retail Grocers and General Merchants Association of Michigan, before endorsing the National Rating Association, considered the matter very fully and went thoroughly into its standing, reliability, and the benefits to be derived from a membership therein. After deliberating all afternoon upon every phase and angle of the proposition, a motion was made by Chas. Wellman, of Port Huron, which was seconded by Jos. Sleder, of Traverse City, that the State Association endorse the National Rating Association and enter into an agreement with it whereby all members of the National Rating Association in Michigan will be members of the Retail Grocers and General Merchants Association of Michigan. This motion was unanimously carried.

The plan is called the "Mann plan," as it was conceived and worked out by H. D. Mann, who is the President of the National Rating Association. Mr. Mann is a recognized authority on all matters of credit pertaining to the retail trade. The plan has been worked successfully in Illinois for some time and comes to our Association highly recommended and endorsed by the Retail Merchants Association of Illinois. In fact, they have the same arrangement with the National Rating Association as that entered into by our Association. The plan might be called a double one, as it enables the member to make his collections through the Ratings of the Association. With this plan there is no longer any need or excuse for merchants to have dead or delinquent accounts on their books. It not only enables the member, to collect his slow and dead-beat accounts, but he is also furnished with a complete rating report that gives all the slow pay in his section of the State. This book covers not only the town and county in which the member lives, but all the towns in the surrounding

counties, often containing from ten to fifteen counties. This book will save the member many times the amount paid for a membership fee.

J. T. Percival Secy.

Bay City Dealers Considering Co-operative Delivery.

Bay City, Sept. 24—It is a matter of only a few weeks before the grocers and butchers of the city adopt the delivery plan now in operation universally in all large cities. At the last meeting of the Grocers and Butchers' Association a committee was appointed to draw up a set of resolutions to be submitted to the Association at the next meeting two weeks hence. E. W. Funnell was appointed chairman of the committee and it is expected the resolutions governing the establishment of the system here will be practically the same as those in other cities.

The object is to decrease the delivery expense and at the same time give a more efficient service. For instance, a customer, whose patronage cannot be ignored, calls the grocer or butcher as it may be and gives an order just after the delivery trip has been made in the territory in which the customer lives. Under the new plan certain hours will be fixed in which deliveries will be made in given territories.

In addition to the election of officers to be held at the next meeting a smoker and social hour will be enjoyed. William McMorris has been President of the Association for two years, but intimated to the members recently that he did not want to take "a consecutive third term." Mr. McMorris is Vice-President of the State Association, which honor along with the duties of his office he considers enough.

The statement is given that the Association was never in its history on a better financial basis. The membership at the present time is the largest it has ever been. The members are planning a number of social events and entertainments to be given during the winter.

Another Municipal Lighting Failure.

Richmond, Sept. 24—At a special election on the proposition of selling the village electric lighting plant to the Eastern Michigan Edison Co. for \$18,000 the question carried almost unanimously, 204 yeas and 11 nays. This will give the village 24-hour lighting service, and day power, offering big inducements to manufacturing enterprises to come to Richmond. The change will be made by October 1.

You can save yourself years of effort by utilizing the knowledge and experience of others — beginning where they leave off.

BANKRUPTCY MATTERS.**Proceedings in Western District of Michigan.**

Sept. 18—In the matter of the Coronet Corset Co., bankrupt, of Grand Rapids, the first meeting of creditors was held. Creditors failed to agree upon a trustee and the referee appointed George C. Brown, of Grand Rapids, as trustee and fixed his bond at \$10,000. Claims were allowed and the first meeting was adjourned to October 18, at the office of the referee, at which time it is expected a first dividend will be declared and ordered paid to general creditors.

Sept. 19—In the matter of Simon Dosie, bankrupt, of Boyne City, the adjourned first meeting of creditors was held. The final report and account of Gerrit J. Wissink, receiver, was considered and approved and the receiver discharged. The first report and account of the trustee was also considered and allowed, and a first dividend of 10 per cent. declared and ordered paid to general creditors. On the hearing of the petition for accounting by the bankrupt, the trustee reported he had been unable to make personal service and a new order was made directing the bankrupt to show cause on November 19. The trustee reported an offer of \$5,600 from Otto Weber & Co., of Grand Rapids, for the real estate belonging to this estate, which is of the appraised valuation of \$8,000 and incumbered by a real estate mortgage for \$5,000. An order was made by the referee directing creditors to show cause on October 8, why such offer, or any further offer which might in the meantime be received, should not be accepted and the sale confirmed.

Sept. 19—In the matter of C. D. Crittenden Co., bankrupt, formerly at Grand Rapids, the trustee, C. Roy Hatten, filed his final report and account, showing balance cash on hand of \$664.04, and an offer of \$25 for a Burroughs adding machine belonging to the bankrupt. An order was made by the referee calling a final meeting of creditors to be held at his office on October 9, to consider such final report and account and such offer for the adding machine.

Sept. 20—In the matter of Horace Hoffman, bankrupt, formerly merchant at Mancelona, the first meeting of creditors was held. The petition of S. E. Symons, trustee under the trust mortgage, and Symons Brothers & Co., assignee of the bankrupt's trade exemptions, were considered and it was determined that the trust mortgage and assignment of exemptions were valid and covered all of the assets of the bankrupt's estate. An order was made directing that such mortgaged assets be released and turned over to such trustee free from any claim of the bankrupt's estate thereto and that the property covered by the assignment of exemptions be released and turned over to said assignee. It appearing that there were no further assets it was determined that no trustee be appointed. The meeting was then adjourned, without day.

Sept. 23—In the matter of Thomas E. Price, bankrupt, of Grand Rapids, the first meeting of creditors was held. Creditors failing to elect a trustee, the referee appointed Joseph R. Gillard, of Grand Rapids, as trustee, and fixed his

bond at \$500. On the matter of order to show cause as to sale of the assets, an additional bid of \$550 from Whitney, Christenson & Co., of Chicago, was reported, and it was determined that the offer of J. S. David, of \$530, be rejected and the offer of \$550 be accepted and the sale confirmed. The bankrupt was sworn and examined by the referee and the first meeting adjourned to October 23.

Sept. 24—In the matter of Willard C. Gregory, bankrupt, a railway freight conductor of Grand Rapids, it appearing that there were no assets, an order was made closing the estate and the files returned to the clerk's office. No cause to the contrary having been shown by creditors, a certificate was made by the referee recommending that the bankrupt be granted a discharge.

In the matter of the Cookerette Company, bankrupt, formerly of Muskegon, the trustee, John K. Burch, filed his supplemental final report and vouchers showing compliance with the final order of distribution, and an order was made discharging the trustee and closing the estate.

In the matter of Julius Vande Kopp, bankrupt, formerly of Grand Rapids, the trustee, William B. Holden, filed his final report and account showing that all of the assets have been converted into cash and that he has a balance of \$363.78 on hand for distribution. An order was made by the referee calling a final meeting of creditors to be held at his office on October 11, to consider such final report and declare a final dividend to creditors. A first dividend of 15 per cent. has already been paid in this matter. Creditors have also been directed to show cause, if any they have, why a certificate favorable to the bankrupt's discharge should not be made by the referee.

In the matter of the Brink Shoe Store, bankrupt, of Grand Rapids, the adjourned first meeting of creditors was held. The first report and account of Albert Frey, trustee, was considered and approved, and an order made directing payment of a first dividend of 10 per cent. to general creditors whose claims have been proved and allowed.

In the matter of the American Electric Fuse Co., bankrupt, of Muskegon, the trustee, Paul S. Moon, filed a report showing that he has received an offer from a responsible party of \$30,000 for the real estate belonging to the bankrupt's estate situated in Muskegon, including the buildings thereon and machinery, plumbing, etc.; that the appraised valuation of such property is the sum of \$45,000, and recommending that the sale be authorized and confirmed. An order was made by the referee directing creditors to show cause on October 7, why such offer of any other or further offer should not be accepted and the sale immediately confirmed.

Many a man has tried up in a little wayside opportunity, merely because he lacked the courage to acknowledge to himself that his judgment had landed him in the wrong spot.

Measures That Help the Home Merchant.

The local board of trade should certainly keep in touch with the local governing body, be it village board or a city council, to see that in the enactment of ordinances no improper restrictions are laid on the local business community and, at the same time, to see that the merchant and the public are protected against fly-by-night concerns, which pay no taxes, which frequently load a community with cheap, undependable goods and leave the purchaser no recourse. Every community has license legislation, and a board of trade should also interest itself in this kind of enactment and see that a license law is aimed not only to provide revenue but to encourage the home merchant and to discourage the transient.

Practically every board of trade in the country has taken up the question of controlling soliciting schemes in the community. In many towns a solicitor is compelled to show a card of approval from the local board of trade stating that the project is worthy of support. This relieves the merchant of much embarrassment and much useless expenditure and is also a safeguard against hold-up schemes and deception. Where this system is in vogue the merchant to whom application is made for a contribution refers the matter immediately to the board of trade for its investigation and endorsement or condemnation. The ultimate effect of this arrangement is to secure in an increased measure funds for local project and

discourage the soliciting of funds for enterprises which will confer no direct benefit upon the community.

The board of trade can well consider the postal facilities of the town. Many of the smaller communities have secured free delivery through the activities of their board of trade. Many rural routes have been established as the result of similar agitation. Such a board of trade, through its secretary or committees, is in a position to tabulate figures which will be of great assistance to the postal department in deciding the character and extent of needed local postal facilities.

The town may be made the convention center of its territory. Associated bodies nowadays do not demand so much that they shall be entertained as that they shall have at their command the proper conveniences for temporary sojourn in a city. The board of trade can see to it that hotel accommodations are brought to a maximum of efficiency and that temporary quarters may be secured for visitors when the number in attendance exceeds the extraordinary capacity of the town's hostelry. These conventions are productive of retail trade, visitors not only patronizing the local stores but local people increasing their purchases during such a time.

Fortune disdains mere ability—brain is nothing without bravery. The man who can be thrashed by a sneer has retreated before he is defeated.

ROYAL

BAKING POWDER
Absolutely Pure

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

NEW YORK MARKET.

Special Features of the Grocery and Produce Trade.

Special Correspondence.

New York, Sept. 23—Spot coffee at the end of last week was inactive and no interest seemed to be taken either by buyer or seller. But there is a pretty strong feeling, as the option market held strong, and at this time there seems to be no weakness. In an invoice way Rio No. 7 closed at 14½¢. In store and afloat there are 2,155,336 bags, against 2,208,860 bags at the same time last year. A little business has been done in milds, but trading is not at all active. Good Cucuta, 16¾¢.

Tea is firm in tone and this is about all that can be said. Sales are of small lots and dealers profess confidence as to the future as the general business of the country improves. A million pounds have been lost with the steamer Dacre Castle and this diminishes our prospective supply by so much.

Sugar plods along in the same old rut and day by day there is just about the same volume of business. Withdrawals of refined have been light and new business is hardly worth mentioning. The prevailing rate among all refiners for refined is 5.10¢.

There is an improving demand for rice and the market is well sustained. Supplies have been slightly augmented by small supplies and there is enough to meet requirements without

any trouble. Prime to choice, 5¾@5½¢.

Spices are quiet, but this is just about the situation the year around. Buyers are taking only enough to do business with and the range of prices shows absolutely no change. Supplies are only moderate, but there is no lack of anything.

Molasses shows a little improvement with the advancing season and sellers are holding firmly to existing quotations of 26@34¢ for good to prime centrifugal. Syrups are in moderate supply and firm at 25@28¢ for fancy stock.

The canned goods situation presents few if any new topics. There is a fair demand for the general line, with tomatoes showing up pretty well. Buyers seem to think that if they can "bide a wee" they will get standard threes at 82½ in plenty, but just now the quantity at that price is not large. Packers are busy and the next few days will almost see the beginning of the end. Corn is moving slowly and dealers are waiting the future weather reports. Packers seem to think there will be a very moderate supply of desirable stock. Peas are in light supply for really desirable goods. Other lines are quiet.

Butter closed rather dull after a week with considerable variation. Creamery specials are worth 29½@30¢; firsts, 27½@28¢; seconds, 25½@26½¢; imitation creamery, 24@24½¢; process, 25½@26½¢; factory, 22@23¢.

Cheese is in moderate supply and firmly held at 16¼@16½¢ for whole milk.

Eggs have been rather quiet for a few days. The market is pretty well cleaned up on top grades and the range is 28@32¢ for very best white Western fresh-gathered. Receipts of almost all kinds have not been very large, but there seems to be enough to meet requirements.

The Accommodating Ticket Clerks at Union Depot.

Grand Rapids, Sept. 24—Saturday night for fifteen minutes I tried repeatedly to get the ticket office of the union depot over the Citizens telephone, getting the busy buzz or no response all the time. I then went to the telephone office to see if I could get any better service, only to have the same experience. I then asked the Trouble Department to find out what the trouble was and, stating my experience to General Manager Tarte, he immediately took the matter up with the Trouble Department. They reported that every night from 7 to 8:30 they were getting numerous complaints of the same trouble. Mr. Tarte then instructed them to send a man to the depot and find out if the bell was ringing. The man reported that he had waited near the telephone in the ticket office for twenty-five minutes, that the bell was ringing almost continuously, that two men were at work in the office, not selling tickets, but making out reports or writing, paying no attention to the telephone calls, although sitting on one end of the desk where

the telephone was; that he then went into the office, found the telephone all right and answered several calls himself. During the time I was waiting at the telephone office the Trouble Department was watching the ticket office wire and reported that calls were coming in almost continuously from other subscribers who, of course, were having the same experience that I had.

The telephone company was probably getting the blame by them for trouble not in their power to remedy. It is only an illustration of the neglect and indifference of the railroad people to the needs and accommodation of the traveling public. The telephone company say that they have repeatedly suggested to the railroad officials putting in an extra line on the telephone because the single one now there is entirely inadequate to take care of the demands of the people. Merchant.

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

Buffalo, Sept. 24—Creamery butter, 26@30¢; dairy, 22@25¢; poor to good, all kinds, 20@25¢.

Cheese—Factory, 16½@17¢; choice, 16¢; poor to common, 8@12¢.

Eggs—Choice, fresh, candled, 25@27¢; at mark, 23@24¢.

Poultry (live)—Turkeys, 13@14¢; cox, 10@11¢; fowls, 15@17¢; springs, 16@18¢; ducks, 14@15¢; geese, 11@12¢.

Beans—Red Kidney, \$2.50; white kidney, \$3.25; medium, \$3.25; narrow, \$3.35@3.50; pea, \$3.15.

Potatoes—40@50¢ per bu. Rea & Witzig.

"Sells a Hundred Times Faster"

That's what retailers all over the country have found out about "Dandelion Brand" Butter Color.

That's the reason given by a retailer in Iowa for refusing to bother with "guess-work" brands.

Every butter maker knows "Dandelion Brand" and sooner or later uses it and no other.



Dandelion Brand

THE BRAND WITH



Butter Color

THE GOLDEN SHADE

We guarantee that Dandelion Brand Butter Color is PURELY VEGETABLE and that it meets the FULL REQUIREMENTS OF ALL FOOD LAWS,--STATE AND NATIONAL.

WELLS & RICHARDSON CO., - BURLINGTON, VERMONT

Manufacturers of Dandelion Brand Butter Color



Movements of Merchants.

Sunfield—C. M. Town has purchased the general stock of A. H. Sayer.

Olivet—The Ainger Store Co. is succeeded by the Ainger Mercantile Co.

South Haven—C. L. Miner succeeds E. D. Young in the grocery business.

Central Lake—Mrs. George Fisk has engaged in the millinery business here.

Maple Rapids—A. J. Crook has added a line of bazaar goods to his grocery stock.

Dimondale—George W. Berner has opened a restaurant in connection with his bakery.

Bronson—Roy Folsom, recently of Albion, has engaged in the bakery business here.

Eaton Rapids—M. L. Clark, pioneer clothing merchant, celebrated his 81st birthday Sept. 21.

Belding—The Weter-Wise Co., dealer in carriages and implements, has dissolved partnership.

Detroit—The capital stock of the W. L. Ratz Shoe Co. has been increased from \$5,000 to \$25,000.

Sparta—J. F. Pollen has sold his stock of bazaar goods to Clarence Moore, who will continue the business.

Manistee—Frank Jarka has removed his stock of clothing into his new store building at 348 River street.

Butternut—Mrs. William Kerr, recently of Buffalo, N. Y., has engaged in the millinery business here.

Buckley—J. A. Quigley has sold his implement and hardware stock to James Cooke, who has taken possession.

Ontonagon—The Citizens Bank of Ontonagon has changed its name to Citizens State Bank of Ontonagon.

Conklin—Charles Shafer and Merrill Davenport have formed a co-partnership and engaged in the harness business.

Ossosso—The Albert Todd Co., dealer in coal and hay, has increased its capital stock from \$12,000 to \$20,000.

Central Lake—Homer & Ackley are closing out their stock of clothing and dry goods and will retire from business.

Sparta—S. W. Guthrie has sold his grocery stock to R. E. Foote, formerly of Grand Rapids, who will continue the business.

Springport—Fred Pierson, recently of Jackson, has purchased the P. J. Wilson implement stock and will continue the business.

Central Lake—L. Nurko has sold his stock of clothing and leased his store building to W. Randolph, who has taken possession.

Eaton Rapids—Mrs. Dora C. Reynolds, milliner, will establish branch stores at Onondaga and Rives Junction about Nov. 1.

Holland—Henry J. Boon has engaged in the tea, coffee and spice business on

East Eighth street under the style of the Rawleigh Club.

Greenville—N. H. Hudkins has sold his stock of bazaar goods to Mrs. Ada McCowan, recently of Scottville, who has taken possession.

Ionia—A. G. Bedford, who has conducted a jewelry store here for the past 17 years, is closing out his stock and will retire from business.

Sparta—Irwin Willis and Ted Wellman have formed a copartnership and will engage in the grocery and meat business here about Nov. 1.

Charlotte—Ira A. Woodward is closing out his stock of groceries preparatory to moving to Battle Creek and engaging in a similar business.

Kalamazoo—Speilos & Jackson succeed M. F. Rahlmeyer in the confectionery business, paying \$400 in cash and giving a mortgage back for \$1,150.

Adrian—H. W. Behringer, grocer at 39 North Main street for the past 15 years, has sold his stock to E. Edward Fischer, who will take possession Oct. 1.

Ionia—The E. J. Pierce Coffee Co. has resumed business at the old location, under the management of W. D. Pierce, who has returned from the west.

Rexton—The D. N. McLeod Lumber Co. has sold its stock of general merchandise to G. W. Gilligan who will continue the business at the same location.

Dimondale—Ephraim Bates has sold his ice cream parlor and confectionery stock to John Ashcraft, who will conduct a restaurant in connection with the business.

Detroit—The Italian Mercantile Co. has engaged in business with an authorized capital stock of \$5,000, of which \$2,520 has been subscribed and \$1,000 paid in in cash.

Zeeland—Mrs. Mary Fox has purchased the interest of her partner, Hans Fisher, in the Fox & Fisher millinery stock and will continue the business under her own name.

Houghton—Paul Hendricksen has sold his stock of meats and groceries to Carl Pylkas, Efram Lohela and Nestor Lepisto, who will continue the business at the same location.

Cheboygan—Jacob J. Post, who has conducted a hardware store here since 1872, died at his home Sept. 21, after an illness of about three weeks resulting from a stroke of paralysis.

Applegate—The Applegate Bank of Sleeper & Niggerman has been merged into a State bank under the style of the State Bank of Applegate, with an authorized capital stock of \$20,000.

Cedar Springs—E. Davis & Son, who conducted a bazaar store at Ludington, have removed their stock here and will add lines of dry goods, boots and shoes and be open for business Nov. 1.

Dimondale—W. J. Bateman has sold his stock of dry goods to Mrs. Nellie M. Cameron, who will remove it to her store building in the Maccabee building. Mr. Bateman will continue in the grocery business.

Battle Creek—Glenn Wynn, dealer in sporting goods at 30 North Jefferson street, has sold a half interest in his stock to F. E. Briegel and the business will be continued under the style of Wynn & Briegel.

Flint—The C. C. Barton Co. has engaged in the general boot and shoe business, with an authorized capital stock of \$10,000, which has been subscribed, \$9,863 being paid in in property and \$137 in cash.

Detroit—A new company has been organized under the style of Edward Neuman & Co., to carry on a mercantile business, with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in cash.

Munising—Mrs. A. Chambers, who has conducted a confectionery, cigar and periodical store on East Superior street for many years, has sold her stock to Frank Izzard, who will continue the business at the same location.

Lawrence—Henry Phillips has resigned his position as traveling salesman for Butler Bros., of Chicago, and purchased the stock of the Levi DeHaven & Sons branch store and will continue the business under his own name.

Battle Creek—The Michigan Central Railroad Co. has begun regrading its main track from this city to Detroit. This will necessitate the laying of new ties. The old ties will be replaced with new hardwood ties treated with creosote.

Greenville—Mr. Sagindorf, of Belding, and Mr. Rice, of Detroit, have purchased the G. W. Stevens & Son hardware stock from the creditors and resumed business at the same location under the style of the Greenville Hardware Co.

Central Lake—Rev. Thomas Young, who has been pastor of the M. E. church here for the past two years, has decided to retire for a while from the ministry, and has purchased the confectionery business of James L. Rugg. Rev. Young's son, Newman, will manage the store.

Detroit—Virgil N. Mack, conducting a bakery, has merged the business into a stock company under the style of the V. N. Mack Co., with an authorized capital stock of \$3,000, of which \$2,600 has been subscribed, \$381.25 being paid in in cash and \$2,218.75 in property.

Flint—Veit & Davison, dealers in lumber, etc., have merged their business into a stock company under the style of the Veit & Davison Lumber Co., with an authorized capital stock of \$50,000, which has been subscribed, \$2,893.56 being paid in in cash and \$47,106.44 in property.

Central Lake—Work is being finished on a new produce warehouse for the Farmers' Warehouse Co., Ltd., a company organized last spring. The building has a capacity of 12,000 bushels of potatoes. In spite of unfavorable conditions, there is a fair crop of cucumbers this year. Unless the weather becomes very bad, they will be harvested for two weeks longer at this point.

Manufacturing Matters.

Lyons—The Herrick Casket Co. has closed its plant and retired from business.

Detroit—The Bellevue Furnace Co. has increased its capital stock from \$25,000 to \$35,000.

Onaway—The Gardner, Peterman & Co. sawmill has closed operations two weeks to permit necessary repairs for the winter run.

Muskegon Heights—The Campbell, Wynant & Cannon Foundry Co. has increased its capital stock from \$37,000 to \$150,000.

Detroit—The Detroit Rock Salt Co. has been organized with an authorized capitalization of \$10,000, of which \$1,000 has been paid in in cash.

Cadillac—The Cummer-Diggins Co., has removed its camp from section 19 to section 17, Colfax township, and has extended its railroad to the new camp.

Saginaw—The Hygeia Distilled Water Co. has been organized with an authorized capital stock of \$6,000, of which \$3,000 has been subscribed and \$1,500 paid in in cash.

Detroit—The Detroit Paint Manufacturing Co. has engaged in business with an authorized capital stock of \$1,000, of which \$500 has been subscribed and \$250 paid in in cash.

