

MICHIGAN TRADESMAN

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Thirtieth Year

GRAND RAPIDS, WEDNESDAY, OCTOBER 16, 1912

Number 1517

KEEP A-SMILING

Still a-smiling, my good brother?
That's the way through life to go.
Keep a-laughing, don't you worry,
And Dull Care won't have a show.
Check your trunk for Sunshine Country
Where Old Trouble never strays,
And you'll help the world be merry
While you live through happy days.

Keep on dreaming, it won't hurt you.
Let the world know you don't care
Though the wild winds rage and ruin
All your castles of the air.
Sing your song—if it's a sad one
Better sing it mighty low,
But if there is sunshine in it
Lift your voice and let us know.

Don't quit hoping, it will bring you
All you need and plenty more.
He who works and keeps a-smiling
Finds life sweet unto the core.
S'pose the clouds do hide the heavens?
Can't have bright skies all the while—
Got to use the clouds for something,
You won't mind it if you smile.

If you feel bad, just remember
There's a heap worse off than you.
But they smile and keep on hoping
And their days are never blue.
What's the use, friend, of complaining?
It won't get you nothing good,
While you'll sure be well and happy
If you'll smile and just saw wood.

John Nicholas Beffel.



Putnam's Menthol Cough Drops

Packed 40 five cent packages in carton
Price \$1.00

Each carton contains a certificate, ten of
which entitle the dealer to

**ONE FULL SIZE CARTON
FREE**

when returned to us or your jobber
properly endorsed

**PUTNAM FACTORY, National Candy Co.
Makers
GRAND RAPIDS, MICH.**



A. T. Knowlson Company

WHOLESALE

Gas and Electric Supplies

Michigan Distributors for

Welsbach Company

99-103 Congress St. East, DETROIT

Telephones, Main 2228-2229

Ask for Catalog

COFFEES

"QUAKER" BRAND

The soundest, cleanest, purest goods you ever saw. Selected with special reference to the needs of dealers in this section, we heartily recommend our "Quaker" Brand of Coffees and Spices, and feel certain they will prove winners for you. We know of nothing better—if we did, you should have it.

WE ARE THE SOLE PROPRIETORS

WORDEN GROCER COMPANY
GRAND RAPIDS, MICH.

SPICES

JOHN FRY

Dealer in

General Merchandise

Empire, Mich., 10-4-1912

Judson Grocer Co.

Grand Rapids, Mich.

Gentlemen:

Bread made from "Ceresota" Flour won first prize at
THE FRUIT BELT AGRICULTURAL FAIR just closed
at this place.

Very truly,

John Fry.

Judson Grocer Co.

Distributors

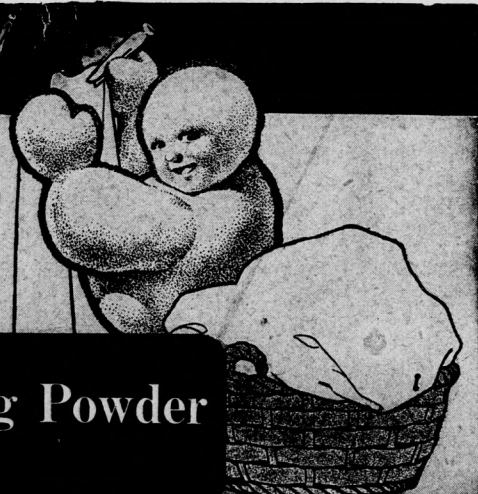
Grand Rapids, Michigan

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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Thirtieth Year

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SPECIAL FEATURES.

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SEASONABLE WINDOW TRIMS.