Detroit—The Pneumatic Tire Filling Co. has been organized with an authorized capital stock of \$1,000, of which \$750 has been subscribed and \$500 paid in in cash.

Detroit—The Detroit Motor Chassis Co. has been organized with an authorized capital stock of \$25,000, of which \$12,500 has been subscribed, \$1,500 paid in in cash and \$1,000 in property.

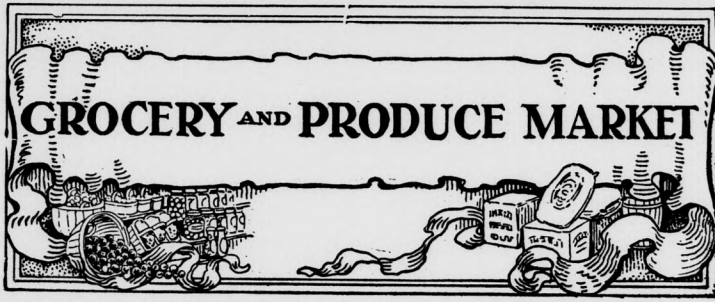
Detroit—The Detroit Standard Gear Co. has engaged in business with an authorized capital stock of \$50,000, of which \$28,000 has been subscribed, \$2,000 paid in in cash and \$2,600 in property.

Detroit—The Home Electric Stove Co. has been incorporated with an authorized capital stock of \$30,000 common and \$20,000 preferred, of which \$33,500 has been subscribed and paid in in property.

Germfask—The Germfask butter factory has been sold at public sale to satisfy a claim of the Newberry State Bank. The amount involved is nearly \$1,000. The indebtedness will be paid and the company re-organized.

Detroit—The Bryant & Berry Co., conducting a brass foundry and manufacturing patterns, has merged its business into a stock company under the style of E. S. Bryant Pattern Works, with an authorized capital stock of \$2,000, of which \$1,000 has been subscribed and paid in in property.

Cadillac—This year has been a record breaking one so far as lumber business in Michigan as a whole is concerned, and when the final records are filed it is predicted this statement will be carried out; with more lumber cut and more lumber shipped, with less stock in shipping condition on hand. Anyone who has had an accumulation of certain kinds or grades of lumber has been able to dispose of it and thus clean up his yards. This is true of both hemlock and hardwoods, but especially true of hemlock. The flooring trade is also improving.



The Produce Market.

Apples—Wealthy, Strawberry, Wolf River and Maiden Blush command \$2.50 per bbl.

Bananas—\$3.75 per 100 lbs.

Beets—60c per bu.

Butter—There is a very active consumptive demand for all grades of butter and the market in creamery is firm at 1c per pound advance over last week. The receipts show a falling off in the make of butter and there is an increased consumptive demand. The market is in a healthy condition, at the recent advance. Indications are for a slight advance during the coming week. Creamery extras are now held at 31c in tubs and 32c in prints. Local dealers pay 23c for No. 1 dairy grades and 19½ for packing stock.

Cabbage—\$1.50 per bbl.

Carrots—60c per bu.

Cauliflower—\$1.40 per doz.

Celery—18c per bunch for home grown.

Crabapples—\$1.25 per bu. for Siberian or Hyslips.

Cranberries—\$7.25 per bbl. for early Blacks.

Cucumbers—50c per bu.

Eggs—Receipts of fresh are still very light and the consumptive trade is absorbing everything on arrival at the top of the market. There is not likely to be an increase in the production in the near future. No change is looked for in the market within the next few days. Local dealers pay 22c, loss off.

Egg Plant—\$1.50 per doz.

Grapes—Wordens and Moore's Early, 15c per 8 lb. basket; Niagaras, 16c per 8 lb. basket; Delawares, \$2.25 per crate of 12 4 lb. baskets; Wordens, \$1.50 per crate of 12 4 lb. baskets; bulk stock (Concords and Wordens), 75c per ½ bu. and \$1.25 per bu.

Green Onions—12c per doz. for Evergreen and 15c for Silver Skins.

Honey—18c per lb. for white clover and 17c for dark.

Lemons—The price has declined to \$8.50 per box on California. The extreme high price lasted only a few days.

Lettuce—Leaf, 65c per bu.; head, 90c per bu.

Musk Melon—Home grown Osage, \$1.25 per bu.

Onions—Spanish are in fair demand at \$1.50 per crate; home grown command \$1.25 per 70 lb. sack.

Oranges—\$4.25@4.50 for Valencias.

Peaches—Prolifics, Crawford and Elbertas command \$2 per bu.

Pears—Bartletts, \$2 per bu.; Anjous, \$1.75 per bu.

Peppers—20c per doz. for red; \$1.25 per bu. for green.

Pickling stock—Cucumbers, 25c per

100; onions, \$1.25 per ⅓ bu. box.

Pieplant—85c per 40 lb. box for home grown.

Plums—Lombard, \$1.50 per bu.; Egg and Green Gage, \$2 per bu.

Potatoes—60c per bushel.

Poultry—Local dealers pay 11c for broilers; 10c for fowls; 5c for old roosters; 7c for geese; 8c for ducks; 10c for turkeys. These prices are for live-weight. Dressed are 2c higher.

Sweet Potatoes—\$2.40 for Virginias and \$3.75 for Jerseys.

Tomatoes—85c per bu. for ripe and 50c for green.

Veal—6@11½c, according to the quality.

Watermelon—Home grown stock is in light demand at \$2.50 per bbl. of 10.

Wax Beans—\$1 per bu. for home grown.

Oleomargarine Law Held Invalid.

The Michigan statute relative to the sale of oleomargarine has been declared unconstitutional by Judge Stuart in the Superior Court of Grand Rapids in the case of Isaac Van Westenbrugge, charged with violating the pure food law. Mr. Van Westenbrugge, who is a member of the commission firm of Van Westenbrugge & Erb, was charged with advertising that a brand of oleomargarine sold by the company contained 50 per cent. cream and creamery butter.

Van Westenbrugge was arrested under that section of the statute making it an offense to use the words "butter," "cream" or "creamery" in any oleo advertising. Attorney Benn M. Corwin, who had been retained by Van Westenbrugge, succeeded in getting the case against his client dismissed on the grounds that the arrest of his client was unconstitutional according to the fourth section of the Michigan statutes, which provides that the ingredients of oleomargarine must be plainly stated by the dealer in all advertising matter and in every sale.

One of the interesting features of the case was that Mr. Corwin drafted the section of the law under which his client was released. Mr. Corwin stated to the court, however, that the contradictory clause in the section was inserted by the Dairy and Food Commissioner before its enactment.

The general tendency in all lines is towards a higher standard of quality and a uniformity of value among products of different makes.

Manufacturers are learning rapidly that service is as important as the product, and differences in that regard are rapidly being wiped out.

To pass an idea on is to multiply its power.

The Grocery Market.

Sugar—Raws have declined six points and are now being offered at 4.30. Federal has reduced its price on granulated to 5.05. The other refiners are holding at 5.10. Beet sugar is being offered at 4.95 for delivery about the middle of October. The market is weak on both raw and refined. There is less difference between the price of raw and refined sugar at the present than has been known for a long time. The demand for sugar has been exceptionally heavy during the week, which is thought to be due to the fact that many people are still canning fruit.

Tea—Since the last official report, second crop Japan teas have been harvested and third crop teas are now arriving. The quality on the whole is inferior to last year's, due to the dry weather prevalent during the month of August. A quiet market is recorded but prices have remained steady for good quality teas. Well made basket fired are very scarce and difficult to buy, except at advanced prices. Shipments to September 1 are about a half million pounds short. Good Ceylon teas are cabled as advancing in price in the Colombo market. A slight improvement in quality is noted in latest arrivals. The heavy offerings of Ceylon and India teas are reported to have depressed the China Congou market, to some extent, and some sales were made on a lower basis of value. Medium grades are selling the best.

Coffee—There seems to be a strong speculative spirit for the market just now. The consumptive demand for coffee is fair. The last advance in Brazils carried them to within 1c of the highest price reached since the present campaign began. Mild coffees are also firm on last week's basis and are in fair request. Java and Mocha quiet and unchanged.

Canned Fruits—The demand for canned fruits is a little better than a few weeks ago. Prices are unchanged and the quality of the majority of the new pack goods arriving is good. Packers of Hawaiian pineapples are making short deliveries and it is said that blueberries are sure to be scarce.

Canned Vegetables—Tomatoes are strong and practically all offerings are absorbed immediately. Reports from the packing districts indicate that the end of the season is close at hand. More tomatoes will be packed than last year, but it does not appear at the present time as if there would be any surplus over normal requirements. New pack peas are reported to be of a much poorer quality than in 1911 and jobbers are finding it difficult to get sufficient supplies of standards to fill their orders. The pack of canned corn will depend to a great extent on the weather. Michigan packers are running full force now and the pack will be as large as last year unless the grain damages by frost. Corn prices are so low now that no matter how large the pack may be there will be little possibility of a decline.

Dried Fruits—New prunes have not been purchased to any extent, the prices being considered too high, but these figures are being paid for export, so it is likely the Eastern buyers will fall in line shortly. Evaporated raspberries should attract a great deal of attention at the present time on account of prices

being the lowest in years. The market, which as a rule advances after the first few shipments, has been weak and declining. The market on peaches shows a little firmer tone than a short time ago, but quotations remain unchanged. The demand for all dried fruits is more active than about Sept. 1.

Cheese—The make of cheese and the stocks in storage are lighter than they were a year ago. The market is in a healthy condition, and owing to slight advances in the producing sections, this market is likely to follow suit in the near future with an advance of probably about ¼@½c per pound.

Rice—Reports coming from the South are to the effect that rice will be served free on some of the railroads on Sept. 30. This is being done to advertise and increase the sale of rice for the benefit of the Texas growers. There has been no change in quotations of rice during the past week. The demand has been a little more active, however, than it was a month ago.

Syrups and Molasses—No change in corn syrup. Compound syrup is in fair demand for the season at unchanged prices. Sugar syrup quiet and unchanged. Molasses dull at ruling prices.

Fish—Cod, hake and haddock have not yet followed the opening of the season and prices are unchanged. Salmon shows no change for the week, either spot or future, and both domestic and imported sardines are quiet on the same basis which has been ruling for several weeks. Mackerel has shown an upward tendency during the week, although prices show no radical change over a week ago. Both Norway and Irish are tending higher on account of light supplies, and the situation is steady to firm. The demand is quiet.

Provisions—Owing to the short supply, the smoked goods market is firm at unchanged prices. Pure lard is in good consumptive demand and steady at unchanged prices, while compound has slow sale, with steady market. Dried beef, canned meats and barreled pork are in moderate supply at prices ranging the same as last week, with only a moderate consumptive demand.

Pauels, Jurgens & Holtvluwer have opened a new store in the south end near the limits at 1506-8-10 Grandville avenue, where they will carry a line of dry goods, clothing, shoes and rubbers, furnishings, hats and caps. All three are well known in this vicinity. They are located in one part of the London block and the other part will be occupied by London Bros. with a stock of hardware. The place now occupied by London Bros. will be replaced with a restaurant.

Dr. Chas. S. Hazeltine, President of Hazeltine & Perkins Drug Co., sails from Rotterdam, Holland, for home October 5. His reservation is on the Rotterdam, of the Holland-American line. Mrs. Hazeltine will accompany him home.

Resourcefulness is the star accomplishment. It is the master-key that fits all the locks of business requirements.

It is possible to be so busy watching fire-flies that we have no time left to look at the stars.



Condition of Sale of Kent State Bank Building.

The Kent State Bank will turn in its property at the corner of Monroe avenue and Lyon street for the new Pantlind hotel, not at a fancy figure—which, no doubt, it could command—but at a price which the builders of the new hotel will agree is reasonable. It is said the price will be around \$60,000. The Groskopf property, adjoining it on the south and an inside lot, cost \$70,000, the Siegel and Oltman property \$60,000, the Howlett property \$45,000, and the Weston building, with 45 feet front, \$80,000. A price of \$60,000 for the corner would be fairly reasonable and nobody is likely to find fault with it. The sale will not be made, however, unless assurance is given that the Kent State shall have its old corner in the new building under a long lease and at reasonable terms. The bank now has 20 feet and in the new building will probably ask for 40 feet as the present quarters are crowded. This property was the birth place and long the home of the old Kent County Savings Bank and was carried on the books as an asset at \$25,000, which was probably about what the property cost. When the sale is made there ought to be a nice little bulge in the Kent State's undivided profit account. When the Kent merged with the State the main office was moved to the quarters of the latter in the Aldrich building, at Ottawa and Fountain, and the old Kent became a branch. It is possible, when the new Pantlind is built, that the main office may be moved back to the old corner and the Aldrich building office be made the branch. In the next four or five years, with the new hotel, the interurban terminal, the new building of the Grand Rapids National City Bank and other improvements the down-town district will be made over and Monroe and Lyon may be nearer the city's business center than the up-town quarters, and therefore a better location for the main office. In the meantime the bank is looking around for temporary quarters to occupy until the new hotel is built. This may not be easy because this neighborhood shows no vacant places now and besides the merchants who will have to move out will also be on the hunt.

The definite plans for the new hotel have not yet been made, but it has been agreed, and wisely, that the best course is to have the hotel cover the entire block from Pearl to Lyon, ten stories high and extending back to the alley, the construction to be in two sections. One section would be from the Weston building north to Lyon street corner and this would be completed before disturbing the present Pantlind hotel.

With the north section ready to occupy, then the old Pantlind could be torn down and the hotel completed as designed. This would leave the city its present hotel facilities unimpaired while the new hotel is being built and any delay in the completion of the new hotel would not be disastrous. The plans also contemplate that the only part of the hotel to have a Monroe avenue frontage on the street shall be the main entrance, all the rest of the frontage to be used for commercial purposes. The Old National will have its historic corner at Pearl street, probably with 60 feet front instead of 40, as at present, and the Kent State the north corner with 40 feet. The hotel entrance would probably take 20 feet and there would be room for four or five stores to swell the income on the investment. Above the first floor would be the hotel, with 400 rooms, occupying the entire block. Wings extending back from the hotel on Pearl and Lyon streets to Campau could be used for commercial purposes unless some of the upper floors were needed for hotel. Separated from the hotel building by a light and ventilation court it is planned to build another building with frontage on Campau, the first and second floors and basement to be used for hotel purposes and above for commercial. Here could be located the office, dining rooms, kitchens and the rest of the "works." This is the plan that meets with most favor as likely to yield the largest income and to cause the least inconvenience during the constructive period. It is said that the plan was suggested by A. W. Hompe and the architects presented it as the best possible solution of the problem. Under this plan the Old National will remain in its present quarters until the first section of the hotel is built and then will occupy temporary quarters there until its own end of the building is ready.

"A bit of advice I sometimes give young men is to keep their small bills paid," said a local banker a few days ago. "This advice applies especially to private affairs, but it goes in business as well. Of course, as a matter of principle, good policy and safety I advise against going into debt at all, but sometimes it may seem necessary to have things charged, and in such cases my advice is to keep the debts concentrated in as few hands as possible. It isn't nearly as bad to owe \$100 in one place as to owe \$50 scattered around in a dozen or a score of places. There are several very good reasons for this. In the first place, to owe a lot of small bills indicates a careless way of doing business and this in itself is an unfavor-

able sign. Not to be able to pay a small bill when presented is more likely to cause talk than to be unable to pay a large amount on demand. It is twenty times as bad to have twenty small creditors complaining of slow pay than to have one finding fault and twenty times as annoying to have twenty collectors calling than only one. My observation also has been that it is almost invariably the small creditor who makes the most trouble; that the man to whom you owe \$1 will jump harder and often-er for his money than the man to whom \$10 is due. Therefore, it is the part of wisdom to keep your liabilities concentrated as much as possible. If it is merely time that a man needs to work himself out of a hole, my advice almost invariably is to explain to the biggest creditors and make them wait and to clean up the small debts as rapidly as possible, as a preliminary to tackling the larger amounts. If the debtor shows himself honest and is making progress in getting out from under his load, he will find the big creditors much more patient than the small fry and easier to deal with in every way. The safe way is to keep out of debt entirely, but if you must go into debt avoid the small

Kent State Bank

Main Office Fountain St.
Facing Monroe

Grand Rapids, Mich.

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

Deposits

7 Million Dollars

3½ Per Cent.

Paid on Certificates

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

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

GRAND RAPIDS SAVINGS BANK

Only bank on North side of Monroe street.

Use
Tradesman Coupons

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.

We Offer and Recommend

The Preferred Stock of Consumers Power Co.

Largest Underlying Company of

Commonwealth Power Ry. Lt. Co.

Netting about 6½% and TAX EXEMPT

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

ANNOUNCEMENT

Mr. Burton A. Howe, formerly associated with Kelsey, Brewer & Co., and Mr. Claud H. Corrigan of C. H. Corrigan & Co., have formed an organization under the name of

Howe, Corrigan & Company

to underwrite and distribute seasoned, high grade Public Utility Securities, with offices at 339 to 343 Michigan Trust Building, Grand Rapids, Mich.

debts as you would the plague, for that is what the small bills will come to be."

The 24th annual meeting of the Grand Rapids Mutual Building and Loan Association was held last week and the reports rendered illustrate how important the building and loan associations have become as factors in the city's thrift and prosperity. The reports showed that the total receipts for the year, aside from \$84,882.97 brought forward, were \$756,235.65. The largest sources of income were \$377,321.73 from the payment of installments, \$288,666.08 from loans repaid and \$83,500 interest paid. The important disbursements were \$558,501.29 for loans, \$90,322.58 installments paid on maturing shares, \$88,672.62 installments withdrawn and \$32,877.42 profits paid on maturing shares. The total expense of carrying on the business was only \$8,068.57 or less than one per cent. of the total receipts. The reports also show that the Association's total assets are \$1,574,709.99, of which \$1,509,685.70 is in real estate mortgages and secured loans and \$53,772.11 cash on hand. The liabilities include \$1,296,666.51 capital paid in and \$238,257.53 undivided profits. The year has brought a net increase of \$288,000 in the loans distributed among about 200 borrowers, \$257,673 increase in the assets and 6,228 increase in the number of shares outstanding. During the twenty-four years of the Association's existence it has received \$2,958,280.86 from installments, \$620,215.58 from interest paid, \$2,702,071.47 from loans repaid and from other sources to a total of \$6,582,659.06. The expenditures for twenty-four year period include \$4,176,920.24 for loans; profits paid on maturing shares, \$321,649.31; paid on matured shares, \$888,544.79; withdrawals, \$773,069.58. These figures certainly make a handsome showing and are creditable to the management. This city has five building and loan associations and a combined statement of their affairs would show a surprisingly large total of deposits—a total almost any of the city banks would be glad to have added to its resources.

In ordinary commercial life it is usually regarded as loyalty to the house for an employe to buy what he can in the store where he works, instead of from a rival concern. The clerk in a clothing store for instance, buys his clothing of his employer, instead of going to his competitor, and it is the same in the dry goods store and all down the line. There may be no absolute rule covering this point and no penalties for going elsewhere for current supplies, but it is the customary practice and always has been. In banking, however, it is more common for the employe of a bank to be a patron of some other bank than his own institution. If an employe has a checking account very often it is at some other bank and if it is a savings account the chances are more than even that it is somewhere else than where he works. The reason for this is the very natural desire on the part of an employe not to have his associates know all about his financial affairs. To have everybody else in the bank know exactly how large a balance he may have or what he may

be doing with his money, as revealed by the checks going through, is not always agreeable and, therefore, the account is carried elsewhere. This does not give offense to the management, for very often the management does the same thing. In other directions the bank employes patronize rival institutions. All the banks are advertising the advantage of a savings account and are constantly striving to increase their deposits, and yet some of the best and most regular patrons of the building and loan associations are bank clerks who make their weekly or monthly deposits with the associations, instead of in the savings department. The savings department allows only 3 per cent. interest, while the building and loan associations nets about 6 per cent., and they carry their money where it will earn them the most. In the matter of loans it depends upon the nature of the loan whether the bank employe borrows at home or elsewhere. If the loan is to buy a home or make a real estate investment any of the State banks will take the loan from an employe, with mortgage, and the National banks, which do not take real estate mortgages, will arrange matters for any employe who asks for aid. When loans of this kind are made all the banks give the best possible terms to make repayment easy. When it comes to other loans, however, it is the general rule to send the employe elsewhere, and this rule is not confined to clerks and minor employes, but applies to officers of the bank as well. For an officer or an attache of a bank to borrow from his own bank is regarded as bad practice and something not to be encouraged. If it is a case of hard luck, the President or some other officer of the bank may make a personal loan to the victim or endorse for him to borrow elsewhere, but the bank itself will not lend. The aim of the well conducted bank is to keep the relations with employes on a strictly business basis and not let the personal equation enter in. The rules spoken of are not written nor printed, but exist by long existing understanding and represent the accepted practice in banking circles.

Quotations on Local Stocks and Bonds.	
	Bids. Asked.
Am. Gas & Elec. Co., Com.	91 95
Am. Gas & Elec. Co., Pfd.	49 51
Am. Light & Trac. Co., Com.	424 427
Am. Light & Trac. Co., Pfd.	110 112
Am. Public Utilities, Com.	56 58
Am. Public Utilities, Pfd.	80 81
Can. Puget Sound Lbr.	3 3/4
*Cities Service Co., Com.	120 125
*Cities Service Co., Pfd.	90 91 3/4
Citizens' Telephone	97 98
Comwth Pr. Ry. & Lt. Com.	68 69
Comwth Pr. Ry. & Lt. Pfd.	91 94
Dennis Salt & Lbr. Co.	95 100
Elec. Bond Deposit Pfd.	79 80
Fourth National Bank	200 203
Furniture City Brewing Co.	60 70
Globe Knitting Works, Com.	110 112 1/2
Globe Knitting Works, Pfd.	100 101
G. R. Brewing Co.	200
G. R. Nat'l City Bank	180
G. R. Savings Bank	185
Holland-St. Louis Sugar Com.	10 1/4 10 3/4
Kent State Bank	266
Macey Co., Com.	200
Lincoln Gas & Elec. Co.	40 41 1/2
Macey Company, Pfd.	95 98
Michigan Sugar Co., Com.	89 1/2 90 1/2
Michigan State Tele. Co., Pfd.	100 101 1/2
National Grocer Co., Pfd.	90 92
*Pacific Gas & Elec. Co., Com.	64 65
Pacific Gas & Elec. Co., Pfd.	92 93
Peoples Savings Bank	250
Tennessee Ry. Lt. & Pr., Com.	25 26
Tennessee Ry. Lt. & Pr., Pfd.	78 3/4 80
United Light & Railway, Com.	77 80
*United Lt. & Ry., 1st Pfd.	85 1/2 86 1/2
*United Lt. & Ry., 2nd Pfd.	(old) 79 80
(new)	74 75
Bonds.	
Chattanooga Gas Co.	1927 95 97

Denver Gas & Elec. Co.	1949	95 1/2	96 1/2
Flint Gas Co.	1924	96	97 1/2
G. R. Edison Co.	1916	97	99
G. R. Gas Light Co.	1915	100 1/2	100 1/2
G. R. Railway Co.	1916	100	101
Kalamazoo Gas Co.	1920	95	100
Saginaw City Gas Co.	1916		99

*Ex-dividend.
September 24, 1912.

Many young men waste their opportunities as recklessly as the man of sudden wealth who lights a cigar with a twenty dollar bill.

UNITED LIGHT AND RAILWAYS COMPANY
Chicago, Ill. Portland, Me. Grand Rapids, Mich.

The Executive Committee of the United Light and Railways Company has declared a dividend of 1 1/2% on the First Preferred Stock and 1/2% of 1% on the Second Preferred Stock of the Company outstanding and of record September 20th, 1912, payable October 1st, 1912.

Transfer Books close September 20th, 1912, and re-open October 1st, 1912.

BENJAMIN C. ROBINSON
Secretary.

Dividend Number 8.

We recommend
6% Cumulative Preferred Stock
of the
American Public Utilities Company

To net 7 1/2%

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

Kelsey, Brewer & Company
Investment Securities
401 Mich. Trust Bldg., Grand Rapids, Mich.

Fourth National Bank

Savings Deposits

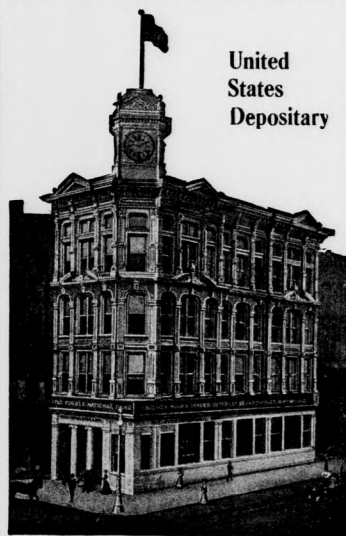
3

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

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



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.

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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.

September 25, 1912

THE CLASS SCRAP.

It is a wholesome sign that this foolish and barbaric custom is growing obsolete. Once we expected that in college towns there would sometime early in the term be a cessation from real duties and, an indulgence for the time being in conduct which is more becoming to savages than to civilized nations as the contending classes strove for supremacy. The results were sometimes disastrous and never elevating. Of late we have seen the custom invading high schools, until even the rural districts have fallen into the foolish line. But the reaction has surely come to stay. Now we hear of a college in which students are promptly expelled for hazing. Again there comes another to the front, the upper classmen, not content with the warnings of the faculty, taking matters into their own hands and deciding that the Freshmen and Sophs can better prove their worth than through the old time "rush," and planning in the future for them some stunts which, under proper direction and discipline, shall prove as harmless as they are amusing.

Class spirit may be displayed without striving to butcher some one. The class colors should be worn without provoking in the opposing faction a belligerence more dangerous than that of good natured jests. There is no more apology for one student willfully destroying the clothing of another at such times than in his entering the room and taking property forcibly. One is just as lawless as the other. Students are supposed to be learning the elements of good citizenship and they cannot be impressed too soon with the fact that not even for love of class are they justified in making hoodlums of themselves. All honor to the system which recognizes courtesy as a necessary element at all times; which proves that fun may be had without descending to the depths of rowdiness.

ACQUIRING GOOD TASTE.

Good taste is indispensable to the success of anyone having to do with merchandise—and nothing can atone for the lack of it.

Many imagine that taste is an in-born quality which cannot be acquired, but this is only partly true. Like many other qualities, it is largely a matter of education.

If a man finds himself lacking in good taste he should not, merely because of the theory of inborn qualities, give up the effort to attain it

Let him consider what goes to make up good taste and what are the usual causes of poor taste, and thus he may make some progress in the right direction.

What is taste? It is an intelligent conforming to certain reasonable standards of proportion, form, color, line, material, ornamentation, environment, complement, contrast, utility, and tone. Poor taste is largely an ignorant self-sufficiency—a selfishness that disregards the opinions of others, tramples upon accepted standards, and clumsily substitutes egotism for refinement.

Accepted standards are not all mere custom—some of them are based on fundamental principles. A willingness to conform to intelligent standards will do much to improve the taste of anyone.

TATTERED SHIRT SOPHISTRY.

Many a man's small measure of success has been due to the proverb, "A tattered shirt may cover an honest heart." Not that the proverb is untrue, but that it is misinterpreted. One of its harmful interpretations is that which leads a man to excuse himself to himself for lack of care in his dress. He may know he has an honest heart, but the world is looking at the tattered shirt—and the world is wont to judge men by what it sees of them. It is coming to be understood that an honest heart can be most effective when it does not neglect to give outward expression to inward worth. The truly honest heart is not willing to let itself be covered by the tattered shirt when there is a better one to be had.

It behooves every man who has ever listened to that easy-going slipshod philosophy to stop and try to count up what it has cost him. He cannot really count it because he does not and cannot know how very much the cost has been. But it is well, perhaps, that he does not know, or else he might be discouraged in his effort to regain the ground he has lost. The only course open to him is to regain as much of it as he can—by laying aside the tattered shirt and wearing a more worthy covering for his honest heart.

Every action is a wise or unwise investment for future dividends. The past is gone, what we call the present moment goes over to the past even while we are saying the word, leaving only the future in which to work and enjoy. Whatever we do is done for an effect in that future, be it near or far, a minute or a year. Consider well, then, the effect you are trying to produce.

This very hour is rich with opportunities which you may lose if you do not use them right now. The present moment is the only kind of time you will ever have. If you allow yourself to disregard this hour's worth, what assurance have you that you will not also waste that other hour in which you mean to do great things?

The progressive man has nothing to regret and nothing to fear because of the passing of time.

DANGER IN DELAY.

There was a call in a drug store for permanganate of potash. The first clerk looked at the order dubiously, but would not ask. Soon the manager of the drug department appeared and answered in the affirmative. Slowly the other ingredients of the order were gathered and, as the clock hands moved faster than the clerk, the problem as to whether the next car could be made was dominant in the mind of the purchaser. Finally the delay was confessed—they could not find the drug. Boxes were opened, cases overturned and the clerk finally confessed that they did not have any. Just then the proprietor came from dinner. "Yes, we have," was the prompt reply, and going to a shelf directly in front of the customer, he took down a large jar containing it.

It did not happen to be a specific for some malady requiring immediate relief, but supposing it had been! There is no reason why the prescription clerk—or any clerk—should not be able to lay his hands on the desired article as quickly as the proprietor. The average customer does not appreciate waiting while two clerks confer with each other, diving into possible places, or finally exhaust their wits in a vain search. They expect the person in charge to know what he has and where it is kept.

Any other course is sure to weaken the public faith. If the clerk is so uncertain about where to find the thing, there comes the question, "Does he really know it when he does find it?" Patrons want a service which is not only prompt but reliable. They will not long tolerate that which goes peeping into various boxes in which the desired article might be; they expect to be at once confidently led to the one where it is.

HAIR BRUSHES AND SOAP.

The individual comb and brush should be a part of the personal belongings of each member of the family. The value of the latter proves itself at a single using in the dust which adheres to the brush and which should be dislodged after the toilet is made. Arrange a circle of hair brushes of various styles, sizes and prices, including some as low as 10 cents. For this price you can furnish a very serviceable article, and in many families the higher priced ones could not be afforded for each individual; hence there would be the general one, or none at all.

Give to each enquirer some general directions on the care of the brush, the necessity of cleaning once a week in ammonia and water, and the subsequent rinsing and drying with the back up. Caution the purchaser never to allow the back of the brush to get wet. If the brush is allowed to accumulate dirt the pleasure in its use is soon marred; for of all neglected things, this most quickly carries the tale on its face.

Then there are the various soaps which can be recommended for the shampoo, each having some special merit, some adaptation to the varied individual needs. Specialize upon them and be able to advise intelligently. White hair must have its special care; the hair inclined to be oily needs its proper treatment. There may be excessive dandruff to be removed, but

cleanliness and the proper use of comb and brush are in every instance emphatically necessary. Those who are indifferent will be glad to have their memory jogged, and your window, which may be made really artistic, will scarcely fail to attract from the utility point of view.

UNION LABOR FALLACIES.

In 1907 the hourly wage for stone masons in this city was 40c an hour. Now it is 60c an hour—an increase of 50 per cent.

The hourly wage for carpenters was 20c an hour. Now it is 40c an hour—an increase of 100 per cent.

The hourly wage for common laborers was 12½c an hour. Now it is 25c an hour—an increase of 100 per cent.

When it is remembered that stone masons are thoroughly organized, while the carpenters have an organization which has never been strong enough to do any particular damage and common laborers have no organization at all, it will be seen that the persistent plea of the labor union demagogues that unions force up wages is entirely groundless. The men who have no organization whatever have voluntarily secured an advance of 100 per cent. in their wages, while the men who have the most compact and iron clad organization in the city have secured an advance of only 50 per cent.

This goes to show that labor is simply a matter of supply and demand and that the often repeated statements of the labor union leaders that unorganized working men are the prey of grasping employers is in keeping with all other statements made by union officials, organizers and demagogues.

Persons with not much to say and a great deal of time in which to say it continue to talk about the elimination of the jobber. Well, he is not going to be eliminated until there is an entirely change in the manner of conducting business, and that manner is not going to be in vogue so that you can see it for a good long time to come. Neither the manufacturer nor the retailer can get along without the jobber, and it is quite certain the manufacturer cannot sell to the consumer without the services of the retailer. So let us get something else to talk about or quit talking. Retailers cannot carry stocks large and varied enough to do without the wholesaler, and the manufacturer who tries to distribute his products will find that he needs the large orders placed by jobbers to insure the steady running of his plant. If he had to depend upon the bits and dribs that would come from sources where smaller orders are placed he would have to shut up shop.

Your interest in things depends largely on your interpretation. Some people think the prize picture is only a daub—but that is no discredit to the picture.

Always do everything you undertake as well as you would if it were to be inspected by the highest authority on that subject.

Lack of thoroughness is one of the universal faults.

PLEASING WINDOW DISPLAYS.

The show windows with their autumn trims have been very attractive the past week. The Grand Rapids merchants have the correct idea of the value of windows which catch the eye. They are not afraid to pay good salaries to men who have decorative abilities, and then they are liberal with their appropriations for carrying on the work. In both directions they are wise. A cheap man for the windows is about the poorest way to cut down expenses that could be devised, and next to having a cheap man is to employ a good man and then hold him down to a beggarly allowance. The Grand Rapids merchants, however, believe in the efficiency of their windows as trade getters and they also take pride in making their windows attractive. The combination of faith and pride keep the windows in this city at a high average, both in artistic merit and in effectiveness. During the past week for the fall openings the dry goods and ready to wear shops have been especially attractive, both in the display of made up gowns and in fabrics and dress accessories. Springs, the Boston Store, Friedman's, Herpolsheimer's, Stekete's, Siegel's, Smith's, Wurzburg's—in fact, all the stores—have been each a beauty spot and, in spite of the gloomy weather of the week, they attracted much attention. Of course, the displays are intended primarily for feminine eyes, but many men—staid old business men at that—confess to a liking to linger before the pretty windows to admire the harmony in color effects, the artistic arrangement and to see what the latest feminine freak may look like. The special efforts have been not confined to the shops where women's goods are sold. The clothing and haberdashery stores have also shown the influence of the new season and have been very attractive in arrangement and the display of new goods. The window dresser for the clothing stores have not the same latitude in the choice of materials and colors as his brother of the dry goods store, but if anybody imagines that the clothing store decorator has no chance to show his skill let him observe the Giant and other stores that employ trimmers and contrast them with the windows that are trimmed haphazard or in which the displays are just dumped in. There are not many of the latter kind of windows in Grand Rapids, at least not in the down town districts, but there are just enough of them to emphasize the attractiveness of those windows which are treated as they should be.

The Herpolsheimer window trimmer is frequently artistic, but in the arrangement of one of his windows last week he made a ridiculous blunder which may not have been observed by the crowd, but which the discerning noticed. The central figure in this window was a vase of flowers and red berried branches from some shrub. The red berries were correct, but the flowers used were iris, and iris, as everybody ought to know, is a May and June flower. It was as much out of place for an autumn trim as chrysanthemums or a Christmas tree for a spring opening. This mixture in dates recalls the curtain which long hung in Powers theatre. The curtain

showed a very pleasing autumn woods scene, but the descriptive line told of birds making their nests, and everybody knowing in the ways of birds smiled at this piece of nature faking.

BOUND TO THE SALOON.

The action of the Michigan Federation of Labor, in session in this city last week, in relation to John B. Lennon, Treasurer of the American Federation of Labor, fully confirms the statement, frequently expressed and never successfully contradicted, that the trade unions are dominated by the liquor interests. Mr. Lennon endorsed local option in a signed article in the American Issue and, because of his action on this economic question, the Michigan delegates to the larger organization were positively instructed to vote against him for any office. This action was taken at the request of the brewery workers, beer bottlers, beer wagon drivers, bartenders and cigarmakers unions. There was practically no opposition to the motion—the vote being 53 to 3—so that Mr. Lennon will probably find himself repudiated by his cohorts because he refuses to right about face and become an ardent advocate and champion of the liquor traffic. When it is remembered that most of the unions originated in saloons, that the meeting places are mostly over saloons, that the dominant factor in every union is usually a drinking man, that union leaders usually establish their headquarters conveniently to saloons—and worse—while strikes are in progress, that radical action taken by union men during periods of excitement are mostly caused by stomachs overloaded and minds befogged with liquor, it goes without saying that the unions are so closely allied with the liquor business that they are bound, body and soul, to that interest. Between the grafting tactics of the labor leaders and the dominating influence of the saloon, no good can possibly come from union propaganda.

Mr. Lennon is very generally regarded as a high grade union man. His character is said to be above reproach. He neither swears nor drinks nor associates with lewd women. Because of this fact and because he believes in local option and is not afraid to say so, he is repudiated by the little handful of maudlin union men at a union meeting and practically read out of the union. It is to be hoped that he will take the hint and repudiate his associates as thoroughly as they have repudiated him. Such a man has no place among union thugs who assassinate the characters of those who oppose them as well as their lives.

ARE MERCHANTS SINCERE?

It is very generally conceded that the mail order houses are not at all satisfied with the parcels post law enacted at the last session of Congress and that they propose to renew the fight at the next session of Congress. This means that the lobby which the wholesale and retail merchants of the United States maintained at Washington during the past winter must be continued and that money must be raised and public sentiment created to combat the continued efforts of the mail order houses.

With a full knowledge of these facts, the retail merchants of Michigan per-

mitted a convention of the Michigan Federation of Retail Merchants to be held in this city last week without their attending in sufficient number to show any interest in the objects sought to be accomplished by the organization. One of the principal aims of the Federation is the prevention of further parcels post legislation, or, if it must come, so shaping it that it will be the least harmful to the retail dealer. Notwithstanding this fact, less than twenty retail merchants of Michigan felt enough interest in the subject to give the convention the benefit of their presence and support, thus causing many thinking men to question whether the merchants of Michigan are sincere in their protestations against parcels post legislation. As a matter of fact, practically all the Michigan money that has been contributed to the opposition of parcels post thus far has been by the wholesale dealers of Grand Rapids and the Michigan Tradesman. Others were called upon for contributions, but failed to respond. It is as reasonable to expect to run a windmill without wind as to run a congressional campaign without a full treasury and when it is considered that the great mass of Michigan merchants did not contribute a single cent for this cause and did not even undertake to attend a convention that was called for the purpose of providing ways and means to foil further attempts on the part of the mail order houses, what other conclusion can a reasonable man come to than that the merchants are insincere in their pretensions on the subject of parcels post?

REFUSING TO GROW OLD.

Men of forty or fifty who are letting themselves think of themselves as if their days of usefulness were waning need one thing—a new idea of themselves. They need to have their thoughts turned toward a period of greater usefulness still before them. A noted author on his seventieth birthday said: "I expect to do the best work of my life in the years now ahead of me. I have learned that a man may be as young as his thoughts. If he keeps informed on present day ideas, and lives in the present instead of in the past, he need not be an old man at all."

This wholesome spirit would put new life and purpose into many who are letting go of their interest in affairs because they think they are growing old.

One man began to study music when he was fifty, and became proficient in it. Another man became a painter of note, although he had not touched a brush until he was forty-eight. Many of the best works of literature have been produced late in life. There are many inspiring examples to encourage those who will consider them.

If ever there was an emancipation idea that needed to be promulgated it is the wholesome doctrine of refusing to grow old. When you hear middle aged men talking of getting old, just advance this doctrine—that a man is as old as he thinks and that he should keep up with present day thought and look forward to many years of usefulness.

GREATER GRAND RAPIDS.

The wholesalers and jobbers who are out this week on their annual trade extension excursion are doing more than working for their own personal and individual interests. They are missionaries carrying the gospel of a Greater Grand Rapids to all the territory they pass through and into every town they visit. They are boosters for Grand Rapids as a trade center, as a base of supplies, as a place to come when merchandise of any kind may be wanted. The individual members of the party will naturally ask trade for themselves, but personal interest is subordinate to the interest of Grand Rapids as a whole. "If you can't buy of me buy of some of my neighbors," is the spirit of the excursion. It is this spirit that will make Grand Rapids grow. It is the spirit of generous broad minded cooperation which sees individual good in the promotion of the general good. Every wholesale and jobbing interest in the city will be benefited by this trip and the city as a whole will be benefited. It may not be easy to measure the benefit in dollars and cents as soon as the trip is over, but the seed will have been planted and the harvest will come in future months and years. Those who are making this trip are to be commended for their public spirit, civic patriotism and business enterprise.

DEFICIENCY IN TEACHING.

Nearly every educational institution in the country is open to criticism from the business man's point of view, because it violates one of the first principles of sound business. That principle is to work every man at his best capacity. The business man, employs an assistant to save his time, a stenographer to save the assistant's time, an office boy to save the stenographer's time and modern office devices to save the boy's time. All business organization is based on this principle.

The educational institution often ignores this principle and requires its most capable workers to do certain work that less skilled persons could do. The keeping of laborious records, and all the multiplied detail attendant upon the conduct of classes, might properly be placed in the hands of persons especially suited to the work, leaving the instructors free to do their best in those higher lines of work for which they are prepared.

It is partly because of the unbusinesslike methods used in many of the schools and the lack of appreciation of the economics and principles of business that young men come from the schools unprepared to take such part in the business world as their age and talents in some directions ought to entitle them to take.

The new Equitable Building in New York City is to be the largest office building in the world, but this will be on account of the large ground area which it is to occupy, for the structure will be but thirty-six stories in height—only relatively a "sky-scraper" in a city which contains forty-three, forty-eight, and fifty-five story buildings.

The things you are going to do next year will not bring you trade now.



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.

Features that Make the Special a Special.

Written for the Tradesman.

There are two features which give the specialty its "special" nature: first, its price; second, its exclusiveness. The hardware dealer can mark down for a day, or for a week or any other specified time, the price of a given commodity. This will give it a "special" character that often suffices to create a strong demand for it. But generally the term of the special-price vogue should be definitely limited. And your "special" of today can also be a "special" for another day or week sometime hence. But the really "special" specialty is the one that is exclusive insofar as that community is concerned. In other words, something that the other fellow hasn't got.

Department stores have found this sort of a special to be so valuable that they have often designed articles for their own use, having the manufacturers get them out in such quantities as they required. I know of a brilliant department head of a house-furnishing store who is good at thinking up new and serviceable little articles of this nature. And he works with two distinct ideas in mind; utility and inexpensiveness. If the thing isn't good for something; if it doesn't save time or perform a certain operation a little better than commodities of the same nature already on the market, what's the good of it anyhow? And then it must be cheap. It should be something that can be made with as few operations as possible, for simplicity here keeps down the cost of production. It must, therefore, be made quickly and inexpensively.

In this field there are almost limitless opportunities for the young man who has imagination plus. The plus part should consist of good common sense and the willingness to work. You can't think up brilliant ideas every day; and you've got to have a willing spirit to stay on the job long enough to dig up anything worth while even under the most favorable circumstances. But my contention is that this field is open to the hardware dealer and his ambitious salesman no less truly than to department store heads. Have you given it serious consideration? Have you endeavored to make it worth while to your salesmen to exercise their minds in working out something exclusively "special" for your establishment? It might not

be a bad idea to try it out this fall and winter.

Popularly Priced Hardware Draws the People.

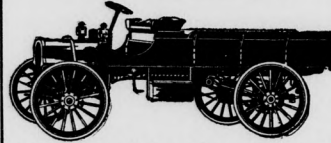
Written for the Tradesman.

Of all the hardware dealers in my city—and there are a good many of them—there is only one concern that, according to my notion, is going after the business in the most aggressive and resultful manner. I see many well trimmed hardware windows, and, to the man who is interested in hardware or to the person who is particularly in need of something in the hardware line, the windows may be interesting. But the differences in these various windows are not sufficient to strike the uninitiated right in the middle of his fancy and compel him to pause and consider. Attention is not specifically called to some new thing, or to some commodity attractively priced. And that's where your hardware window trimmer generally misses it—unless he is wise to the ways of merchandising as exemplified by the big people of this on-moving era in selling.

The single hardware concern in my city that constitutes the exception to the rule have a slogan that they have been running for several years: "Save the Difference." And every day they proffer both in their newspaper advertising and window exhibit (along with the reduced price) several commodities which are their leaders for that particular day or week. These specials are sometimes changed daily—at least once a week. Now it's a percolator for 98 cents, a heavy, corrugated, galvanized ash can at \$1.29, a carpet sweeper for \$1.48, a turkey roaster for 25 cents, a jet heater for \$1.23, a pure white enameled tea kettle for 97 cents, a bread toaster for 15 cents, a food chopper for \$1.13, a window refrigerator of heavy galvanized iron for \$1.98, a pair of roller skates for 23 cents—or it may be some handy tool, or any one of the thousand and one smaller commodities that go to make up the stock of the all-round hardware store. But the point is, the price for the day or the week is a reduced price; or at all events a popular price. And the public is taught to be on the outlook for hardware specials. And the attractive asking price of the wares gets the people in the store and enormously increases the daily volume of business done. It's a paying stunt.

Everything we do is merely practice work for something greater, and we grow in capacity in the proportion that we throw our best efforts into whatever we undertake.

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

Wilmarth Show Case Co.

Show Cases
And Store Fixtures

Jefferson and Cottage Grove Avenues
Grand Rapids, Mich.

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.

Aeroplane Toys

And High Grade Wheel Goods
Send for catalogue

MICHIGAN TOY COMPANY
Grand Rapids

Diamond Brand Steel Goods

The True Temper Kind

What about your next season's requirements

Give us a try



Michigan Hardware Company

Distributors

Exclusively Wholesale

Ionia Ave. and Island St.

GRAND RAPIDS, MICH.

Foster, Stevens & Co. Wholesale Hardware



10 and 12 Monroe St.

::

31-33-35-37 Louis St.

Grand Rapids, Mich.

SALES BY MAIL.

Courtesy, Sentiment and Human Interest, Prime Essential.

Written for the Tradesman.

Marriages have been made by mail; then why not business friendships?

If letters can forge a bond of wedlock, why can't they create profitable business relations?

Complaints can be handled, troubles adjusted and broken relations renewed.

A certain wholesale house known to the writer employs a man who really has no official title, but who can be truthfully called the "Friend of the Merchant." Through the mail he continually asks the question, "How can we help you?"