During the next two months the window trimmer, if he is right on his job, should be one of the best trade getters about the establishment. The next two months will bring us Hallowe'en, which more and more is becoming a festival of social functions and frolics, especially for the young people; Thanksgiving, the great American festival, and Christmas, the world's festival. Incidentally, there will be election day as well, when every true American ought to do his duty at the polls. It would be a delicate matter—too delicate to be attempted—to have election day trims, either in advance of the day or while the votes were being cast, that would indicate a partisan bias, and, besides, there is no shopping peculiar to the contest of ballots, but a window that reminded good citizenship of its duty might attract attention, especially the day before or on election day, and the reminder need not be partisan to be effective. But Hallowe'en, Thanksgiving and Christmas are great shopping festivals and the opportunites of the trimmer are almost endless. The Hallowe'en trims can be started almost any time now and should be of a nature to suggest to the younger set the good times they can have on the night the witches are abroad. Things to eat, favors for the party, special decorations, fancy costumes—these are some of the things which enter into the observance of the day and while the volume of extra trade may not be large it should be remembered that every little bit helps. The Thanksgiving trims should start two or three weeks in advance of the festival, or as soon as the women begin making their plans for the family dinner or for the entertainment of friends. Thanksgiving is not a gift giving festival, but it is a day for good eating, visiting and for social entertainments and it should be a reason for good trading for the merchant who keeps before the eyes of his patrons the possibilities of the day of enjoyment. The Christmas trims should start very soon after Thanksgiving and here will be the great opportunities of the year to awaken interest, to create desire and to bring customers in. The

appeals of the window can be to all ages, from infancy to the patriarchs, and to all classes and conditions and to most nationalities. It is the great festival of the Christian world and to its sentiment all the world responds. In this connection it might be well to make an early start in the "Do your shopping early" movement. Get your newspapers to sound the slogan and interest the women's clubs and other organizations in it.

Some time between now and the close of the year, why would not a window trim be appropriate calling attention to the fact that leap year is still with us but not for long? Early in the year leap year parties were popular, but that this is still the one year in four has been pretty well lost sight of and a gentle reminder might be productive of a few more parties and the extra shopping such parties call for.

"LET US."

Sometimes a man who occupies a position of authority devotes his energies not so much to building up the business as to intrenching himself in it. He tries to make himself indispensable, not by learning to do some things better than any one else, but by keeping others from learning the whole plan.

Such a man gathers information from all sources, but keeps it to himself. He undertakes, we will say, to build a wagon. He does not say to his lieutenants, "Let us build a wagon." But he keeps the idea and the plan to himself, and says to one man, "Make me a wheel," and to another, "Make me an axle," and to another, "Make me a tongue," and so on. He does not let his right hand man know what his left hand man is doing. He alone knows how to build the wagon or that a wagon is being built.

Perhaps his employer will say: "Mr. Smith is a very smart man; he is the only man we have who knows how to build a wagon." Some day they may learn that no one else knew how to build a wagon because Mr. Smith used his authority to keep others from knowing the whole plan of the work.

How much better to say to the men: "Let us build a wagon; let us make the wheels in this manner and the axles in that." Then the knowledge, skill and executive ability are spread out to develop the men and the business.

MERCANTILE CHARACTER.

John Ruskin thus described the sentiment in the minds of certain merchants of Venice:

"Around this temple let the merchant's law be just, his weight and measure true and his covenants faithful."

APPRECIATE YOUR CAPACITY.

Much of the strength within men is hidden, awaiting an occasion to reveal it. The head of a department in a great manufacturing concern severed his connection with the firm, his work falling upon a young man of twenty-five years. The young man rose to the occasion, and in a very short time was conceded to be the stronger executive of the two. He had been with the concern for several years and was regarded as a bright fellow, but his marked success was a surprise to all who knew him—even to himself.

The fact is, the young man had that ability all the time and didn't know it; and his employers didn't know it. He might have been doing greater things all along if there had been the occasion to reveal his strength.

Do you employers and superior officers in business realize how much of this hidden strength there is in your men? Perhaps a word from you, giving certain men more scope, would liberate that ability for the development of both your business and your men?

Do you workers know your own strength? Are you working up to your capacity? Or are you accepting the limits which the circumstances place about you?

The communication from Mr. Koopman, of Bitley, published elsewhere in this week's issue, is interesting as showing one phase of the express situation which may require drastic action on the part of the Interstate Commerce Commission. Nearly every express agent in the State is thoroughly disgusted with the condition of affairs. The refusal of the express companies to pay decent wages, not only to its agents but to its clerks, has produced a state of demoralization which is almost without precedent, except in the case of rail transportation. While the express companies have gradually forced rates up to an exorbitant figure and the cost of living has advanced, the amount of work exacted of each employe has been increased, while wages have actually been reduced. In many cases employes who formerly received \$75 a month are now asked to work for \$45 a month. Of course, this policy has necessarily resulted in the elimination of many competent employes who have sought positions more in keeping with their abilities, while the vacant positions have been filled with slovens, incompetents, foreigners and crooks. Almost without exception, express agents throughout Michigan are announcing that they are disgusted with their jobs and are looking for work more in keeping with their character and ability. No more serious problem confronts the American people to-day than the transportation problem. The trouble with the express business is that the men at

the head of the organization are dishonest and cannot be reached by fact and argument, as men can in other walks of life who are governed by the ordinary principles of integrity and right doing.