His business is to find new ways of assisting merchants and he does assist retailers—exclusively by mail.

Many an offended customer has been won back by the efforts of this man, and close relations with non-customers created.

If a wholesale house, separated by hundreds of miles from most of its customers, can do this, a retailer can duplicate their success.

We often hear the complaint, "I can't know all my trade. I haven't time to look them up." But the very merchant who raises this objection is not excluded from the mails. He can reach his trade by letters.

Many dealers known to the writer let customers escape with never a murmur nor effort to keep them.

These retailers lie back in their chairs, either too lazy to go after the "strays,"

or else fully content with the still faithful patrons.

Nothing was ever lost by a merchant who made an attempt to regain a defective customer. A personal call on a disgruntled patron is not always necessary. Letters will often suffice to repair the breach.

Suppose Mrs. Brown receives unsatisfactory merchandise and some clerk refuses to make it good, or suppose that her charge account is handled shabbily. She may cut loose from you and transfer all her business to another firm.

If you passively let her go, she's probably lost to you for good and the chances for much profitable business are gone.

In such cases you don't have to call personally upon the dissatisfied patron.

Send her a manly letter of apology; assure her in no uncertain terms of your willingness to make amends; assume the attitude that she is right and you wrong; and seven cases out of ten you'll win her back.

Here's the kind of letter to send:

Dear Mrs. Brown—I wish to make a complete apology for the trouble you have recently suffered at our hands.

Of course I realize that such a statement in no way recompenses you for the inconvenience you've been subjected to, but it certainly does assure you of my sincere wish to have the opportunity of making good our error.

I shall be glad to have you tell me all details of the trouble and if you'll suggest a way in which I can smooth out the rough place I'll be very grateful.

I enclose a stamped envelope for your reply in case you prefer to send me a letter.

Yours very truly,

Of course the letter sent will be more concrete than the one given here, since the particular trouble can be referred to.

Letters of thanks for past patronage are very effective forms of advertising, and all the better because of their rarity.

Few merchants think of the slight courtesies of business that mean much to a customer, and the dealer who does allow a little sentiment to mingle with his business will seldom be the loser because of it.

Don't say to yourself when you think of rendering one of the little courtesies, "Oh, well, they'll see through it, and so I might just as well save time, labor and money."

Such an attitude is a symptom of mercantile decay and just a few more steps will lead to the place where the "big things" are neglected.

Courtesy, sentiment and human interest is as certainly an element of business success, as native shrewdness, and no customer ever objects to the little courtesies of trade.

Place side by side two merchants, equal apparently in all things; let one overlook the little courtesies and trade will certainly gravitate to the other.

There are courtesies which can be rendered out-side of the store.

Let your letters be their conveyor.

Anderson Pace.

The world may yet see greater inventions than printing, steam engines, and wireless telegraphy. The age of fixing limits for good things has passed.

Doings in the Hoosier State.

Merchants of Brazil are demanding that the Vandalia road build a new depot in place of the present eyesore.

The birthday of James Whitcomb Riley, the Hoosier poet, is Oct. 7 and a six days' celebration is being planned in honor of the beloved man of letters in Indianapolis, his home city. Mr. Riley's health has improved and he now takes long rides about Indianapolis and surrounding country in his big touring car. Riley Week will be observed with special exercises in all the schools.

The South Bend Chamber of Commerce has formed the Crop Improvement Association, which will co-operate with the farm expert to be secured for St. Joseph county.

The Booster Club of Terre Haute is arranging for a big industrial coal and corn show, to be held in Terre Haute the week of Oct. 22. It is expected that prizes amounting to \$1,000 will be awarded for the corn show alone. Every product made in Terre Haute will be exhibited and manufacturers and business men are giving the exhibition their hearty support.

Merchants and business men of Terre Haute have formed an advertisers' club, on the lines of the Indianapolis Adscript Club.

Almond Griffen.

If we could eliminate from our lives all the actions and thoughts that are non-essential to our progress, which serve no useful purpose, and leave no by-product of value, what magnificent distances we might cover in a few short years!

THE BOWSER WAY

To Make Oil Pay

The only way you can handle oil without loss of profits or damage to other articles is to install a

BOWSER

Self-Measuring Oil Tank

instead of the old style tank. The BOWSER pays for itself in savings of oil, the old tank wastes; it delights customers by its accuracy and cleanliness. It shows at a glance exactly how much to charge for oil when filling odd measures, such as lamp or oil stove tanks. It does away with measure and funnel. An automatic stop cuts off the oil as soon as pumping ceases and prevents dripping. If you want your oil trade to pay a profit instead of a loss, to be a pleasure instead of a nuisance, send us a postal card asking for free book and full particulars.

Losing Oil
and
Losing Profits
and
Losing Customers

Saving Oil
and
Saving Profits
and
Pleasing Customers

S. F. Bowser & Co., Inc.

206 Wayne Ave.

Fort Wayne, Ind.

BRANCH OFFICES

New York Chicago Minneapolis San Francisco Denver St. Louis Toronto Atlanta Dallas

Patentees and manufacturers of standard self-measuring, hand and power driven pumps, large and small tanks, gasoline and oil storage systems, self-registering pipe line measures, oil filtration and circulating systems, dry cleaning systems, etc.

Established 1885



Some Things Women May Learn From Men.

Written for the Tradesman.

This is not advocating that women should try to be men, or try to be like men. That is not the idea. They are different from men mentally and spiritually as well as physically, and an All-Wise Creator intends they always shall be different and has made the sex distinction so strong that there is no possibility of its ever being obliterated. But in the evolution of the race men seem to have gotten wise to some little facts about living that women are still in the dark about. While not admitting that their sex is superior to ours in a general way, may it not be best to learn all we can from them?

A minister who was a keen observer and had had great experience in dealing with human nature remarked that women hold grudges with unreasonable tenacity. He had often noticed that when two men have a little difficulty they tell each other at the time in perfect plain terms what they think of each other. There is an awful display of short-lived wrath and then—it is all over. Perhaps the very fact of speaking their minds so freely gets the matter out of their systems, as it were; at any rate they cherish no further resentment or spite, but instead make up and go on as if nothing had happened.

It had been this man's observation that in case of a real or fancied wrong or injury, two women are apt to stand on their dignity and have nothing to do with each other for a very long time afterward.

A celebrated writer on base ball topics confirms this view by saying that the managers of the great teams would prefer that the wives of the players should not go with their husbands on their trips, for the reason

that if two players have a falling out, if their wives are accompanying them, reconciliation is impossible.

Now possibly this practice of making up quickly is not because men have a more forgiving spirit and are by nature more ready to turn the other cheek—perhaps it is because they find it is inconvenient, sometimes expensive, to hold a grudge. Smith feels that Jones has done him a wrong and tells Jones so. But he can hardly afford to break off all dealings with Jones. He wants Jones as a customer, or possibly Smith is running for office and he needs Jones' vote, or if not, maybe he is working to have a sewer and pavement put in on their street and he needs Jones' co-operation. Besides Jones is a pretty good all around sort of man, wouldn't it be foolish and narrow to forget all his admirable traits and remember just that one little ill action or hasty speech on his part?

Will not Mrs. Smith do well to take a like broad-minded and tolerant view when she feels she has received some slight injury or cause for offense at the hands of Mrs. Jones?

A short time ago the proprietors of a popular dessert food were placing in their advertisements a picture of a man sitting in a rocker enjoying his Sunday's rest. There was solid comfort written in every line of his face and figure. The business moral of the advertisement was that a man gets the full good of his Sunday while his wife laboriously prepares dinner—her work to be marvelously lessened by the use of the dessert food advertised. Any overworked, nervous, restless woman may draw another and a more general moral of her own from that comfortable figure in the rocking chair. Do not men know better how to allow themselves proper rest and recreation than women do? Have they

not learned the art of taking solid comfort?

A man does his day's work and then it is hard to get anything else out of him. He has a positive genius for cutting out all that is superfluous. Women, on the contrary, are prone to load themselves down with all manner of more or less unnecessary tasks and with imaginary duties.

Women worry and fret and "stew" more than men do. They do not hold things in correct proportions. They place an exaggerated importance on the merest trifles and wear themselves out and make it distressing for those about them in consequence.

Men place a proper value on their time. Women as a rule do not place any sufficient value on theirs. The reason for this is because a woman working in her own home does not get a definite money return for her labors. So it very naturally has come about that many women expend great effort on what amounts to but very little. They put forth their energies and obtain only inadequate results.

Men use their minds more in their daily work than women do. They receive a two-fold benefit—directly in the amount and quality of the work done, and indirectly in the intellectual strength which they gain by this mental activity. So many women seem to think that their work is of little real importance—merely cooking and sewing and washing dishes—and that it isn't worth while to use one's brains for such humdrum tasks. A few look at their work in its larger aspects of homemaking and child bearing and such bring their minds to bear upon it, but this can hardly be said of women generally.

A woman is a born aristocrat. She likes to be lifted on a pedestal. All the trappings and habiliments of rank appeal to her. She is great for maintaining the distinctions that arise from differences of blood and fortune. If men have this element in their natures it is apt to become eradicated in the rough and tumble fight of their existence. Being more sheltered, women have a better chance to develop their tendency in this direction.

A man regards his assistant and his clerk—even his barber and his waiter—as fellow men, and can mingle with them as equals, at least in a certain sense. Do women have or can

they acquire the instinct of democracy? Doesn't the root of the whole servant girl difficulty lie in the fact that the mistress considers herself better than her maid?

Women as a sex are inclined to be self-righteous—Pharisaical. As to their faults—many of them are blissfully unconscious that they have any faults. Men have at least the virtue of humility and realize their own waywardness.

These somewhat disconnected strictures indicate some of the things women might learn from men. There are some other things about living that men—if they were so disposed—might learn from women. Quillo.

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.



Do You Want to Sell the Best Spring Wheat Flour Made?

Then Handle

CERESOTA

The price this year will be on a par with Winter Wheat Flour

JUDSON GROCER CO.

WHOLESALE DISTRIBUTORS
GRAND RAPIDS, MICHIGAN

Shall the Women Vote?

From the time man first emerged into the light of history until the present, it has been his province to govern. Whether in the primitive unit of society, the home, or in the great and complex government that embraces ninety millions of people, this duty has remained with him through the long ages that has witnessed the evolution of the human race. In the primitive division of labor, incident to the establishment and perpetuation of the home and society, it fell to the male element of the race, whether in the human family or among the beasts of the field, to protect those dear to him. Thus, this principle is at the foundation of all society and amply explains the manner in which man assumed the right of making the laws to-day. In this advanced age, however, there has been a more or less concerted effort to up-set the old order of things and women are coming forward declaring that it is all wrong; and that the home with its manifold duties that are essentially woman's is no longer sufficiently broad to engage their thoughts and activities but that they should be allowed to assume with men an equal right to govern.

Thus is the problem presented. It has doubtless arisen in this age partly because men in many respects have failed to perform their governmental duties satisfactorily, a situation that is all the more quickly analyzed by the women, due to their great social and intellectual advancement. Then there are women politicians who have been quick to take advantage of the present social unrest for the purpose of gaining notoriety or for other selfish reasons. In fact, the suffragette movement is largely kept alive by women of this class, although it is not to be assumed that every woman who openly espouses the cause, does so from insincere motives. But when we get away from the noise and hurrah of the present movement and study the case closely, we find that the great body of women in this country who do not court public favor but who remain in quiet seclusion, content to keep the home intact and to train the children to make useful men and women in the world—these women, the true representatives of American womanhood, care not a rap for the right to vote, nor would they take advantage of it were they given the privilege unless prevailed on by those who need their votes.

Is it not a reflection on the intelligence of women to hesitate in giving them equal privileges of voting with men nor is it due entirely to the consuming selfishness of the men, as is often represented. So many things enter into the problem that are fundamental to the continuity of the present high standard of the race, aside from those of government, that it is well for both men and women alike to hesitate. If the home, the greatest of all human institutions, is to be sacrificed in the least degree, then the whole thing is wrong; for when the woman is removed from the home in person, to sit in legislative halls or

in interests, to enter active politics, the home either suffers or is destroyed. There is little question but that the woman's vote would be instrumental in bringing about needed reforms but cannot we allow these reforms to work themselves to the front, as they will in time, and persuade the woman to keep her position in the home and family and lend her influence from this center?—Farmer's Guide.

She Will Not Forget.

An exchange expresses the fear that many of the women who advocate woman suffrage will not find time to put down the usual amount of pickles and preserves this fall.

We believe there is little need for worry, as the average suffragette has neither garden nor children—she is either a childless, unhappy married woman or a discontented old maid. The rest of us are too busy taking care of homes to lay ourselves liable to a jail sentence. Women are long-suffering in many ways, but when they get into politics they forget law, order, reason and what not.

As the old lady said when questioned as to her interest in politics: "If there is one little thing the men can do without woman's help, do let them do it." It would seem the average woman works enough hours already without relieving her better half of a part of his honest duty. Try educating the husband into a sensible view of matters political and see if he will not please you by voting as you think. If you have the time to "get posted" on the character of the candidates, you can use a few minutes while the "kettle boils" into convincing your husband it would be to your interest and that of your offspring to have this or that man in office.—Utica Herald.

Charity.

Theodore Dreiser, novelist, was talking in New York about charity. "Charity," he said, "may sometimes show itself in strange ways.

"I was taking supper one night in a cafe after the opera, and at a neighboring table sat a chorus girl. She wore a necklace of pearls, and each pearl was as large as a marble.

"I wonder," I said, "if those pearls are real?"

"Let us be charitable," said my companion, "and hope they're false."

"Charitable and hope they're false?" I repeated.

"Yes, said my companion; 'for, if the pearls are good, the girl is not.'"

Apropos of skirts, a facetious subscriber announces that he has perfected a machine for stripping buttons from shirts and other garments that are sent to public laundries. "Hand work," he says, "sometimes fails to remove these buttons completely, and my machine is guaranteed to strip off all these objectionable protuberances without fail, so that the goods may be returned to the owner in the same state as when they came from the mill."

When Paderewski is playing the "Minuet," don't interrupt him to ask for his autograph.

Cater to Women

95 per cent of biscuit purchasers are women. And every time a woman buys N. B. C. products she *knows* she will get quality, cleanliness and freshness. She expects *you* to have in stock the particular N. B. C. biscuit she wants. Give her these things and gain a permanent customer not only for biscuit but for other goods. If you are indifferent, she will trade with your competitor. The moral is plain: always carry a full line of N. B. C. goods in the famous In-er-seal Trade Mark packages and the glass-front cans, including Rykon Biscuit, the latest N. B. C. success.

NATIONAL BISCUIT COMPANY

FOOTE & JENKS' COLEMAN'S (BRAND)

Terpeneless Lemon and High Class Vanilla

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

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

ADVERTISING SPECIALTIES.

Too Expensive and Too Limited in Reach.

There is one thing in advertising that the general merchant must beware of particularly, and that is the specious argument of the manufacturer of specialties.

No one denies that it is an age of specialization and that the more the attention can be concentrated the better it is for business, in-so-far as it affects the utility of any one person. One man can do one thing better than he can do a whole lot of things. But one man doing one thing does not make up a business, and there would be a poorly-run store if only one part of the business could be given proper attention. We need all parts working in thorough harmony to produce complete results.

A Failing Mission.

The same is true of advertising. No advertiser can say he will adopt one line of publicity and let it go at that. This is the first letter of failure. He must begin with the local newspaper, assist it with circulars and letters, and then go into gift giving as the last and final resort.

Many kinds of articles are manufactured for that purpose, and they are called specialties. They are being used with fine results by very many advertisers. But by themselves they would make a very incomplete campaign.

However, the manufacturer of those specialties will naturally try to convince you that they are the beginning and end of advertising wisdom. They are not. They must be assisted by other kinds of publicity or their mission fails.

Reach is Limited.

The trouble with specialty advertising is that it is expensive. Not only do the articles themselves cost quite a good deal, but they are limited in their reach. They may strike and strike deep where they are sent, but they are not sent everywhere.

Every merchant has his list. If he has not, he should get one immediately. When he desires to present some article to his trade as a gift, which means as an advertisement, he probably does not send to all. If it is a valuable gift he is giving away he sends it to those who have spent the most with him. This is very nice as an appreciation. As advertising it is the poorest kind. It is only getting that which you already have.

Problem in Algebra.

Of course it is wise and absolutely necessary to stand in with the old love. Trade which is bound to us must be strengthened, or the chain breaks. Too often some competitor cuts in and takes away the old standby. But the strong effort must be put forward untiringly toward acquiring new business. This cannot be done by simply sending presents to those who have already paid for them in the amount of trade they have given.

The wise man jumps up at this point and suggests that the best of the unsecured trade should be solicited with these gifts. There's the rub. The unsecured trade represents an

unknown quantity. Which is the best part? How can you separate x from y? Who can tell? Here is a problem in algebra without a rule to work it out.

It would be all right did we command unlimited resources and could we afford to experiment. Results would come even from the experimenting. But experiments are costly.

The Punch That Tells.

All who have tried to select the trade wanted have made dismal mistakes. Some one who is passed over as unworthy of credit may not ask for any. Perhaps he is the champion cash buyer of the community. But he did not get one of your presents so now he will not deal with you. He might have done so except for the fact that he was left out. If there had been no present there would have been no leaving out, and he might have come along. But now he is offended.

Calendars, dishes, bric-a-brac and other advertising novelties are all right to send to old customers at holiday times as a remembrance, but the most they can do is hold the old customers. They do not bring the new, for they do not reach them. Something else is needed. The punch that tells is the publicity which gets the ear of every person in the community. Gets to them with a personal interest touch, and makes them want to become acquainted with the store that talks so confidently of its stock and so frankly takes the public into its confidence.

Class Distribution Dangerous.

This can be done through your newspaper. If there is none of general circulation published in your community, then use letters or circulars inexpensive enough to allow of their distribution to every house. Nothing is more dangerous than class distribution. United States money is as good to you coming from the poor as from the rich. It is all the same after it gets into your cash drawer.

Now, to go back to the beginning, there is a great tendency toward specialties in advertising, and, while they are good in their place, they do not fill the entire bill. There are other acts in the drama. They are not good at all, but positively evil unless they are distributed with a free and unstinting hand. If you cannot afford to go into it right, leave it alone.

Wanted a Dog.

To illustrate. A cigar store in a city was having an opening. It distributed souvenirs to all purchasers on opening day. The souvenirs were little papier mache dogs, intended to be used as ornaments. As each buyer received the cigars which he purchased the salesman handed him a little box containing one of these figures. The boxes were tied and sealed. As a rule the recipient did not open his until after he had gotten to his home office.

Going back to his place of business one man allowed his to remain unopened until late in the day. Then he took it out. The dog's leg was broken. Back went the man to have the defective article replaced by a good

one. But by this time the souvenirs were all gone, and cigars were being handed out instead. The trade had been heavier than expected. He received cigars, but was not satisfied. He wanted a dog, and thought there should be enough. He blamed the store for not being supplied. He refused to deal there in the future.

Selected Lists.

This is an extreme case, you think. Admitted. But the extreme cases must be considered. They are the ones that make the trouble. It is only related here to show how quickly people take offense, and how unreasonably. The souvenirs in that case did good. But advertising space had been used in the newspapers to give publicity to the souvenirs.

If you can afford to make free distribution to all comers, well and good. But beware of the souvenir unless you can afford to be generous with them. Selected lists in advertising are dangerous things.

The place of the selected list is for the study of your own customers. Special advertising by letter is all right. When you know your trade well enough to send letters occasionally, calling their attention to something in stock which you think will be of interest to them, that is all right, and it is most effective. It is very different advertising from giving something free.

Charging Too Much.

Use the newspaper. Use the circular. Use the letter. Use the souvenir, if you can use it with all. But even then it does not take the place of

other advertising, for you cannot be continually making presents, and to give one and then stop is to throw it away. It is necessary to be persistent. Even if you could afford to continually give the effect would be destroyed, for people to-day have reasoning powers, and would make up their minds that you were either charging too much, or depreciating values in order to make up the cost of the presents. In which opinion they would probably be correct.

Give occasionally, if you find it pays, but do not make this the substance of your publicity. It is not enough.

Don't strain at the hub of the ponderous wheel—move a cog that fits into the rim.

**Stable Blankets
Square Blankets
Wool Robes
Fancy Plush Robes
Steamer Rugs
Bells
Horse Covers
Buggy Aprons
Fur Robes
Fur Coats**

Will be pleased to mail you our latest price list

Sherwood Hall Co., Ltd.
30-32 Ionia Ave., N.W.
Grand Rapids, Michigan

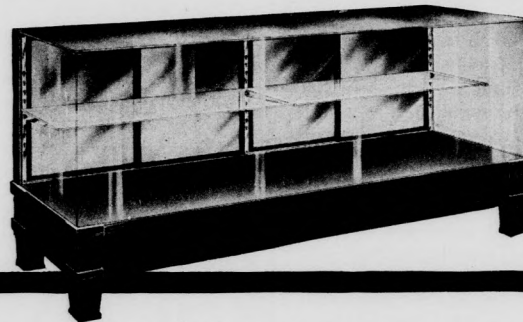
Klingman's Sample Furniture Co.

**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, Boston, Portland

The Trouble With Too Many of Us.

Evansville, Ind., Sept. 16—The article entitled "The Business Man," which appeared on the first cover page of the Tradesman of August 28, is filled with the truth from beginning to the end, but I wish to add that while the business man is the distributor of all of the necessities of life and lies awake many nights thinking about distributing positions among the producers, too many of us selfish fellows who are getting rich in the distributing field do not think enough about the little end of the horn the producers are going out at.

Personally, I am becoming ashamed of myself and a few other "Business Men" in this country, and I wish I had the power to make some of these fellows see and understand what I see and know.

Take those fellows in Wall street. They are "business men," too, and they are distributing a commodity which may or may not be necessary, but—doggone their hides—they don't know when they get enough of a good thing, and they are getting so sick that we are catching the disease, and if we don't look out, the whole country is going to get so sick that there is not going to be enough "business men" left to assist those who live over the spell.

I feel sure that the readers of the Tradesman are still mentally strong enough to catch on to the truth running through or between those lines.

Yes, the business man's "life's fitful fever" is not altogether a bed of roses. He has his ups and downs, and no one knows more about this than the writer. There is a way out of this mix up we are in and that is to think our way out.

Now don't get mixed up again and believe that I am trying to say that all you need to do is to think. No, we will have to think and work. We must entertain the right kind of thoughts by acting on them.

We will have to consider the producer, for if he did not produce anything we could not distribute it.

This is a proposition too large to fully explain, but we can begin at home among our friends and take them into our confidence and think and act with them.

We retailers would look with wonderment if we did not have any customers, and, if we will notice, our customers are very near all producers, and when we look at what Wall street is doing we will find that it has us all on the run.

Now in order to make Wall street sit up and take notice we, the "Business Men," will have to get the co-operation of the producers to help us "skin" Wall street. Big job, I know, but is there anything too big for all of the distributors and the producers?

I am not going to give you my ideas concerning this proposition I will leave it to you to think over for and by yourself, but if you don't do anything but think you might as well not do anything.

I guess that's the trouble with too

many of us. We don't do anything. The other fellow is doing us—and we haven't even a think coming.

Edward Miller, Jr.