Senator William Alden Smith is stumping the State in behalf of Taft and the straight Republican State ticket and, of course, the election of legislators who will be friendly to his return to Washington. In his speeches thus far he has discussed the arbitration treaty with England, the Titanic disaster, the war in Mexico, the records of the Grand Old Party and the panic of '03. These topics are all interesting, but would it not be more pertinent at this time if he were to explain to the country merchants of Michigan why he persisted in advocating and voting for parcels post—and supporting it in his Grand Rapids Herald—in the face of their urgent protest against his action. He might tell us, also, what he thinks of the Aldrich tariff law which the ablest men in his own party repudiate. It is fine to have a Senator from Michigan able to discuss the great world problems, but Senator Smith might be reminded that Michigan people are more concerned in how he stands on questions which relate to Michigan interests and the welfare of Michigan people.

Local shoe jobbers complain that it takes from a week to ten days to get shoe shipments from Grand Rapids to Ann Arbor and Ypsilanti. The delay is in the Michigan Central freight house at Jackson. Frequent and numerous complaints evoke no response—not even a promise to do better—in fact, the Michigan Central seems to be utterly demoralized, so far as its freight department is concerned. There was a time when the Michigan Central moved goods, but that time has long gone by. Cheap employes and dry rot at the top has destroyed the reputation the company so long enjoyed as an efficient working organization.

The removal of the stock in the store of the Lemon & Wheeler Company to the store of the Worden Grocer Company marks the close of a business which faithfully served its patrons for thirty years. Mr. Lemon contributed in large measure to the upbuilding of the jobbing trade of this market and the house he created and directed so many years leaves a record of fair dealing which will prove a rich legacy to its successor.

Few things do more to retard the natural progress of a business or a movement than a lack of intelligent cooperation.

BANKRUPTCY MATTERS.

Proceedings in Western District of Michigan.

October 9—In the matter of Maxmilian Koster, bankrupt, of Grand Rapids, the trustee, Roland M. Shivel, of Grand Rapids, filed his supplemental report and vouchers showing compliance with the final order of distribution, and an order was made closing the estate and discharging the trustee. No cause to the contrary having been shown by creditors, a certificate was made by the referee recommending that the bankrupt be granted his discharge.

In the matter of C. D. Crittenden Company, bankrupt, of Grand Rapids, the final meeting of creditors was held. The first and final reports of C. Roy Hatten, trustee, was considered and allowed. The meeting was then held open for consideration of claims to which informal objections were made.

October 10—A voluntary petition was filed by William Snelling, of Grand Rapids, an employe of the Grand Rapids & Indiana Railway Company, and the order of adjudication was made by Judge Sessions and the matter referred to Referee Wicks. An order was made by the referee calling a first meeting of creditors to be held at his office on October 28, for the purpose of electing a trustee, if desired, proving claims, examining the bankrupt, etc. The bankrupt's schedules show no assets excepting household, goods, etc., claimed as exempt. The following creditors are scheduled:

E. I. Bates	\$185.00
Heyman Company	19.00
James Lombard	85.00
Dr. J. H. Palin	10.00
J. C. Melville	3.00
Dr. F. D. Robertson	45.00
E. D. Morhard	18.00
J. F. Jaskill	70.00
Dr. Emmet Welch	3.00
Houseman & Jones Co.	30.00
Star Coal Company	79.00
Citizens Telephone Co.	4.00
Evening Press	4.00
	\$553.00

October 11—In the matter of Cornelius Bylenga, bankrupt, of Grand Rapids, the trustee, Fred Maichele, filed his final report and account showing a balance of cash on hand for distribution of \$389.95, and an order was made by the referee calling a final meeting of creditors to be held at his office on October 28, to consider such final report and account and to declare and order paid a final dividend for ordinary creditors. Creditors are also directed to show cause, if any they have, why a certificate recommending that the bankrupt be granted his discharge should not be made by the referee.