Resolutions of Respect For Samuel M. Lemon.

Whereas—The Almighty Father has seen fit in His wisdom and goodness to call to His Heavenly home our good friend and associate, Samuel M. Lemon, who for many years has been one of Grand Rapids' most prominent citizens; now therefore be it

Resolved—By the Board of Directors of the Commercial Savings Bank, of which he was a most valued member, that we deeply deplore the irreparable loss to this institution generally, and to his associates individually, that his death has caused; and we most respectfully extend our heartfelt sympathy to his bereaved wife and family in this hour of their great affliction; and may the Lord in His goodness give his loved ones strength to bear the cross that has fallen to their lot to bear.

Samuel M. Lemon was born of God-fearing people in the little green island over the sea and was ever loyal to her ambitions and traditions, aiding by his voice and his means to the elevation of his native land.

When that poor boy landed at Castle Garden, with only a guinea in his pocket, he was not despondent, and even shared part of his meager means with a more unfortunate brother, if such could have been the case. He immediately pledged his honor and fealty to the land of his adoption. Not that he loved dear Old Ireland less, but America more.

In his business, political and social relations, "the scarlet threads of his life-touch appear everywhere in the fabric."

What has been so aptly said of John Redmond applies equally to our departed friend: "He was an Irish gentleman by birth and breeding" and his

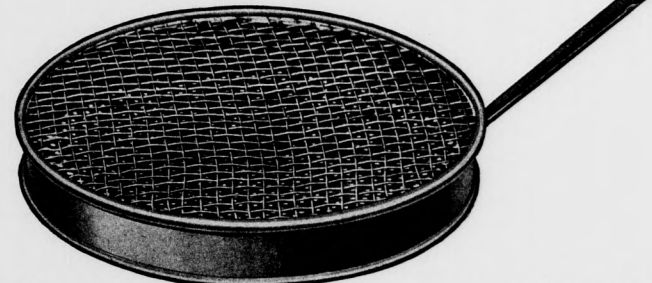
manner and mode of life gave point to a familiar saying "that no courtesy is so fine and no aspect quite so distinguished as the courtesy and aspect of an Irish gentleman."

Peace to his ashes.

Don't Pay Light and Heat Bills for Loafers.

Gradually the world is growing saner upon the subject of work. It used to be that nobody with any energy in his or her makeup was happy unless spending all the hours of daylight and part of the night in labor. The sun gets up early some mornings of the year, and sets late in the evening, making the days long. Nevertheless our forefathers and foremothers were just as early and as late as the sun. They worked, too. They did not spend the evenings lolling over a bridge table or peering around a stack of poker chips. But things are different now. There is an inclination to play more and work less. This is as it should be. There

is no necessity for the storekeeper to have his place of business open in the evening. It should be closed, and some time taken for recreation. In very few instances does the evening trade amount to anything, and the light burned is wasted. So is the time. It could be much better spent in some other way. Retail merchants are entitled to some of the pleasures of life, and they are denying themselves relaxation that belongs to them by late hours in the store. Who comes oftenest and stays longest in the evenings, the purchaser or the loafer? There is no reason in your paying the light and heat bills for club meetings of those lazy spirits who have nothing better to do than inconvenience others.



The APEX BREAD TOASTER

THE BEST TOASTER MADE

FOR USE OVER GAS, GASOLINE AND BLUE FLAME OIL BURNERS

Retails at 25c with a Good Profit to the Live Dealer

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

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

HAND SAPOLIO

It is boldly advertised, and will both sell and satisfy.

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

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



Coming Mercantile Conditions From the Rural Standpoint.

With the coming of the automobile and the auto truck, comes an increase in the value of the lands farther from the business and social center. The same influence comes with the electric railroads and those steam roads which have introduced the frequent daily local service.

With the automobile and the auto truck, the gardener, fruitman and the farmer living six or eight miles from town is quite as close to market as the man only a mile or two away and who depends upon the average horse for moving his crops, etc. So far as growing and marketing vegetables, fruits, etc., the man with the rich soil need not be next door to the city to be able to sell to good advantage. Hence the influence of the good local market community is widening its territory, making more valuable the lands within the circumference. With the many miles of electric lines within our territory affording fine facilities for transporting all kinds of products, we are not depending upon the limited local market for the sale of the products of our rich and quite productive acres.

Every one of these items is tending to add value to our land possessions whether we are near a large consuming center or at a small siding or stop where the products of our fields, gardens, orchards, poultry yards and dairies are picked up and quickly transported to the larger markets. All these things tend to the betterment of the country community. They prompt the improvement of the public roads, and urge the securing of the very best and most economical shipping facilities. They inspire a pride in local affairs and local conditions, not only those surrounding our own homes and farms, but the churches, the schools, the country cemeteries, the roadsides, everything that would make or mar the beauty and utility.

If we of the country would but take that pride in our country possessions we would see the example followed in the small and almost deserted village, the small and large towns, and county seats. These improvements would take our minds away from money getting for awhile, the politician would say more nice things about us and we would stand more erect and feel that we were somebody. While these commercial improvements are adding to the value of our possessions let's make the appearances count something in the same direction. We are all of one family, given the privilege of remaining here a very brief period, and it should be

our pleasure to leave our community better than when we came to it. Let us strive to do that which will cause those who come after us to remember that we did something for their enjoyment.

While we are adding to the attractiveness of our rural surroundings we must not forget that our friends of the town and city do not have the natural advantages we possess. Everything they have is artificial. It must be produced with the hands. It must be in manufactured and molded form. The townfolks must toil as we do and pile up their small possessions on a very limited area, surrounded on all sides with walls, while in the country we have all outdoors in which to expand. When we go to the town or city, we see a few people who seem to live in ease and comfort, but there is an unsatisfied desire to exchange places with us. They crave our friendship. The writer personally knows this. There should be a closer getting together of the town and country, although they are much nearer each other than formerly.

Our business men are advancing with their rural friends, although they have not made that noticeable advancement that we have in the country. Some are still back numbers. They have antiquated ideas and methods. But there is a newer element coming on that will pick up the modern business idea. Their floors, counters, cases and shelves will put on an appearance after the idea manifested in the live, wide-awake rural locality. The line of goods whose originators and makers are unknown, and whose names do not appear upon their wares, will be junked and goods of the present-day and modern idea will take a place and show an entirely new store.

These goods may sell for a little more but they will be worth more. The manufacturers will have put their trade-mark and name on every piece and will stand back of every item. These new goods in the new store will be known to every thinking farmer, for they will be advertised and their merits made known. You will be able to know before you go to the dealer to buy, whether or not the manufacturer is willing to back up what the dealer says by trade-marking and advertising the article. We will know that we can buy this advertised and trade-marked article just as cheap in the town of five hundred as in the town of five thousand or fifty thousand. With our present and improving transportation facilities, there can be very little difference between the cost of an article in the small city and in the large city. Besides, the

margin of profit is small, and there could be no cut in price except on articles not trade-marked, advertised and bearing the manufacturer's name, as a guarantee of quality. The unbranded article can be bought for less money because it is worth less.—Farmer's Guide.

The Grocer's Preference.

"It is a positive delight to meet a man you feel you can trust," remarked the individual with the high forehead.

"Oh, I don't know, I prefer a man who pays cash," replied the man who kept the grocery store.

What it takes a man ten years to learn may take him but a minute to tell.

We want Butter, Eggs, Veal and Poultry

STROUP & WIERSUM

Successors to F. E. Stroup, Grand Rapids, Mich.

Hammond Dairy Feed

"The World's Most Famous Milk Producer"

LIVE DEALERS WRITE

WYKES & CO., Grand Rapids, Mich.

Michigan Sales Agents

Use Tradesman Coupons

The Vinkemulder Company

JOBBER AND SHIPPERS OF EVERYTHING IN

FRUITS AND PRODUCE

Grand Rapids, Mich.

SEEDS WE CARRY A FULL LINE.

Can fill all orders PROMPTLY and SATISFACTORILY.

Grass, Clover, Agricultural and Garden Seeds

BROWN SEED CO., GRAND RAPIDS, MICH.

PEACOCK BRAND



MILD CURED Hams and Bacon

100 per cent. Pure

All-leaf Lard

A BARGAIN FOR YOU

For the present we are offering to the trade in Lower Michigan, freight prepaid, our Cream City Brand of Smoked Skinned Hams 22/24 average in barrel lots at

13C.

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

Ludington, Mich., F. L. Bents
Grand Rapids, W. T. Irwin, 538 Sheldon Ave.
Kalamazoo, H. J. Linsner, 911½ N. Burdick
Lansing, H. W. Garver, Hotel Wentworth
Adrian, A. P. Dickson, Hotel Maumee
Port Huron, W. C. Rossow, Harrington Hotel
Saginaw, W. C. Moeller, 1309 James Ave.
St. Johns, E. Marx, Steele Hotel

Write to-day

Cudahy Brothers Co.

Cudahy-Milwaukee

Some Statistics About Tobacco.

The internal revenue derived from tobacco consumed in the United States in a year would build fourteen battleships of the first class, or it would pay the salary of the President for nearly a thousand years.

According to statistics compiled by Carl Werner, editor of the "Tobacco Leaf," there are 533,357,206 pounds or 266,687 tons of tobacco smoked, chewed and snuffed in this country every year, not counting imported manufactures.

The much abused cigarette claims its percentage, for the cigarette smokers in the United States, exclusive of those who roll their own, spend over \$60,000,000 a year on this habit. A closer analysis of the subject shows that there are nearly twenty-four million of them consumed in the United States every day—nearly a million every hour. Mr. Werner figures out that if they were strung on a wire, end to end, they would make a cable that would reach from the earth to the moon and back again, with enough left over to circle the earth one and a half times.

Cigars also get due prominence, since 21,718,448 are burned in the United States every twenty-four hours, or two hundred and fifty-one every second of the day and night the year around.

The Vanishing Lobster.

The high price of the lobster is explained by the fact that the demand for the "king of the crustaceans" is increasing while the supply is diminishing; and under present laws and commercial practices there is little probability of a lower market rate for this popular sea food, says the Providence Journal. Indeed there is reason for a prediction that within a few years the lobster cannot be had except at a prohibitive price. So eminent an authority on lobster culture as Dr. George W. Field, chairman of the Massachusetts Fish and Game Commission, believes that the lobster is doomed to extinction unless there are radical changes in the laws and a disposition on the part of the public to co-operate in the work of rectifying the mistakes of the past thirty-eight years. Dr. Field is one of the most prominent of the biologists of New England, and years of experience in the culture of shellfish give weight to his opinion as to the future of the lobster industry. He is not an alarmist; he speaks as a scientist who has firsthand information; and for this reason his views should command attention if the public is interested in the preservation of the lobster.

Vacuum Cleaner and the Grasshopper.

Out in California they are gathering the grasshopper crop, sacking it up and selling it for chicken feed. Formerly the grasshopper ate up everything green in sight and made himself a general nuisance. The vacuum cleaner has changed him into a profitable crop. It all came about by a young man trying to sell cleaners to the wives of farmers in the vicinity of Newman. They would not

buy and he was on his way to the depot when he passed a farm where the grasshoppers were eating the crop, and an idea popped into his head that made his fortune. He mounted his sample on a sled and pushed it into the field. Now the vacuum is used by the thousands in that section. A two-horse wagon follows the cleaners, and the grasshoppers are sacked and hauled to a drying shed. The farmers look on the cleaners as a heaven-sent blessing, while the grasshoppers are said to regard it much as a contesting Roosevelt delegate looks upon the Republican steam roller. The story comes duly verified, but the heat must be sending the California imagination up the tube or the cleaners want to get into prominence.

Flight of Flying Fish.

The old problem of the flight of the flying fish has been revived by Mr. William Allingham. Naturalists usually explain that the propelling force is entirely the action of the powerful tail before the fish leaves the water, and that the only part played by the "wings"—or enlarged and winglike pectoral fins—is to serve as parachutes for somewhat extending the leap. They believe that this satisfactorily accounts for the observed flights of a few rods to 200 yards or more. It appears, however, that many seamen claim that the passage through the air is a real flight, the wing fins being kept in rapid motion, and that the fishes have a birdlike power in changing their course in air, one having been seen to turn as much as 60 degrees to avoid collision with a vessel's rigging.

Passing of Clay Pipes.

The clay pipe industry is among those which have been practically killed by fastidious taste of to-day. The city of Birstall, in Yorkshire, formerly sent clay pipes to all parts of the world. Scores of people were formerly employed in the industry; now employment is found only for two or three at the most. The clay pipe has been superseded by the more elaborate briar or calabash, the lordly cigar, and the more dainty cigarette, one or the other of which is indispensable to the modern man. The day of the clay pipe has gone, probably never to return.

Fortune in Curing Rindless Ham.

There is a handsome fortune awaiting the person who will invent a method of curing hams and bacon from which the skin has been removed. Albert Halstead, American consul at Birmingham, reports that the increasing use of pigskin as leather, and its tendency to advance in price, have made the leather manufacturers cast wistful eyes at the skin that is wasted by being left on pork products. It is estimated that there is a yearly loss of skins amounting to about \$3,000,000 in Great Britain and Ireland alone.

The value of a dollar is not measured by what it would buy, but also by what it might deprive you of if you didn't have it at the right time.

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.

Watson - Higgins Milling Co.
Merchant Millers
Grand Rapids :: Michigan

Satisfy and Multiply
Flour Trade with
"Purity Patent" Flour
Grand Rapids Grain & Milling Co.
Grand Rapids, Mich.

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

G. J. Johnson Cigar Co.
S. C. W. El Portana
Evening Press Exemplar
These Be Our Leaders

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



All Good Things Are Imitated
Mapleine
(The Flavor de Luxe)
Is not the exception. Try the imitations yourself and note the difference.
Order a stock from your jobber, or
The Louis Hilfer Co.,
4 Dock St., Chicago, Ill.
Crescent Mfg. Co., Seattle, Wash.



IMPORTANT Retail Grocers



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

Baker's Cocoa and Chocolate

Registered U.S. Pat. off

with the trade-mark on the packages.

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

MADE ONLY BY

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

Potato Bags

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

Quick Shipments Our Pride

ROY BAKER

Wm. Alden Smith Bldg.

Grand Rapids, Mich.

— ESTABLISHED 1876 —

When you want to Buy or Sell **Clover or Timothy Seed** Call or write
MOSELEY BROTHERS
GRAND RAPIDS, MICH.

Geo. Wager, Toledo, Ohio

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

Write for information.

GAMBLER OR MERCHANT.

To Which Class Do You Properly Belong?

A gambler is a person who chases the unknown.

He may play the horses. He may stake his money on the whirling roulette wheel. He may call for another full hand of cards, hoping to rake in the elusive jackpot. Or he may take chances on buying more merchandise than he needs on the strength of a guess that he can sell it.

Sometimes he wins. Somebody has to win in everything.

But the odds are against him. He is playing the other fellow's game. The rules and conditions are not of his own making. And so the other fellow has the better chance of winning.

It is all a chance—a gamble. The horse he is backing may be "pulled" by a crooked rider. The ball in the roulette wheel in six times out of ten will stop on the black when he wants it on the red. The overload of merchandise may stick, but the man who sold it is like the dealer in a poker game—he gets his share, no matter who wins or loses.

When Buying is Gambling.

What are you—a merchant or a gambler?

Or what are you basing your business—luck, or hard-headed, tried and true principles of merchandising success?

The merchant who overbuys is a gambler. The lingo of poker, the turf, or faro may be to him a mystery deeper than the quaint language of old Egypt written on the tombs of the Pharaohs. If he could look in at Monte Carlo he might wonder what it all was about as the balls would speed around in the fascinating little machines—hastened on their way by the gold of gamblers from every part of the world. His biggest plunges into gaming may be with nothing more serious than checkers, and all the rest may be as an unknown language.

But if he deliberately overbuys he is chasing the unknown, with the chances against him. He is gambling.

He is betting that the fashions will continue, or that the weather will be favorable, or that the people want more of this or the other thing.

There is a natural quantity of every item for each merchant to buy. It is greater for the large merchant and less for the small merchant. When a merchant passes the limit that is safe and proper for him—he is gambling.

How is the merchant to know when he is taking a gamble—when the danger line is near?

Simply by giving himself the benefit of the doubt.

When in Doubt—Don't.

When in doubt as to the quantity, let it be less.

With the rapid jobbing methods of these days it is hard to make a mistake by buying too little at a time. There is not the slightest excuse for buying to excess.

Why take a chance when you don't have to?

The other day we saw a foolhardy fellow carelessly climbing up the frail fire escape of a big city skyscraper. There wasn't the least reason in the world why he should. Fire escapes are built to furnish a means of descent, anyway. But he climbed clear to the top—thus gambling with his life the same as you do with your prosperity when you overbuy.

You don't need to take chances these days. Your jobber is the one who has to take the risk. If he makes a mistake, if he misjudges demand, quality or any one of a thousand other things he pays the penalty. But that is one of the requirements of the successful jobber. He is equipped for it. He knows how to meet it.

Two Kinds of Chance.

Gambling in buying does not mean merely taking a chance. It means taking too big a chance.

When the merchant with the right buying ideas wants to try out a new line he buys a very small quantity of it. If it wins, he buys another small quantity. Then while this small quantity is being sold he buys another. In turn, while this is going out to his customers he buys another, and so on. His business in this line may grow and grow, but still his buying is from hand to mouth.

His stock in the line may be divided like this:

Part in his store.

Part on the way from the jobber's. Another part being packed by the jobber.

Still another part in an order on the way to the jobber's.

The reserve stock in the jobber's warehouse.

That kind of buying is taking the right kind of chance. It is not a blind plunge into the unknown.

When, on the other hand, a merchant buys a big supply just to oblige the drummer or to get a fractional price concession—what is that but a bet, a gamble?

Why not let "buying small and often" sweep the perils of chance from your business?—Butler Way.

What Some Michigan Cities Are Doing.

Written for the Tradesman.

Michigan Moose will browse at Lansing Sept. 24 to 26 and the sixty-two lodges of the State are expected to send 500 delegates.

Muskegon has adopted an ordinance requiring switch engines to carry full crews, consisting of engineer, fireman, foreman and two helpers.

Jackson confronts a serious house famine. It is reported there are less than a dozen houses for rent in the city and that there are fifty families for every one that is offered.

The Shaw-Walker Co. will build a \$50,000 addition to its plant at Muskegon, using the new building for the manufacture of steel cabinets.

The Cutting Motor Car Co., of Jackson, has bought ground for further extension of its plant.

Kalamazoo's celery crop is the largest and best on record and the shipments are of record-breaking volume, some going to Canadian points, to Florida, Maine and other distant places.

Michigan Baptists will meet at Bay City Oct. 14 to 17.

Reports made by the five banks of Flint show an increase in resources of a million dollars during the past year and an increase in savings of approximately \$800,000 for the same period.

The trade extension trip of the Wholesalers and Manufacturers' Association of Saginaw is now set for the second week in October and sixty towns will be covered on the Grand Trunk and other roads south of the city. The four days' tour will begin Oct. 8.

The Menominee Commercial Club will hold its annual meeting in that city Sept. 25, one of the features being an address by Prof. W. A. Scott, of the University of Wisconsin, on Banking Reform.

Ann Arbor has ordered the immediate paving of Church and West Huron streets.

The East Lansing Council has passed an ordinance regulating the operation of billiard and pool rooms in that city of Agricultural College students.

Fourteen of the leading manufacturing concerns of Detroit will co-operate this year with the engineering department of the University of Michigan on the part time plan, the students

alternating a week of theory in college with a week of practice in the factories.

The roller mills at Newaygo are being rebuilt.

Mayor Rietdyk, of Muskegon, is calling attention to the need of a larger police force and patrol wagon and signal system.

South Haven is considering plans for a municipal greenhouse, to be conducted jointly through the park board, the board of education and the cemetery association.

Marquette is taking steps toward improving the lighting system in the business district.

Pontiac has passed an ordinance making it a misdemeanor to sell firearms or explosives to children under 17 years of age.

Jackson police officials will ask the Council to pass an ordinance requiring pawn shop proprietors and junk dealers to report their purchases daily. Such an ordinance is proving effective in South Bend.

The Michigan Central Railroad will erect new car shops at Marshall next spring. The shops of the company in Detroit are overtaxed with work.

Almond Griffen.

Brecht's Roll Top Refrigerators

PERFECT INSULATION



Made of Pine, Oak or any wood desired

Are constructed in a scientific way and thoroughly insulated the same as our coolers. Their reputation for efficiency and economy in ice consumption is well regarded by the grocery trade. Only the best selected woods are used. Hardware is of solid brass, quadruple nickel-plated.

The Brecht Patented Ventilating Ice Pan

used in all our refrigerators is the most important and up-to-date development in refrigerator construction. It assures a dry, cold air, sweet and pure. Illustration shows our style "8" with four sections and overhead compartments for displaying package butter, rolls, etc. We build them from two to six sections, also special sizes.

Use a Brecht Refrigerator for Economy. Write us for any information on grocer or market equipments 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

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

Closing Sessions of the Michigan Federation.

The sessions of the Michigan Federation of Retail Merchants last week were full of instruction and interest and it is to be regretted the attendance was not larger. The program included addresses by Lee M. Hutchins, of Grand Rapids, Arthur L. Holmes, of Detroit, and these, with the discussions following, related for the most part to the needs of organization, the benefits to be gained by co-operation, the importance of correct methods and the danger that is certain to come to the retailers unless they stand together. Mr. Hutchins spoke on insurance, how fire losses can be prevented and insurance rates reduced by proper safeguards and constantly cleaning up, and he dwelt on the importance of insurance when credit is desired.

The lack of attendance at the meeting was ascribed largely to the fact that no organization work had been done and President Carroll F. Sweet at one of the meetings volunteered to be one of twenty-five to subscribe \$100 each to provide an organization fund. W. A. Decker, E. S. Roe and E. A. Stowe promptly saw Mr. Sweet's offer and the matter of getting the other twenty-one contributors was left to the Executive Committee. The following resolutions were adopted:

Whereas—A parcels post law has been passed by the United States Congress, without first obtaining valuable information which a careful investigation by a competent commission could secure, of like legislation in other countries; and

Whereas—We believe that proper regulation of express rates would eliminate, not only any demand for this law, but also the financial deficit almost certain to be occasioned by its operation; therefore be it

Resolved—That our officers be instructed to urge upon the National Federation of Retail Merchants the necessity of doing all that can legally be done to cause a re-consideration of this legislation and a postponement of the date of its becoming operative until a thorough investigation of the experience of other nations can be made.

Resolved—That the Michigan Federation of Retail Merchants endorse the work of the National One Cent Letter Postage Association and we hereby petition our representatives in Congress and the Senate of the United States to use their influence in securing a reduction of the rate on first-class mail matter to one cent an ounce, as we feel that each class of mail and each service of the Postoffice Department should be merely sufficient to cover the cost of such service.

Whereas—The Michigan Federation of Retail Merchants desires and needs the co-operation of trade and daily press in the promulgation of its work, we hereby request such co-operation and take the first opportunity of thanking both the trade and daily press for the assistance which they have already rendered.

We, the Michigan Federation of Retail Merchants, in convention assembled, do most heartily endorse the National Federation of Retail Merchants and pledge our active support thereto.

Resolved—That we, the Michigan Fed-

eration of Retail Merchants, desire to thank the Grand Rapids Association of Commerce for the courtesies extended to this Association.

The election of officers was held Thursday and resulted as follows:

President—E. S. Roe, Buchanan.

Vice-President—Arthur L. Holmes, Detroit.

Treasurer—Henry L. Houseman, Grand Rapids.

Directors—J. T. Percival, Port Huron; T. D. Avery, Tecumseh; L. P. Strong, Vicksburg, and Hugh Conolly, Detroit.

F. M. Witbeck, of Lansing, has been Secretary of the Association since its first meeting and agreed to continue to serve until the Executive Committee could choose his successor at its first meeting. He is Secretary of the Michigan Implement & Vehicle Dealers' Association and the duties of this office occupy all his time.

The matter of fixing time and place for the next State convention was left to the Executive Committee. The Legislature will be in session in January and the importance of closely watching what is going on was urged by several of the members, and this is a matter that will be taken up by the Executive Committee.

Doings in the Buckeye State.

The State Board of Health and the Ohio Society for Prevention of Tuberculosis will ask the Legislature for an appropriation of \$25,000 each year for two years, in order that an aggressive campaign of education may be carried on along the line of prevention of the white plague.

The city of Columbus finds that juvenile arrests in districts where playgrounds were easily accessible by children were fewer last summer than in sections where there were no playgrounds. The increase in attendance of children at the playgrounds over the previous year was 30,000.

State Inspector Kearns, who ordered better protection of the children in the Columbus schools two years ago, has repeated his warning that the buildings are fire traps. The board of education is fighting the case because of scarcity of funds.

Prof. Jacoby, head of the poultry department of Ohio State University, predicts five cent eggs for the coming winter.

Oct. 9 is Fire Prevention Day in Ohio and Governor Harmon calls upon citizens generally to give heed to arguments for the lessening of fires and fire hazards, the cleaning up of inflammables.

Forty men in seven automobiles made a whirlwind trip of 125 miles in a day, stopping at eight towns to spread the news of Dayton's advantages as a wholesale center.

The city gardens of Columbus were robbed recently of watermelons and truck. The gardens are not fenced and up to this time had been unmolested. Cleveland has found the system of open gardens impracticable because of pilfering.

The agricultural courses at the Ohio State University are growing more popular each year and the total enrollment this year will exceed 1500.

The Columbus Advertising Club is

beginning active work for the season and will take up the general plan of education as advised by the National organization of advertisers.

Under the constitutional amendment recently adopted the private banks of the state, 225 in number, will be placed under supervision of the state department of banks and banking.

Almond Griffen.

Few investments are so sure and profitable as the effort to equip one's self in the four fundamental accomplishments—how to think accurately and comprehensively, how to express thought in talking and writing, how to work skilfully with the hands, and how to take one's place among men.

No man should be called great until he is a gentleman.



The Superiority of the

Wales Goodyear "Bear Brand" Rubbers

Is Undisputed

More dealers than ever are handling the "Bear Brand" Rubbers this season. To those who have not bought their requirements we would recommend that you attend to it at once.

We are sure to have some of those cold, wet days now, and you should be prepared for them.

Our stock is complete. Send us your requirements for the "BEAR BRAND" to-day and be ready for the demand when it comes.

HEROLD-BERTSCH SHOE CO.

Manufacturers "Bertsch" and "H. B. Hard Pan" Shoes
Grand Rapids, Mich.

TELL YOUR ORDER CLERKS

not to refuse any woman when she asks for "WHITE HOUSE" COFFEE. She thinks she wants it, and, on general principles, she WILL HAVE what she has made up her mind to get —sooner or later. It is much better for YOU to supply her demand—first off—than to have her visit a competitor who is more obliging—for the obliging grocer is the man who is the most dangerous competitor; and you certainly hope to retain the customers you have acquired, oftentimes with difficulty. Meanwhile, we will see to it that "WHITE HOUSE" COFFEE will not disappoint any woman—whether she gets it because she asks for IT, or if she should happen to get IT when she simply asks for "coffee."

DWINELL-WRIGHT CO.
BOSTON AND CHICAGO



Market Review of the Principal Staples.

Business in cotton goods is generally light at first hands and seasonably so with commission houses and selling agents. The jobbers are doing what may be termed a fair trade measured by the top records of other years. In certain instances new records in volume are being made. The manufacturing trades are getting a larger business tendered than has been seen in several seasons, and as the are without any accumulated stocks of either finished merchandise or raw materials their activity is forcing them to appear frequently in search of spot stocks in various quarters of the market.

On drills and sheetings prices hold steady. Some constrictions are not to be had for spot shipment. Such lines as 4.50 sheetings are scarce and some of the best known branded lines are behind on delivery at a time when jobbers are asking advance shipments. Wide print cloths are firmer and bidding is steady, but at figures mills will not accept. Spot stocks of fine cloths are limited and values are firm on them.

Prints are inactive. Draperies and percale for the manufacturing trades are in demand. Dress ginghams are being ordered more liberally and steadier. There is no hurry being shown in naming prices for a new spring season by some of the large mills. Bleached goods are generally quiet. There are many goods due on old orders and they are being taken as fast as sent out. The bleachers are busy on goods for quick use.

Fine dress cottons are selling irregularly. On some novelties relatively large orders are being placed, while on many of the semi-staples buyers show an utter indifference. Voiles, poplins and cords are still good for immediate and future delivery.

In the ready-to-wear market business is coming forward in small lots, but orders are very steady. Leading handlers of this class of merchandise are getting more orders for goods to be put into work and this is bringing about a larger demand for spot piece goods.

There is more strength in the raw silk markets. In one quarter of the trade it is estimated that fully 30,000 bales of raw silk from the new crop will be required to meet the demands of hosiery manufacturers. Low priced satin faced materials are being ordered from the mills for early spring delivery in larger volume than a year ago. The demand for high grade charmeuse is beyond the power of

mills to meet at the delivery dates desired by buyers.

No particular line of woolen goods has a monopoly of the business for fall, but fabrics in wide variety are indicated for success, says The Dry-goodsman.

Among the novelties particularly well liked may be noted the new sponge cloth, a wide variety of velours, the excellent peau de souris and a variety of materials of similar weave and finish made of cashmere yarns.

There is no doubting the fact, however, that serges are easily the most popular material of the season in varieties ranging from a very fine French weave to those of considerable width of wale and of more or less rough finish, both in plain and fancies.

The big demand in all dress goods for the making up of garments for dressy wear seems to be based upon the adaptability of the material to fall into line with the vogue for draperies of a soft clinging character, and for this reason soft serges, soft corded effects and soft cashmere effects will all be good.

The new dresses will have soft clinging draperies in the form of overskirts and draped tunics, and silk and wool materials in extensive variety are also being introduced to meet this demand. In this class of goods are included such excellent sellers as silk voiles and marquise'te.

Scotch mixtures have enjoyed a very large sale during the past several seasons, and are being taken for fall in large quantities, both in the lower priced goods and in the high-class weaves.

Covert mixtures are among the successful new things, being looked upon as especially good on account of their unobtrusive pattern formation.

As far as novelties are concerned, stripes are by far the best, although shepherd checks and pin checks in black and white and in colored effects are indicated as good.

Blue and white and black and white combinations developed in a great many new formations are sure to be excellent.

The woolen dress goods market is in excellent position, better, in fact, than it has been for several years, all mills reporting excellent gains over last year.

The advances recently made in dress goods lines are being sustained and there are no indications of lower prices; in fact, the tendency is upward on account of the higher cost of raw wools and the increased wage

scale mounting to approximately ten per cent. to the mill operatives.

The outlook for pile fabrics for next fall and winter was never better, either in the millinery end or in dress goods.

Velvets are being combined freely in both with other fabrics, especially with silk. Fancy velvets and fancy plushes are to be used extensively as trimmings. Striped plushes in a variety of effects are being freely taken, principally for trimmings. Many of the new things show graduated shades of a given color, and brown is the favorite.

Fancy plushes for street dresses are being shown in stripes, and plushes in fur effects are good in several varieties and in various weights, making them suitable for dress trimmings for millinery and children's garments.

Business has been excellent in the heavier pile fabrics, including seal plushes and velour du Nord. Heavier fur effects are also good, imitating expensive furs, and these will be used chiefly for outer garments.

Velvet cords of various kinds will also be extensively used by manufacturers for children's garments.

Ribbons.

Active improvement is noted in the ribbon trade. One of the largest manufacturing houses stated that about one-half of the call was for loop-edges. But the more staple goods also were in larger demand, both with manufacturers and jobbers. The supply of loop-edges was said to be small, some manufacturers not having anticipated the demand.

Besides satins and satin taffetas there was a continued call for moires from some parts of the trade. Velvets are maintaining their popularity and the demand is now expected to continue well into next spring.

Knit Goods.

Conditions so far as outward signs of buying were concerned were about normal for the season in leading lines of knit goods, such as underwear, hosiery and sweater coats. As a matter of fact, duplicate orders for fall and the call for early deliveries make up a business condition encouraging though at the same time trying. In fall underwear, leading mills are sold up to October 1 at least, and some as far as November 1 to 15.

This condition applies both to ribbed and fleece-lined goods.

The report was general that business this year is much more satisfactory than last. Jobbers are placing duplicate orders with more confidence, and as a rule appear to have caught mills unprepared for the expansion. Deliveries, therefore, are the important question.

Mills making spring underwear are in the waiting attitude now, the initial business having way and jobbers just having started out with samples to the retail trade. So far the outlook is regarded as promising, but at the same time members of the trade would not be surprised if the retailers were at first inclined to buy cautiously in view of the nearness of the Presidential election, and also the favorable reports on the cotton crop. To date reports indicate that these factors, especially the one in connection with the election, have not proved to be as important as usual.

In hosiery duplicate orders for fall were reported as coming in at the usual rate. The leading mills have about all the business they can attend to for some time to come. For

We are manufacturers of

Trimmed and Untrimmed Hats

For Ladies, Misses and Children

Corl, Knott & Co., Ltd.
Corner Commerce Ave. and Island St.
Grand Rapids, Mich.

Up-to-date Stores use

THE BEST SALES DUPLICATING BOOKS

Made of good BOOK paper, not print
15% OFF IN TOWNS WHERE WE HAVE NO
AGENT. WRITE FOR SAMPLES TO
MIDGARD SALES LIP CO. STOUGHTON, WIS.

Also manufacture Triplicate Books, Carbonized
back Books, White and Yellow Leaf Books.

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

THIS IS

the trade mark on UTICA the most popular and best selling fleeced underwear on the American market to-day. We carry a complete line of Ladies', Misses', Men's, Boy's and Children's Union Suits and Two Piece Suits.

PAUL STEKETEE & SONS

Wholesale Dry Goods

Grand Rapids, Mich.

Sole distributors for Western Michigan



next spring a prominent concern making silk hose reported an excellent amount of business placed for spring in all of its lines, such as 25c, 35c and 50c goods.

Late buying in sweater coats has developed in a volume that keeps mills extremely active. Prices, as previously reported, have been generally advanced, but manufacturers claim that they are still not up to the level justified by the price of raw materials. Preparations are now being made to open the new selling season for next year's goods and prices and styles will be awaited with interest by buyers.

Linen.

The advance of $\frac{1}{4}$ c a yard named on the best known make of Scotch crash was one of the interesting developments on the linen market recently. The price of this crash, which has been $8\frac{1}{2}$ c since April last, was raised to $8\frac{3}{4}$ c, the price of which the leading domestic linen crash has been selling for some time. The crash situation, which for months has been remarkably strong, is showing signs of still greater strength because of the demand and the scarcity of tow yarns, of which these cloths are constructed. The extensive call for rough dress linens, in which tow yarns are used for both warp and filling, brought about a scarcity of yarns of this description. Spinners are asking higher prices as the season advances, and some yarn factors are declining to enter into contracts for yarns of this character because of the cost of flax and their well sold-up condition.

New price lists were received on fine linens of all kinds for the next spring season. The quotations showed an advance all along the line. Some of the upward revision were sharper than agents expected, and this betokened an exceedingly strong market.

Aside from crashes, the largest business for spring delivery was done on dress linens. Rough weaves had the call. The commitments made proved that buyers had a great deal of confidence in colored goods, as these were ordered in a way that reminded sellers of the heavy buying movement of a couple of years ago. Brown dress fabrics, however, were not overlooked. Some mill agents stated that the demand for browns was just as good, if not better, than the demand for colored goods.

House trade was good also, so that linen merchants had no complaint to make about the state of trade. Retailers applied themselves freely on damasks, napkins, towels, crashes, handkerchiefs, pillow linens, sheetings, embroidery linens and other articles.

Contradictory reports were received on flax crop conditions. Cold and wet weather is expected to have an unfavorable effect on the crop in some parts of Ireland, while from other Irish districts word was received that both the yield and the quality are expected to be superior to last year. Russian reports stated that conditions were the same as last week, while France reports a large increase in the flax acreage.

How Nerve Landed a Good Job.

While spending a quarter for his breakfast Jack Anderson read the want columns of the morning paper, saw several likely openings, picked out the one he wanted most, and then put another quarter into a shave and a shine. Then he went out to get the job as traveling salesman for a clothing house. Although the advertisement had a "blind" address he had rightly guessed the name of the firm. But when he reached the establishment he found that the place had already been filled. Anderson reasoned that it was because the sales manager admired the fact that the other fellow had guessed who the firm was and had reached there first.

Resolved to go his competitor one better, Anderson went back to the doorman who had told him the job was filled and tipped the old gentleman with his last half dollar. In a moment he was shown the way to the manager's office.

"Weren't you told that the job was filled?" asked the manager, as he turned to his desk and resumed his work as though he had said the final word as far as this late applicant was concerned.

"Yes," said Anderson, respectfully but firmly, "I was told that the job was filled, but I wasn't told that it was filled by the right man. I don't know the other man and have not seen him. He may be the best man for the job, but you'll admit that he might not be the best man available. You hadn't seen me, so I'm putting it up to you to give yourself a chance at me, for I certainly want just one chance at that job. Will you consider my application?"

"I like your nerve, anyway," dryly but somewhat admiringly said the manager, as he sized up Jack's freshly polished shoes, tasty suit and square, smoothly shaven chin protruding out at him earnestly.

Then for a full minute they silently eyed each other in a wordless mind battle. Gradually a broad, solid smile spread over the strong features of the manager, while Jack responded with a confident look and attitude that indicated he could do things. The other fellow was told that he was on the waiting list for the next job.

About a year later the "other fellow" was employed by Jack Anderson, whose aggressiveness had won him a solid place with the firm.

Donald Scott.

The Diplomatic Salesman.

An elderly lady entered a shop and asked to be shown some tablecloths. The salesman brought a pile and showed them to her, but she said she had seen those elsewhere—nothing suited her.

"Haven't you something new?" she asked.

The man then brought another pile and showed them to her.

"These are the newest pattern," he said. "You will notice the edge runs right round the border and the center is in the middle."

"Dear me, yes. I will take half a dozen of these," said the lady.

An exchange tells of a storekeeper in a Western town who makes a practice, when he has a special sale of school goods, or clothing for children, to give a purse containing a new penny to every child entering the store. He says the cost is but slight, and it is good advertising. It pleases the parents, and gets them to talking about the store. Sometimes we are prone to underestimate the value of children as boosters. Youngsters have a habit of growing up—they can't help it, and whatever is building for the future is good business policy. It takes but a very few years to turn children into grown-ups, and they remember those who have made favorable impressions upon them in their childhood even though they forget the reason.

A new patent that will interest men who would like to discard suspenders but are not partial to tight belts is a shirt with "a plurality of lapels" which are designed to be attached to the trousers for their support. The trousers being thus held up, suspenders may be dispensed with and belts worn comfortably loose.

Learn how to talk; it is one of the most valuable accomplishments any man can have.

OFFICE OUTFITTERS LOOSE LEAF SPECIALISTS

The Fisch-Hine Co.

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



The Best Service, Prices and Qualities Are Guaranteed by the

SUNBEAM TRADE MARK

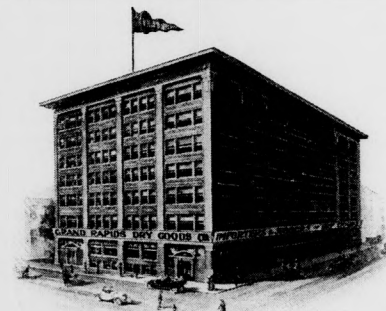
Harness, Robes, Collars, Trunks, Fur Coats

BROWN & SEHLER CO.

Send for Catalogues

:-:

Grand Rapids, Mich.



WHOLESALE ONLY

WE INVITE YOUR CAREFUL
INSPECTION

GRAND RAPIDS DRY GOODS CO.

Corner Commerce Ave. and Island St.

Grand Rapids, Mich.

Our representatives will call upon you soon with advance lines of our

**"Lincoln Mills"
Underwear
and Hosiery**

INTERLOCKING Fisk Advertising Service

\$5 PER YEAR—52 ISSUES—ONE EACH WEEK

October first will advance to ten dollars per year.

JAMES P. RYAN, BANGOR, MICH., WRITES:

"Your advertising service is coming each week. It's the greatest line of advertising stuff I've seen for the money. I felt you were offering too much for the money, so sent my check to the Dry Goods Reporter to be forwarded to you in case they felt you would do as you said. They wrote me they sent my check to you, as they know you will do as you promise. I am more than pleased with the service so far."

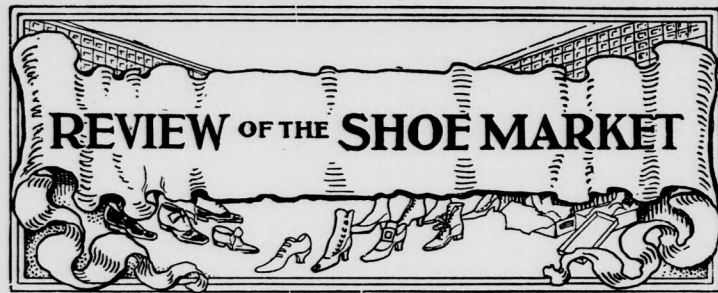
Order before October first, save \$5 and get the benefit of the service for your fall advertising.



FISK PUBLISHING COMPANY

Henry Stirling Fisk, Pres.

Schiller Building, Chicago



Eighth Annual Meeting of the M. R. S. D. A.

The eighth annual convention of the Michigan Retail Shoe Dealers' Association, recently held at Kalamazoo, was probably the most interesting the Association has ever held. There was a great amount of discussion pertaining to the retail shoe trade; new methods of conducting business; ideas for improvements; discussion of better profits and kindred topics, and for three hours the delegates, in their shirt sleeves because of the excessively hot weather, sat in their chairs, their interest held fast by the beneficial discussions of trade topics.

The convention was called to order by President C. C. Weber, who introduced Hon. E. N. Dingley, who, in the absence of the Mayor of the city, welcomed the delegates.

O. D. Allen, former President of the Association, was called on by President Weber to make response to Mr. Dingley. In doing so he called attention to the marvelous growth of the city of Kalamazoo, which increased its population by 60 per cent. in the past ten years and drew attention to the products of the city, which are known all over the country. He called attention to the fact that the Michigan Association was the first State organization formed of shoe dealers and the first shoe organization to organize a mutual shoe fire insurance company.

President Charles C. Weber then read his annual address, which was, in part, as follows:

"In behalf of the shoe men of Kalamazoo it gives me great pleasure to welcome you. It is now eight years since we took the first step to organize an association and while our progress in respect to membership has not been as large as we would like, yet, we are progressing. The present age seems to be the time of organization and it seems almost necessary to success that the shoe dealers should be organized. Would it not be better if every retail shoe man in Michigan would become associated with us, come to our meetings, give us their advice and experience, lay aside all petty jealousies and put forth his best efforts to advance the best interest of the retail shoe business?"

"One of the most important matters we are up against to-day is the increased cost of doing business and it is a foregone conclusion that we must sell shoes at better profits. This is a subject that I would like to have brought up and discussed very thoroughly. I will here read you a table

of 'Turn Over and Profits' on shoes and other lines as compiled by A. J. Gueting:

	Turn Over.	Rate of Profit.
Candy	15 to 25	50 per cent.
Groceries	12 to 16	20 per cent.
Cloaks	10 to 12	35 per cent.
Millinery	6 to 8	55 per cent.
Hats	5 to 8	35 per cent.
Clothing	4 to 6	35 per cent.
Furnishing	4 to 5	25 to 30
Carpets	4	27½
Hosiery	4	25 to 35
Crockery	3	30
Shoes	2½	25 to 30

"I was very much interested in this table prepared by Mr. Gueting, but could not figure out why the shoe business should be the "goat" of all others. Gentlemen, think this over and when you go home to your business, make up your mind to ask a profit which you are entitled to.

"It is with great pride I call your attention to the fact that we have in connection with our association a real, live, mutual fire insurance company and this feature should have the best support of all retailers of shoes in our State."

Following the President's address Secretary Clark read his annual report, which showed that the Association now has 454 members, 370 classified as active and eighty-four as associate, a net gain of eighty-three new members for the year.

Treasurer Edward Stocker's report showed that considerable money has been expended in promoting the mutual fire insurance company, but that there is still a cash balance of \$142.60.

Secretary Clark then read a list of seventy-five names, all of whom are shoe dealers who wished to become members of the Association. On motion of Secretary Stocker the applicants were unanimously admitted to membership, thereby increasing the total membership to 529.

President Weber announced that traveling men were not barred, that they might become associate members and a number who were present availed themselves of the privilege.

Secretary George Bode was called on for a statement regarding the fire insurance company. He said in part:

"I have been talking fire insurance to the shoe dealer of this State for five years and they all know pretty well what my ideas are. It was very hard to get the company started. We first had to get the bill through the Legislature and we then had to secure \$100,000 worth of policies before we could get our charter.

"The company has so far been a great success. We are not a cent in debt and have over \$500 in the treas-

Rouge Rex Shoes

Are Good Shoes



For this particular season Nos. 482 and 484 are especially good. The first is an 8 inch walrus blucher, and the latter is the same 10 inches high.

The stock is oil filled, which makes the shoes particularly adapted to wet weather service. Send us your orders.

HIRTH-KRAUSE COMPANY

Hide to Shoe
Tanners and Shoe Manufacturers
GRAND RAPIDS, MICH.

WHITE RUBBERS FOR NUBUCK SHOES

Keep Up to the Minute
Show Your Trade the Latest Ideas



This cut represents the Misses' style
Ladies' are made with late high heel and full toe

Ladies' M wide at - - \$.74
Misses' M wide, low heel, at .65
Children's M wide, low heel, at .57

1% in 10 days. Net 30.

Our Stock is Complete

Michigan's Largest Rubber House

Grand Rapids Shoe & Rubber Co.

The Michigan People

Grand Rapids

ury. Two-thirds of the insurance we hold has been reinsured. I have mailed over 4,000 booklets to shoe retailers all over the State calling attention to our company. We are issuing policies at 25 per cent. off the board rate charged by old line companies and will probably maintain this rate for two or three years. Later we expect to be able to make a still further reduction on the board rate. This will be ample to pay all losses. The old line companies with which we reinsure are willing to take our business at 50 per cent. Gentlemen, insure in our company and you can save enough to pay your expenses each year to the State convention."