In the matter of Julius Vande Kopple, bankrupt, formerly merchant at Grand Rapids, the final meeting of creditors was held. The final report and account of William B. Holden, trustee, was considered and allowed and a final dividend of 13 per cent. declared and ordered paid to general creditors. No cause to the contrary being shown by creditors, it was determined that a certificate recommending the bankrupt's discharge be made by the referee. A first dividend of 15 per cent. was paid in this matter on May 29, making the total dividends paid ordinary creditors 28 per cent.

October 12—In the matter of James W. Murtaugh, bankrupt, formerly mer-

chant at Wyman, the adjourned final meeting of creditors was held. A final order of distribution was entered, final dividend of 5 per cent. being ordered paid ordinary creditors. In this matter a first dividend of 5 per cent. was paid on April 16, making the total dividends paid 10 per cent.

October 14—In the matter of Louis Levin, bankrupt, of Grand Rapids, the first meeting of creditors was held, and by unanimous vote of creditors present, Don E. Minor, of Grand Rapids, was elected trustee and his bond fixed at \$1,000. Jacob Ely, William Houseman and Abraham Siego, all of Grand Rapids, were appointed as appraisers. The bankrupt was sworn and examined and the first meeting then adjourned, without day.

October 15—In the matter of Alvin L. Dennis, of Grand Rapids, the final meeting of creditors was held. The final report and account of Charles B. Blair, trustee, was considered and approved and a final order for distribution made. There were not more than sufficient assets to pay the preferred claims and administration expenses in full and no dividend was declared to ordinary creditors.

A voluntary petition was filed by Charles Johnson, a furniture merchant of Ludington, and he was adjudicated a bankrupt by Judge Sessions and the matter referred to Referee Wicks. An order was made by the referee, appointing C. G. Wing, of Ludington, as custodian, to hold the assets until the election of a trustee by creditors. An order was also made by the referee calling the first meeting of creditors to be held at his office on October 30, for the purpose of electing a trustee, proving claims, examining the bankrupt, etc. The bankrupt's schedules on file show the following assets:

Real estate (homestead)	\$ 1,000.00
Real estate (store building)	10,000.00
The Ludington State Bank holds a mortgage on the above real estate for \$4,205.00.	
Cash on hand	5.00
Stock of merchandise	4,000.00
Household goods	250.00
Fixtures and tools	100.00
Debts due on open account, face value	1,099.65
	\$16,454.65

The real estate used as home stead, the household goods, and merchandise and fixtures to the amount of \$250 are claimed as exempt by the bankrupt. The following liabilities are scheduled:

Secured or Preferred.	
City of Ludington for taxes	\$ 132.78
O. S. Ayers, Ludington, labor	54.72
Harry Christenson, Ludington, labor	59.00
Ludington State Bank, Ludington, real estate mortgage	4,205.22
Unsecured creditors.	
Milwaukee Woven Wire Co., Milwaukee	752.53
American Mfg. Co., Sheboygan	26.50
Carson, Pirie, Scott & Co., Chicago	58.05
Wisconsin Furn. Co., Milwaukee	46.15
Manistee Mfg. Co., Manistee	177.50
Harry J. Dean Co., Detroit	40.74
L. Gould & Co., Chicago	11.00
Kendel Bed Co., Chicago	51.00
Miller, Hall & Son, Chicago	65.75
Borgwardt & Ernst Co., Chicago	426.75
Lima Mattress Co., Lima	402.45
Robert J. Bonser, Cincinnati	534.65
Detroit Vapor Stove Co., Detroit	100.00
S. A. Neatwell Co., Chicago	12.38
Hoggard Morrison Co., Chicago	12.06
James H. Rice Co., Chicago	9.90
The Fos Furnace Co., Elyria	116.44
Speech Stove Repair Co., Milwaukee	25.00
Enterprise Bed Co., Hammond	7.20
Ohio Canvas Mfg. Co., Toledo	39.00
Phoenix Chair Co., Sheboygan	58.50
North American Needle Co., Chicago	19.50
Sheboygan Chair Co., Sheboygan	40.25
National Sweeper Co., Newark	26.90
Davis Bros. Co., Toledo	203.35
Illinois Sewing Machine Co., Chicago	38.00
Baldwin Stove Co., Cleveland	39.00
Ludington State Bank, Ludington (Secured by endorsed notes)	650.00
	\$10,641.15

Two Bits of History and a Plagiarism.