In reply to a question Mr. Bode stated that the company is now carrying \$115,350 in policies.

After an intermission called to allow members to pay their yearly dues, J. F. Muffley, a prominent Kalamazoo dealer, was called on for a few remarks. He said he was strongly in favor of the organization of shoe retailers and declared that while the State organization has been somewhat slow in its development a great amount of good has been accomplished.

"I know that our local association has accomplished beneficial results for us all," he declared. "I believe that there is as much money in the shoe business as in any other line. The multiplicity of styles gives a dealer a chance to increase his profits, but it also may mean a loss to him if care is not exercised in the selection of goods.

"In other lines, the millinery business for instance, left-over stock can be utilized. Out-of-date millinery can be made over into new styles, but if a shoe dealer is stuck with unpopular styles he is stuck and that is all there is to it."

Otto Reinhardt, former President of the Association, made a few remarks in which he said that he was pleased because of the advance made by the Association during the past year and the showing made by the fire insurance company.

President Weber then announced that William Bryant, a Kalamazoo shoe dealer, who was present, was enthusiastic on the subject of good roads and he requested Mr. Bryant to say something about his hobby.

"Some years ago a commercial organization of which I was a member interested me in the subject of good roads," said Mr. Bryant. "Michigan roads are deplorable, worse, in fact, than the roads of any other state. We are doing what we can do to better them in this vicinity. By constructing and improving the roads we are reaching out into new fields for business. A man in Three Rivers said to me, 'When the roads are better I will ride into Kalamazoo in my automobile and buy shoes for my family from you.' We hope by good roads to regain some of the trade which is now going to dealers in other cities which are more accessible to country people.

"Speaking of the matter of organization, let me tell you something of what we have done here. Six or sev-

en years ago all kinds of prices on rubbers prevailed and the dealers were not friendly. One day I dropped into John Muffley's store and I said to John, 'let's try and get the boys together into an organization.' John was kind of doubtful that we could get them all, but we decided to start out with a banquet. We went out to sell the dinner tickets and in a short time sold forty-fives plates for the banquet. It was held at the American House and we all had a royal good time. Ever since then the shoemen of Kalamazoo have stood shoulder to shoulder and there has not in that time been a single instance of price cutting on rubbers. We appoint a rubber committee each year and sell at prices fair to the trade and which allow a proper margin of profit.

"The rubber price lists are printed and hung up in the stores and there has not been a single instance of a dealer who has sold under the list prices. Our monthly meetings have drawn the shoemen together and there is no more friendly gathering of men than the shoemen of Kalamazoo. I say let's get our fair share of profits."

A. V. Fredericks, of Traverse City, said that he had been in the business for thirty years.

"I have always felt that I should lend my assistance to an organization of this kind," he said, "but my poor health has prevented me from joining until this year. I believe that co-operation between dealers is the best way to bring what we all desire—better profits. While we have no association in our town, a friendly feeling exists between dealers and we have an understanding as to rubber prices and we consequently get good profits. I want to see this organization grow. It should be two or three times larger than it is and I stand ready to do everything in my power to promote its success."

Secretary Parker, of the Ohio Retail Dealers' Association, told of efforts that association is making to organize a mutual fire insurance company.

President Weber announced that the program for Wednesday included an automobile ride around the city from 9 until 10 a. m., a business session at 10 a. m. and the interurban ride to Gull Lake at 3 p. m. At the latter place a banquet was served and the evening spent in dancing.

Wednesday morning the board of directors of the fire insurance company held a short meeting and approved the plan to appoint certain members of the Association as solicitors to drum up insurance.

Following this meeting the delegates were placed in automobiles and were given a splendid ride around the city lasting an hour.

Returning from the automobile ride the dealers went into convention and adopted the following resolutions:

Whereas—Certain manufacturers are starting a chain of stores throughout the United States in direct opposition to the retailers and,

Whereas—The custom tends to lessen the volume of business which the retailer enjoys, be it,

Resolved—That the Michigan Retail Shoe Dealers' Association looks with disfavor upon this practice and is unalterably opposed to it, and hereby records its disapproval of the same.

Whereas—The practice of some retailers of advertising fraudulently regarding the value of merchandise they offer for sale, be it,

Resolved—That this Association disapproves of the same and be it, further resolved—that this Association co-operate with the National Retail Shoe Dealers' Association and other associations in putting a stop to the practice.

Whereas—The leaving of lasting tacks in shoes by the manufacturers creates trouble for the dealer, be it,

Resolved—That this Association go on record as using every effort to caution the manufacturers against this evil.

Whereas—Goods shipped to the retailer reach their destination in bad shape when packed in paper boxes, be it,

Resolved—That we disapprove of shipments thus made and ask manufacturers to make our shipments in wooden cases.

Whereas—We believe that certain changes should be made by the manufacturers in the sizes of rubbers, be it,

Resolved—That we ask that rubbers be made in sizes from threes to eights; child's sizes from 8½ to 12; misses' sizes from 12½ to 2½, and youths' rubbers from 1 to 2½.

Election of officers resulted as follows:

President—Chas. C. Weber, Kalamazoo.

Vice—Presidents—Leo Bruner, Ann Arbor; Rolla D. Chase Owosso; Joseph H. Brossett, Bay City; L. V. Spencer, Grand Ledge.

Secretary—Fred G. Clark, Detroit.

Treasurer—Edward Stocker, Detroit.

On motion of Secretary Clark the selection of the city for the next meeting place was left to the board of directors, which will meet in January next. It is likely that Bay City will be chosen.

Guides to Success.

From to-day you must bring to bear an ever increasing wisdom—the application of lessons learned. Every incident of your daily toil should be made an educational incident.

The average young man does not learn, until perhaps too late, that it does not pay to fritter and idle away his time. Make a study of those who have gone to the head; ascertain what they did in an emergency.

Henry C. Bylesby.

Lack of success is largely the fruit of wasted opportunity.



Keep Your Feet Off Your Mind

But keep in mind the feet of your customers. Look up, not down. See that your shelves are kept filled with Rikalogs shoes and draw to your store the trade for which the best is none too good—the permanent profit bringing trade of your locality.

Rikalogs are the best work shoes made. We will call with samples and explain why any time you say.

Rindge, Kalmbach, Logie & Co., Ltd.
Grand Rapids, Mich.



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; L. 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—John Q. Adams, Battle Creek.
 Grand Junior Counselor—E. A. Welch, Kalamazoo.
 Grand Past Counselor—Geo. B. Craw, Petoskey.
 Grand Secretary—Fred C. Richter, Traverse City.
 Grand Treasurer—Joe C. Wittliff, Detroit.
 Grand Conductor—M. S. Brown, Saginaw.
 Grand Page—W. S. Lawton, Grand Rapids.
 Grand Sentinel—F. J. Moutier, Detroit.
 Grand Chaplain—C. R. Dye, Battle Creek.
 Grand Executive Committee—John D. Martin, Grand Rapids; Angus G. McEachron, Detroit; James E. Burtless, Marquette; J. C. Saunders, Lansing.

Wafted Down From Grand Traverse Bay.

Traverse City, Sept. 23—Remember we have a regular meeting next Saturday evening and that our first dancing party will be held next Friday evening.

Hans Jaeger, who represents the Habicht Brown Co., of Chicago, and calls on Straub Bros. & Amiotte, has resolved that hereafter when he occupies a berth in a P. M. sleeper he will go to bed with his clothes on, all because the porter failed to call him the other morning until the train reached Boardman and he was obliged to get out in his pajamas and dress in our lumber yards.

Ed. Secord, of the McCaskey Register Co. fame, again is seen in these parts. He is making Traverse City his headquarters temporarily.

Through the kindness of Mr. McMorris, of Cadillac, we submit the following:

This world we're a-livin' in
 Is mighty hard to beat;
 You get a thorn with every rose,
 But ain't the roses sweet.

Bill Vandermade, of Petoskey, has at last decided that Traverse City is the ideal spot and Bill and family are now residents of our city.

C. G. Huiling, formerly of our city, now makes Cadillac his headquarters in the interest of the Anglo-American Packing Co.

Frank Wilson Sundayed at East Jordan. Frank had an exhibit at the fair.

We understand that Ray Thacker has engaged in the produce business in a small way, peaches being his specialty and Boyne Falls his shipping point.

L. F. Manigold, of Wolverine, who covers this territory for the Miller Shoe Co., of Racine, Wis., is spending a few days in our city, accompanied by his family. L. F. also sells rubbers.

Three initiations for next Saturday evening and I guess that is going some. Senior Counselor Adrian Oole tells us that there will be something doing.

The hotel at Pellston has been closed, but the Campbells have arranged to accommodate the boys at their private residence.

Mrs. Thos. Travis, of Rapid City, has just returned from Ann Arbor, after being there for a couple of weeks giving the pasteur treatment to their little daughter Margarette-Gene, who was bitten by a dog. The little one is getting along nicely.

We take pleasure in presenting at this time Mr. and Mrs. Wm. E. Sheeler, who were at one time residents of our city, but now of Jackson, and by all appearances the Prison City agrees with them. Bill sells Osborn goods.



Wm. Sheeler and Wife.

Bert Agens, the Cornwall Beef Co.'s representative of Petoskey, is confined to his home, owing to an accident, but we hope that it is not of a serious nature. Mr. Cornwall is covering Mr. Agen's territory in the meantime.

Mr. Fellman, a member of Petoskey Council, is nursing an injury caused in an automobile accident.

Earl Case, of Kingsley, and a member of our Council, recently met with an automobile accident and will be laid up for a short time.

Handsome R. L. Ross, Carson, Pirie, Scott & Co.'s representative, entertained his sister at Boyne City one day this week.

D. A. Walsh of Petoskey, representative for the Petoskey Grocery Co., celebrated their twentieth wedding anniversary last Saturday evening by inviting Pat Behan and wife, J. Hernich and wife, R. Peterson, Thos. Bailey and wife and Mrs. Frank Geiken to a 6 o'clock dinner. The evening was spent in playing games. Mr. and Mrs. Walsh were favored with many handsome gifts and the party feel that they are royal entertainers.

Kindly notice the frontispiece on the cover of the October number of the Sample Case, which will be out soon.

The Grand Council proceedings have been disseminated throughout this jurisdiction and any secretary or senior counselor can be favored with an extra copy upon request.

All trains changed time Sunday, Sept. 22, so boys do not get left. Better be sure you are right and then go ahead.

Jay Smith is taking a short layoff on account of his health. The dust of the Hannah Lay Milling Co. does not agree with him and we hope the short vacation will be a benefit to him.

At last we have discovered the cause of the sinking of the ferry boat, Pe-to-se-ga, without the assistance of Wm. Alden Smith and his committee. Thanks for this important investigation.

"Little Joe" Haldaman, of the P. M. Eating House is always on the job and serves breakfast for the early 5:40 a. m. train. Joe runs a good place and is deserving of the patronage.

Fred. C. Richter.

The Other Side of the Controversy.

Lansing, Sept. 20—In your issue of Aug. 28, we notice the following item in your Lansing correspondence news:

"Considerable criticism of the Lansing State Journal is being expressed by various members of our Council, who are not at all satisfied with the space in which appeared the 'paid for' notice of our annual picnic."

The above item is calculated, however unintentionally, to produce an impression distinctly unfavorable to the State Journal in the minds of readers of your valuable paper, especially among members of the United Commercial Travelers. As it is entirely contrary to the facts, we will ask you to kindly give space to this correction.

We enclose herewith a copy of the State Journal of Aug. 22, by which you will observe, first, that the paid notice of the picnic appears on the local news page in an exceptionally good position following news matter; second, that the picnic was also noticed in the local news column on the same page without charge. An account of the event was given a prominent place in the issue of Aug. 26 on the local news page, as per copy of the paper herewith.

We do not know that the grievance expressed by your correspondent is felt by the members of the U. C. T. as he states, but in view of its publication, and the effect thereby produced, we believe you will recognize the propriety and justice of giving equal prominence to a correct statement of the facts.

E. M. Thorpe.

Late News From the Upper Peninsular.

Sault Ste. Marie, Sept. 23—F. Flood, former traveling salesman for Hammond, Standish & Co., has resigned to accept a similar position with Booth-Newton Co. here.

N. J. LaPine, of Gladstone, traveling salesman for the Cornwell Beef Co., has returned from his two weeks' vacation and is again on his regular run on the Soo line, refreshed after his trip.

A. L. Roberts, who was making the territory for N. J. LaPine during the latter's vacation period, has returned to Saginaw to take his regular run again.

The local supply of butter and eggs coming into the Soo from the surrounding country is letting up considerable and the trade is obliged to look to the other markets for the bulk of its supplies.

From present indications there will be lively times in the lumbering district, as most of the camps that have not already started are figuring on starting shortly and, from present indications, there will be much lumbering in the Upper Peninsular this year.

Commends the Hetz Nine Business Tonics.

Evansville, Ind., Sept. 16—I don't know Mr. Jacob Hetz, but I wish to tell him through the Tradesman that the nine doses of business tonic which appeared on the twenty-fourth page of the Sept. 11 issue of the Tradesman is the "dope" that pulled me through my business career, and I want to say that there's no use—absolutely no use—in taking any other kind of business medicine.

Every merchant who feels like things are against him ought to turn to this little bit of advice which Mr. Hetz gave us last week.

There's no use talking we make our own conditions. It's our own energy that makes or breaks us. Too many of us are afraid of hard knocks; in fact, we are afraid of everything, even ourselves, and we ought to know that intelligent thoughts hate a coward.

Politeness and cheerfulness loses everything. The reason it does is because intelligent thoughts create these things, and no one can make a success without intelligent powers behind him.

Tell the truth about your goods. You don't need to tell it about yourself. It's your goods the people want confidence in. They don't care so much about you. If they can buy your goods right, they will not ask you to sell yourself cheap.

The people want merchants who can not be bought at any price. They are bargain hunters, but if you don't give them what they pay for, they will not kill you—but look out for your business.

Too many of us are trying to make the community believe that we are good men and at the same time we give the trade bad stuff.

Edward Miller, Jr.

Valuable Testimony.

The lawyer shook his finger warningly at the witness and said: "Now, we want to hear just what you know, not what some one else knows or what you think, or anything of that kind, but what you know, do you understand?"

"Waal, I know," said the witness, with emphasis, as he lifted one limber leg and laid it across the other, "I know that Clay Grubbs said that Bill Thompson told him that he heard John Thomas' wife tell Sid Shuford's gal that her husband was there when the fight tuk place and that he said that they slung each other around in the bushes right consid'able."

Interesting Information From the Celery City.

Kalamazoo, Sept. 23—Kalamazoo Council, No. 156, has been favored, as well as other Councils in the State, with a communication from the Chairman of the Committee on Railroads and Transportation of the Grand Council of Michigan, asking that the different members of the U. C. T. throughout the State report through their respective secretaries any grievances they may have against the railroads such as delayed freight service, continued belated trains and, in fact, any trouble with the railroads. This will fill a much needed want among the traveling public and if the members will only advise the secretary of their Council in such form that he can present it to the Committee, much good can be done along these lines. There are certain trains in this locality which will be brought to the attention of this Committee and if others will take the trouble to respond to this call there will be fewer men who have to sit around junction points a half day waiting for another train or else face a long hard drive.

At the meeting of the Council on Nov. 9, Grand Counselor J. G. Adams, of Battle Creek, will be in attendance with some of his deputies. Every member is trying hard to bring in several new members to the October meeting for initiation when the Grand Counselor makes his visit. Battle Creek Council has been invited to meet with us at that time and we expect a large delegation from our neighboring Council to accompany Brother Adams to our city. Kalamazoo should have a membership of over 200 and we are going to try and reach that number during this winter.

Manley Axtell, of Vicksburg, has returned his withdrawal card and is again a member of our Council. Brother Axtell has accepted a Western territory for Franklin MacVeagh & Co., of Chicago, and before leaving for his new field wished to renew his membership with our Council. Thanks for the loyalty of Brother Axtell and we wish him success in his new field.

H. H. Rowe, local representative of the Burroughs Adding Machine Co., has accepted a new territory for the Burroughs, locating in the city of Detroit. This being his former home, Brother Rowe was very glad to make the change although he regretted to leave the many friends with whom he had formed very close relationships. He will retain his membership in No. 156, but we will miss him when it comes to the social features this season.

The tickets for the series of dancing parties to be given by the Council are in the hands of the committee. The first party will be held Friday evening, October 11. The new ball room of the New Burdick Hotel and Fisher's No. 1 Orchestra have been secured, which goes to show that the Committee has left nothing undone towards securing the best for the parties and they will surely be a credit to the Committee and the Council. Kalamazoo Council's dancing parties have been the best of the season and tickets are in good demand. The tickets are \$5 for six parties and no single admissions will be sold to anyone outside of the members of the Council and single admissions will be held at

\$1.50 to these. This is the twelfth annual series of parties and bids fair to be the best series yet. Get your tickets early for we predict an easy sale of all books.

Brother C. B. Whipple, of Battle Creek, is certainly some fisherman. You just ought to have seen the fish he brought down from Hamlin Lake last month and then some of those that he did not take home. He certainly was a game fisherman and he caught his share of the fish. The writer happens to be a cousin of Brother Whipple and we took our vacations together, making the drive to Ludington and return in my car. Clarence certainly knows a good fish when he sees him, but it takes Mrs. Whipple to catch the big one. You want to ask them to see the picture of the fish which they will receive as soon as it returns from the photographer. The best of it is that she was just about ready quit, saying that she never did catch anything trolling and never would, when she got the big one and then landed a nice pickerel afterwards. C. B. is also learning to be a chauffeur, so that he will be able to drive his car when it comes. He certainly officiated well at mending punctures and inflating tires on the return trip.

R. S. Hopkins, Sec'y.

Chirpings From the Crickets.

Battle Creek, Sept. 24—Battle Creek Council, No. 253, met last Saturday night. A. J. Little took the work and made a good subject for our officers. This meeting was a "roll call" and some witty and interesting responses were made in response to the calling of the members' names.

Many interesting items came up for discussion. We are in hopes to put on a series of dances and social events during the coming season.

This was the last meeting that Bro. J. Q. Adams will be with us, as he will call on twenty-one councils in Michigan between now and the first of the coming year.

Chas. R. Foster, Robt. Langman, Mr. Brewer, and Geo. Steele, all had original poems, which were well received by the council.

A. I. Carle, Morrison Lake, has closed his summer store. He reports good business. The high cost of every day necessities is compelling hotels in small towns to discontinue serving dinners and suppers.

The writer noticed three of this type last week of his trip.

Mrs. Ware, wife of Oscar Ware, of Hotel Graham, Athens, is confined to her bed with sickness. Mrs. Ware is a good help to her husband and makes life pleasant for the road men while in Athens. Her rapid recovery is hoped for by the boys.

The Marshall Fair had some bad days for their attractions, a big crowd went over Friday however.

John C. Hauser, the congenial meat salesman for the G. H. Hammond Packing Co., Chicago, is a happy papa. John reports babe as well and happy.

Battle Creek Council, No. 253, has been extended an invitation by Kalamazoo Council to visit their boys at the time of the official visit to their Council by John Q. Adams.

The local Council is planning on a car load of boys going over.

Several letters were read at our last regular meeting from members who could not be home.

The boys are scattered far and wide.

Bro. Ireland rendered a selection at our meeting that pleased us all. He surely is capable.

The U. C. T. quartette will get together shortly for our fall and winter sessions.

Stay out boys, house cleaning season is here again.

Norman Riste is about to enjoy a two weeks' vacation. Bro. Riste has well earned same and we trust the weather man will be good to him and Mrs. Riste.

Chas. R. Foster entertained his mother over Sunday. His trip was so he could accompany her on her way Monday morning.

A rumor went around town, that the Commonwealth Power Co. would give a house and lot to the couple that would be married at the top of their new 270 foot stack. Quite a number of applications were received by the Power Co.

It seems as though the average young married couple get up in the air soon enough without getting married there.

Milt Loomis of our council has an original joke regarding this new stack, which he is having copyrighted, previous to sending to "Life" Pub. Co. New York, N. Y. Will Masters is in on it however and may beat Milt to it.

Guy Pfander.

Labor Union Grafters to Be Turned Down.

Lansing, Sept. 24—Merchants having been swindled by fake advertising schemes and being continually annoyed by requests for charity, the Chamber of Commerce has requested all members to refuse to subscribe to either without the organization's indorsement.

Recently two men went about the city soliciting advertising claiming to represent organized labor. Upon investigation it was found that no labor union had sanctioned the solicitation and arrests and convictions followed. Local merchants also state that customers frequently solicit charity, and the merchants believing that they might lose trade by refusing to contribute, render assistance. In the future, the Chamber requests, no contributions should be made unless the solicitor carries a letter endorsed by the Chamber.

Natural Sequence.

Proud and pompous, the doctor was strolling down the street, when he was spoken to by a poor woman.

"Good morning, sir," remarked the latter.

"Good morning, madam," replied the medico.

"I expect you're making a good thing out of attending to that rich Smith boy?" suggested the lady.

"Oh, yes, a fairly good fee," replied the doctor, somewhat angrily.

"Well," whispered the lady, "I hope you won't forget that it was my Willie who threw the brick that hit him."

One man uses a stream to fish in, another makes it turn a saw mill.

News and Gossip of Interest To U. C. T.

Grand Rapids, Sept. 23—Be patient, boys, we will soon have the new Bulletin out for you to read. The first issue will appear about Oct. 10.

The U. C. T. dance committee has been appointed and the dances will commence Oct. 12, Herald Hall. Music at 8:30 p. m. If you miss any of these dances, brothers, you will miss one of the big events in your life, as every one of these dances is going to be great.

The high cost of living increases, Bro. Fred R. May says his duties as convention secretary compelled him to purchase an automobile. He was seen stalled on Monroe avenue, at 2 a. m.

Bro. J. H. Loucks, of the Hermitage Hotel, has been confined to the hotel with a sore throat. He sells fruit for the Casibianca Co.

The U. C. T. parade next June will be the best and largest the city has ever seen. In fact, it will be better than any council in the country ever pulled off. The writer received the information direct from the chairman, Fred DeGraff.

Bro. F. B. Ewing, who now lives in Grant, sends the boys his greetings. He wishes to inform the boys that there will be a free feed, at his store all this week, inasmuch as there is a pretty miss demonstrating ranges in his store to Bro. Ewing's customers, you better hurry, boys.

Bro. McIntrye, of the G. J. Johnson Cigar Co., worked his trade so hard that the house had to lay him off in order to catch up with his orders. His stay in the city was two weeks.

We can use a few more advertisements boys, for our Bulletin, which will be issued Oct. 10. Address all correspondence to the writer, 509 North Prospect avenue, N. E.

The branch store of Levi DeHaven, at Lawrence, and doing business under the name of C. L. DeHaven & Co., has changed hands. Henry Phillips, a traveling man for Butler Bros., of Chicago, bought him out and will continue to do business at the old stand.

Fred T. Peck is now active manager of the Cody Hotel, succeeding his father S. H. Peck.

The dance committee this year is as follows: C. F. Aupperle, F. E. Scott, R. M. Richards, H. Fred DeGraff, C. W. Bosworth, Jas. Bolen, F. C. Mooney.

John Loucks was so enthused over his recent purchase of a pair of new Roosevelt shoes at Newaygo Thursday that he was unable to eat breakfast at Casnovia Friday morning. J. A. Keane.

An Ishpeming correspondent writes: J. E. Dalton, who, for several years represented different beef concerns in this country, and who recently returned from South Dakota, where he traveled for the National Beef Co., has taken the management of the Cudahy Packing Co.'s Ishpeming branch succeeding Chris Anderson, who has planned to go west.

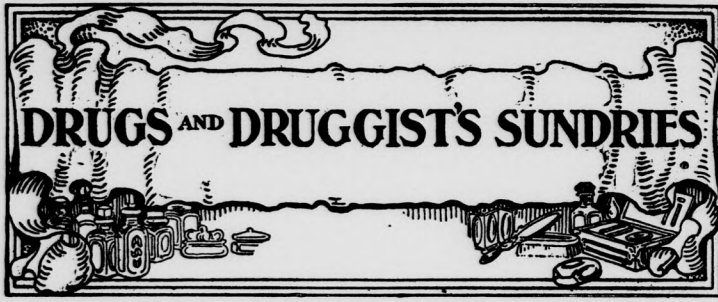
His Excess Baggage.

"Did you get that job as traveling agent you applied for?"

"No; it was to sell steel bridges."

"Why did they turn you down?"

"The manager said I hardly looked strong enough to carry the samples."



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. Foulkner, Delton.

Michigan State Pharmaceutical Association.

President—Henry Riechel, Grand Rapids.
 First Vice-President—F. E. Thatcher, Ravenna.
 Second Vice-President—E. E. Miller, Traverse City.
 Secretary—Von W. Furniss, Nashville.
 Treasurer—Ed. Varnum, Jonesville.
 Executive Committee—D. D. Alton, Fremont; Ed. W. Austin, Midland; C. S. Koon, Muskegon; R. W. Cochrane, Kalamazoo, D. G. Look, Lowell; Grant Stevens, Detroit.

Michigan Pharmaceutical Travelers' Association.

President—F. W. Kerr, Detroit.
 Secretary-Treasurer—W. S. Lawton, Grand Rapids.

Grand Rapids Drug Club.

President—Wm. C. Kirchgessner.
 Vice-President—E. D. De La Mater.
 Secretary and Treasurer—Wm. H. Tibbs.
 Executive Committee—Wm. Quigley, Chairman; Henry Riechel, Theron Forbes.

The Trouble With the Drug Trade To-day.

To my mind the reason pharmacy of to-day is not what it should be, both as a profession and business, is due to four causes.

First, lack of capital in opening a store; second, bad treatment of employes; third, the ill feeling between doctors and druggists; fourth, lack of co-operation between the druggists themselves.

That lack of capital is a great factor can readily be seen by the fact that there are entirely too many stores. Nowadays when a man graduates from college and saves up a few hundred dollars, he immediately begins to look around for a store. The result is he does not improve his competitors' business, while at the same time he makes a slave of himself and in the end probably has to go into bankruptcy.

I have in mind at present two clerks with whom I am acquainted: one of them graduated with me, and three months later opened a store. Not having much capital, he was compelled to stay in the store without boy or clerk. I don't think he took off more than three or four days during the three or four years he had the store, and only a few weeks ago he closed the place because he was unable to pay his rent. Had he remained a clerk, by this time he could have saved up a good sum of money and opened a first-class store.

The second man I have reference to worked for my employer's brother while finishing his last year at college, and although he had but little experience when he graduated, he asked for a large salary which was refused him because his employer could not leave him in charge of the store. He then left his position and bought a store,

although he had but little money and knowledge. These are some of the men who lower the conditions of the drug profession.

No man should open a drug store with little capital, for competition is very keen, and unless one can invest a good sum of money in stock, he will make a poor success, as it will prevent him from buying a large quantity of staple articles, thus losing the discounts which his larger competitor receives. Such a man is also unable to gain trade because he is compelled to charge more for his goods as well as lose sales by not having a good stock on hand.

These are some of the causes that drive trade to the corporations. Once a customer gets it into his head he is being overcharged or that he will be unable to obtain what he desires in the vicinity, he will stop going there and go instead to the large stores.

In reference to the treatment of employes, I have observed, during my ten years in the business, that the average employer is only too glad to take any advantage that he can of his clerk, such as making him work overtime without compensation. I have worked in several stores, large and small, having good and bad employers; but I have met only one man who has not expected me to work later than I am supposed to and should the occasion arise would compensate me for it.

Another bad fault of the employer is that, instead of treating the clerk as his equal or as a friend and adviser so that the man will take an interest in the business, he treats him as his inferior and thus gains his animosity. The average employer also does not pay his help sufficient salary for the work and long hours he puts in. The result is that many weak men become dishonest.

The reason that there is an ill feeling between the doctors and druggists is that the average doctor believes he is deprived of a portion of his income by the druggists on account of the counter prescribing, which is done a great deal and could be partly abolished if the pharmacist would put up more of his own preparations for nearly all the simple ailments and sell them as he would patent medicines. This would gain him new trade, as people would recommend them to others, and it would meet the approval of the doctors, but outside of these preparations he should do no prescribing whatsoever.

Another way of gaining the physician's confidence is by interesting the doctor in the store, as by showing him the quality of goods on hand.

The fourth and most important cause is the disorganization of the drug pro-

fession. Instead of working hand in hand they try their best to cut each other's throats.

For some time, I have been thinking of some plan that would get the pharmacists together and elevate the profession, and at last I have struck a plan which, if carried out, I believe would materially increase the druggist's income as well as elevate the entire profession and bring them in closer touch with each other.

My idea is to have the druggist in a neighborhood form a social club, not with the intention of directly discussing business, but mostly for pleasure. The pharmacists in the next section should do the same, so that the entire city will form clubs comprising all the druggists.

The druggists being on good terms with each other, as all club members are, they could very easily agree between themselves not to cut prices below full value. This could very easily be kept up because, while some of the pharmacists may live far away and not care to mingle with those living in another district, yet the fact that they had agreed with the members of their own club not to cut prices would keep them from doing so.

The pharmacists, besides preventing the cutting of prices, could also arrange to buy goods together, thus getting them much cheaper. They could also discuss subjects of interest to them.

Having formed such clubs, it would be an easy thing for them to form a central organization to look after all the club members' interest, such as large fraternities have. This central organization could compel the manufacturers to give a share of their profit to the druggists. They could also find new methods of improving the business as well as showing the public that the druggists give but the best of drugs.

They could also find a method of elevating the profession by having men lecture to the members, as well as bring up other subjects, such as shorter hours by having certain druggists in each district keep open late, while the others close earlier so that every pharmacist will have his turn, thus leaving him more contented with his profession.

Benjamin Queen.

Wild Flowers an Attraction.

One of the druggists in a town of 5,000 people is interested in wild flowers and collects them in his auto rides outside of the city. Other people, knowing his tastes, present him with the rarest of their findings. These, in suitable vases, he displays in his windows, where they form a very pleasing attraction. Everybody has learned to look there for the blossoms of the season and they are seldom disappointed. Incidentally they are likely to notice the more material "stock in trade" displayed beside the flowers. This druggist also displays other outdoor attractions at times, such as a plate of wonderful State of Washington apples or a relic found in a side line of magazines, especially those devoted to recreation, sports afield etc.

To Keep Off Mosquitoes.

Powdered charcoal 16 ozs.
 Potassium nitrate 2 ozs.
 Carbolic acid 1½ ozs.
 Insect powder 8 ozs.
 Tragacanth mucilage, a sufficiency.

Make into a stiff paste with the mucilage, and form into cones.

In a bulletin recently issued by the U. S. Department of Agriculture several methods are suggested, such as the application of spirit of camphor, various essential oils, etc.

For keeping away mosquitoes from sleeping apartments: Oil of citronella, 1 ounce; spirit of camphor, 1 ounce; oil of cedar, ½ ounce. Mix and place a few drops on a towel hung over the head of the bed; if the mosquitoes are very abundant or troublesome, the mixture may be rubbed on the hands and face before retiring.

Another said to keep the mosquitoes away as long as the odor lasts: Castor oil, 1 ounce; alcohol, 1 ounce; oil of lavender, 1 ounce.

Mosquito Powder — Naphthalin, 1 ounce; starch, 16 ounces; oil of pennyroyal, 2 fl. drams. Reduce to a fine powder. Rub the powder into the exposed parts of the body.

Gasoline Cleaning Liquids.

1.
 Chloroform 4 ozs.
 Ether 1 oz.
 Oil bergamot 2 ozs.
 Gasoline, to make 32 ozs.

2.
 Alcohol 5 drs.
 Chloroform 5 drs.
 Oil of sassafras 5 drs.
 Gasoline 32 ozs.

3.
 Ether 1 dr.
 Chloroform 1 dr.
 Ammonia water 1 dr.
 Oil of wintergreen 1 dr.
 Alcohol 1 oz.
 Gasoline, to make 32 ozs.

To Distinguish Japanese Peppermint Oil.

A new color reaction has been recommended for distinguishing Japanese peppermint oil from peppermint oils of other origin (Schimmel & Co.) The author heats 1 c.c. of the oil with 0.5 gram of a mixture of equal parts paraformaldehyde and the citric acid over a water bath. With Japanese peppermint oil there is no decoloration, whereas with American, English, Italian (and with Saxon oils also), a purple color develops. This new test has the advantage of being quicker than the familiar color reaction with concentrated acetic acid.

An Irish Tale.

An Irishman one day went to a chemist to get something to cure a headache.

The druggist reached down a bottle of smelling-salts and asked Pat to take a good sniff at it. Pat did; then he stood there for five minutes quite speechless.

When he recovered himself, the druggist asked him if his headache was better.

"Begorra," said Pat, "it wasn't for me it was for my wife."

WHOLESALE DRUG PRICE CURRENT

Table listing various drugs and their prices, including sections for Acidum, Ammonia, Aniline, Baccae, Balsamum, Cortex, Extractum, Ferru, Flora, Folia, Gummi, Herba, Magnesia, and Oleum.

Table listing various oils and their prices, including sections for Oils, Paints, and other medicinal products.



Our Home—Corner Oakes and Commerce

A larger and more complete line of Holiday Goods Samples than ever shown before, are now on display in our store, in the handsomest sundry room in this part of the country. Come early and inspect the same.

We are now reserving dates for prospective buyers.

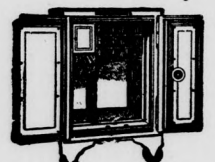
Grand Rapids. HAZELTINE & PERKINS DRUG CO.

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

Special Price Current

Table with columns 12, 13, 14. Lists various goods including Banner, Rob Roy, Mop Sticks, Pails, Traps, Washboards, Window Cleaners, Wood Bowls, Wrapping Paper, Yeast Cake, Axle Grease, Woodenware, Butter Plates, Churns, Clothes Pins, Round Head, Johnson Cigar Co.'s Brand, Egg Crates and Fillers, Pilot, Prince Albert, Queen Quality, and Rob Roy.

Table with columns 15, 16, 17. Lists Worden Grocer Co. Brand, Tip Top, Blend, 1lb., Royal Blend, Grocer Co., Grand Rapids, Lee & Cady, Detroit, Sigmans Bros. & Co., Panatellas, Bock, Jockey Club, Baker's Brazil Shredded, COCOANUT, SAFES, Soap Powders, Soap Compounds, Scouring, and Tradesman Co.'s Brand.



10 5c pkgs., per case 2 60
36 10c pkgs., per case 2 60
16 10c and 35c pkgs.,
per case2 60

COFFEE
Roasted
Dwinell-Wright Co.'s E'ds



White House, 1lb.
White House, 2lb.
Excelsior, Blend, 1lb.
Excelsior, Blend, 2lb.

Large advertisement for Butler Brothers featuring 'Lowest Local Option Liquor Records' text, a description of their 'Local Option' liquor books, and the Butler Brothers logo with 'New York Chicago St. Louis Minneapolis Dallas' locations.

EYE FOR OPPORTUNITY.

It Started a Clerk on a Successful Career.

If the right kind of a man sticks to the right kind of a job and attends strictly to business, nothing can keep him from eventually getting to the top. It is the fellow who becomes dissatisfied with the progress he is making and who is continually switching from one place to another that never makes any headway in the business world. Of course, there are times when a man is justified in quitting a job to take another that pays a better salary, but unless he is absolutely certain of permanently bettering himself it is best to stick to the work he originally started at.

It is the policy of most of the big business firms of to-day to fill vacancies of importance by promoting from the ranks men who have demonstrated their ability to make good in minor capacities. That's why it pays a young man to stick to his job after he has found the line of work for which he is best fitted. There is no telling when an advancement will come and when there is a vacancy the man will get it who has been "on the job" all the time with both feet.

Sticking to one job has put me in my present position, but I almost passed up the opportunity and was once tempted to quit and take another place that paid almost twice as much as I was then receiving. Had I done so I would probably still be working for a comparatively low salary.

I had been a salesman in the employ of Siegel, Cooper & Co., for several years and it was my ambition to become a buyer. Everytime there was a vacancy in the buying department I made application for it and I answered a lot of advertisements for jobs of that kind with other firms. In nearly every instance the outside concerns asked if I had had any New York experience and I was compelled to say "no," because I had never been in the east.

That made me decide to spend my next vacation in New York. I figured that if I could say I had been there it would carry considerable weight in securing me a buyer's job. That fall after I got back I closely watched the want columns and the following January I answered an advertisement inserted by Stix, Baer & Fuller, of St. Louis, who wanted a buyer of men's furnishing goods.

Accepts Another Position.

After considerable correspondence Mr. Baer came to Chicago to see me. I got off one afternoon and met him at the Auditorium when he offered me a position as buyer of men's furnishing goods at nearly double that I was receiving.

Then I got to thinking the matter over and finally told Mr. Frank Cooper what I had done. He didn't say much about it at the time, but the next day he sent for me and advised me not to be too hasty about changing jobs.

"Have you any assurance of future advancement?" he asked. "That's the main thing to be considered. You have practically grown up in your present position and if you stick to it awhile longer you will soon be earning considerably more than you are offered."

Such advice, coming from one of the heads of the firm, made me do some thinking, and that night I wrote to Mr. Baer telling him I had decided to stay where I was. It was a pretty hard thing to turn down a job that would nearly double my salary, but I ascribe nearly all of my success to that one incident. Anyhow, it was the turning point in my business career and I have never regretted it.

About two weeks later Mr. Cooper called me into his office and asked me if I wanted to become buyer in the men's furnishing goods department.

"You have had some experience along that line," he said, "but until you demonstrate your ability your salary will remain as it is. If you make good there is practically no limit to the amount you can earn."

It was his plan to transfer the man who then had charge of the men's department and make him buyer of ladies' hosiery and underwear, but that arrangement did not suit the other fellow, so I was given charge of the women's department.

For a whole year I received only the salary I had received as assistant—but I made good. Then my salary was greatly increased. Five years after I became a buyer I had more than doubled the business done by the department and my pay went up accordingly.

Confidence a Big Factor.

Confidence in my own ability has been a big factor in helping me to attain my present position and it is a quality every young man must have in order to make the most of himself. Of course, he must have the ability to back it up, but that comes from years of experience and hard knocks. A great many men of ability lack the confidence and initiative that are necessary to push themselves forward. My early training was a big help to me.

I first began working for my father when he ran a general store here in Chicago at Archer and Wentworth avenues. I was only 12 years old then and like most boys of that age I preferred to be in the store rather than attend school. Soon after that we moved to Emporia, Kans., but business wasn't good there, so we went to Garden City, Kans. A year later father sold out and started another store at Trinidad, Colo. Somehow he couldn't make a go of it, so he sold out again and we moved to Denver, where father opened up a grocery store. That venture was a failure, too, and I had to go out and look for a job to help support the family.

I got a place as clerk in a shoe store at \$12 a week and held that position for some time. Then I decided there were better opportunities in Chicago, so I came here the year before the World's Fair and went to work as salesman in a clothing store at \$12 a week. In a short time my salary was raised to \$15 a week, but the hours were so long and the work so hard that I looked around for another place.

I went to see Mr. Keim, who was at that time superintendent of Siegel, Cooper & Co., and applied for a job.

"Yes, I can put you on at \$7 a week," he said, "and if you make good your pay will be increased. What we want is bright young men who will stick to their jobs and learn the business from

the ground up. There is a good future ahead for boys of that kind."

So I quit my \$15 a week job and became a \$7 clerk in the men's underwear department. Within a year I was advanced to be assistant buyer of men's furnishing goods and underwear.

Starts in the Cigar Business.

Then I made a mistake that almost wrecked my prospects of future success. I thought I saw an opportunity to get rich quick during the World's Fair, so I quit my position with Siegel, Cooper & Co., and started in the cigar business.

It didn't take me long to discover my error, however. In three weeks I had lost about \$1,000 and that was enough to make me decide I wasn't cut out to be a cigar dealer, so I applied for my old position and was lucky enough to get it back. That little business venture was expensive, but the experience was worth all it cost me.

When I went back to work I determined to put forth the best efforts I was capable of and win promotion. It was my ambition to become a buyer and I have already told how that was accomplished.

After I had demonstrated my ability as buyer of ladies' underwear and hosiery, I was made buyer of men's furnishing goods, and later was given charge of the umbrella department. Some time after that I was promoted to be assistant merchandise man, but I gave it up to go back to buying.

At the present time I have about forty persons working under me and two assistant buyers. Five young men who formerly served as my assistants have since been promoted to be buyers. It is the policy of our firm to fill all vacancies from the ranks and if a young man attends to his work properly he is certain to be advanced in time.

It has always been my aim to treat everybody civilly and to be just as courteous to the person who is trying to sell me goods as to our own customers. My idea of real courtesy is to treat everybody alike. I never send a salesman away without giving him an audience. It isn't always the best dressed man who has the best bargains to offer, nor is the representative of a big firm always the most profitable person to deal with. I have purchased some of our best selling articles from salesmen for small concerns.

Emploees Must Be Loyal.

No buyer can make a success unless his employes are loyal and give him their co-operation. After all, the selling end is the strongest factor in determining the success of a department store buyer.

Of course, he must be thoroughly familiar with every piece of merchandise handled by his department and know whether it can be sold profitably. He must also be a student of human nature, both as regards the persons in his employ and in knowing the likes and dislikes of customers. Only by long experience can he learn what goods will find the most ready sale. An article that appeals to the buyer's personal taste may prove to be a drug on the market. The store's patrons are the ones to consider and the buyer's success depends almost solely on his ability to purchase goods that will sell.

Good salesmen usually make success-

ful buyers, for the reason that they know through long experience how to cater to the tastes of the buying public. Practically the same qualifications apply to the buying and selling of merchandise. That's why all buyers are graduates from the selling end of the business.

Summed up, ability, self-confidence, courtesy, and sticking to the right kind of a job are the qualities young men must have if they aspire to become good buyers.

Charles Metz.

Get Full Value For Your Postage Investment.

Written for the Tradesman.

Inasmuch as Uncle Sam never cuts the price of postage stamps, and you can't get five or ten off for prompt payment of bills, it's a pretty good stunt to see to it that every envelope that goes out carries a good average load.

This means that you ought to have a good big assortment of inserts in the way of leaflets, folders, booklets and the like. While it isn't advisable to standardize them with respect to size, care should be taken to see that none are too long or too wide to go readily in the envelopes you use.

Insofar from seeking uniformity, I think it is far better to aim at diversity both in the style of display and the quality of the paper on which the matter is printed.

Some announcements ought to be printed on a high grade fancy paper, while others do very well on plain white medium grade paper.

Nowadays most merchants have a more or less pretentious mailing list, and there are numerous occasions for sending out printed matter incidentally—in answering enquiries, billing out statements, sending out receipts, or circularizing.

Some of these pieces of store literature should be devoted to a single line of merchandise and others can exploit several related lines.

And they should be timely in nature.

Animal Thermometers.

Crickets have a tendency to chirp synchronously or in time with one another. It is claimed that they chirp more rapidly in warm than in cold weather. The increase has even been rated at four chirps a minute for each degree the temperature increases.

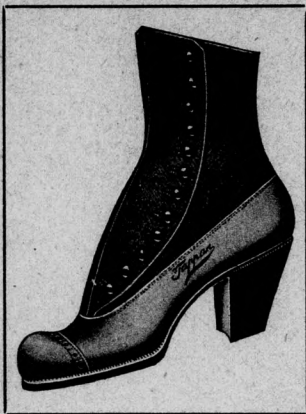
Certain animals appear to act as barometers. It is said that while frogs remain yellow nothing but fine weather may be expected, but that should their coats begin to assume a brown hue bad weather is approaching.

A spider seen spinning its web in the morning heralds a fine day; it seen in the evening, then at least the whole of the night and the following morning will be fine. If it is raining and the owl screeches better weather will ensue.

Thousands of men are classed below their natural level because they use bad grammar.

BUSINESS CHANCES.

For Sale—Hotel, livery and potato cellar, good farming country, small town, no competition. \$1,500 to \$2,000 year clear. Write C 100, care Tradesman for full particulars. 450



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.

TAPPAN SHOE MFG. CO. :: Coldwater, Mich.

Consumers are Wedded to the

Hart Brand Canned Foods

Because Quality is Always Notable

All products packed at our five plants in West Michigan, in the finest fruit and vegetable belts in the Union, are grown on our own lands adjacent to the various plants; packed fresh from the fields and orchards, under best sanitary conditions, insuring exquisite flavor, fine texture, natural color. Every can is well filled.

**The HART BRANDS Satisfy Consumers
They Are Trade Winners and Trade Holders**

Vegetables:—Peas, Corn, Succotash, Stringless Beans, Pork and Beans, Pumpkin, Red Kidney Beans, Tomatoes, Spinach, Beets.

Fruits:—Cherries, Strawberries, Red Raspberries, Black Raspberries, Plums, Pears, Peaches.

W. R. ROACH & CO., HART, MICH.

Where do you stand?

Yearly Business Expenses

Rent - - - - - \$ _____
 Salaries of Employes - - - - - \$ _____
 Horses, Wagons, up-keep - - - - - \$ _____
 Insurance - - - - - \$ _____
 Light - - - - - \$ _____
 Heat - - - - - \$ _____
 Advertising - - - - - \$ _____
 Sundry Expenses - - - - - \$ _____
 Total Yearly Expenses - - - - - \$ _____

Yearly Volume of Business

Gross amount of business for one
 year - - - - - \$ _____
 Gross percentage of profits - - - % _____
 Gross profits - - - - - \$ _____
 Deduct total expenses for year \$ _____

Net Profit { This is What
 Your Net Profit
 Should Be \$ _____

Your most important duty is to keep in touch with your net profit.

You can do this by taking the amount of business you did last year, figuring the per cent. of profit you make, and subtracting the total expense of your business.

Use the above blank to figure out where you stand.

Fill out and mail the coupon and we will send you information which will enable you to get all your net profit.

The National Cash Register Company
 Dayton, Ohio

The National Cash Register Company, Dayton, O.
 Send me information which will enable me to get all my net profit.

Name _____
 Business _____
 No. of Clerks _____
 Address _____

"Be Sure That Your Net Profit is What it Should Be"

M. T.