Detroit, Oct. 14—Last night T. F. Follis called on my father. And a very mysterious call it was! I knew the moment he crossed the threshold, for there was that about him which told unmistakably that something was up. He and father talked in guarded tones for about half an hour and then went into the study. I heard the key turn and then all was silence.

In the middle of the night I was awakened by the click of a typewriter and knew that father and Follis were still in the study. My curiosity was aroused but I was very tired and soon fell asleep.

This morning I resolved to ask father the meaning of last night's mystery, but I found a manuscript on the study floor which explained the whole situation. It was near the waste basket and evidently either father or Follis had missed his mark.

I don't know why they should wish to throw away such a truly remarkable literary achievement and, fearing to ask father lest he insist that it be destroyed, and knowing that the Michigan Tradesman devotes several pages each week to the U. C. T. boys, I herewith submit the manuscript for your consideration. You may print it without fear, I will take all the blame.

Allan R. Wheeler.

Some ten or twelve years ago C. A. Wheeler, better known as Charles, the eccentric Secretary of Marquette Council, made his first appearance in the Upper Peninsula. One morning, on his initial trip to the Copper Country, he found he was sadly in need of a pair of socks. A fellow traveler, Will Mitchell, helped him out of his dilemma by donating a pair of the transparent variety and Charlie put them on. The effect on his business was electrifying. In towns where he formerly got but one small order, and sometimes none at all, he now got as many orders as there were hardware stores to call on. In the course of time Wheeler had the socks laundered and returned them to their owner with the following poem:

Mitchell's Socks.

I tell you things are different now
From when I started out,
And such a simple thing it was
That brought the change about.
At first I couldn't get a "smell,"
But now I'm selling socks;
And all because of this one thing—
I've got on Mitchell's socks.

Oh, everything comes easy now
Since those are on my feet;
It's "Howdy Do?" and "Have a drink?"
With every one I meet.
Then slap down orders in my book
From axes on to locks—
I tell you I'll be sorry when
I've worn out Mitchell's socks.

I'm spending lots of money though,
It happens in this way:
No matter where I start to go
I surely go astray;
For if there be a bar around
Inside of twenty blocks,
I've got to go until I'm there,
Since wearing Mitchell's socks.

About a month ago, Wheeler did a great stunt on salesmanship in selling a shirt he had outgrown to his dear friend, Tom Follis, chairman of the U. C. T. Grand Committee on Railroads and Transportation.

As it happened, this shirt proved to be as much of a talisman to its new owner as Mitchell's socks had

been to Wheeler long years before. Everything began coming Tom's way—all kinds of business and all kinds of honors—and, not the least, a real boom for him for Mayor of Marquette.

And now, Follis, wishing to acknowledge the source of his good fortune in a fitting and lasting memorial, comes forward with a plagiarism on Mitchell's Socks, entitled

Wheeler's Magic Shirt.

I tell you, boys, it's different now
From what it used to be;
I used to think that great success
Was never meant for me.
But now I own the famous key,
And nothing can avert
The luck that's bound to come to me
Since wearing Wheeler's shirt.

Time was when I would travel days
With hardly any sales;
But now I'm going to get a raise—
My orders all are whales!
It's "How's the boy?" and "Put me down,
Ten thousand wouldn't hurt."
I'm selling goods in every town
Since wearing Wheeler's shirt.

At times I'm kind o' leary though,
I've changed so many ways;
And some of them full well I know
Don't merit any praise.
For instance, when I meet a lass
I straightway start to flirt;
A pretty face I cannot pass
Since wearing Wheeler's shirt.

My hair is never parted now,
And I am much afraid
That to the fates I'll have to bow
And smoke good old "Hand-Made."
Yet all I am or hope to be,
I truthfully assert,
I owe to him who sold to me
His truly magic shirt.

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

Buffalo, Oct. 15—Creamery butter, 27@31½c; dairy, 25@30c; poor to good, all kinds, 20@25c.

Cheese—Fancy, 17@17¼c; choice, 16@16½c; poor to common, 8@12c.

Eggs—Choice, fresh, candled, 30@32c; cold storage, candled 24@25c.

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

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

Potatoes—40 @50c per bu.

Rea & Witzig.

Couldn't Understand.

"Did you attend the meeting over which I presided?" asked the man who likes to show off to his family. "Yes," replied his wife.

"What did you think of it?"

"I was very much depressed. I couldn't understand how you can show such able energy in pounding with a gavel and at the same time be such a poor head with a tack hammer."

The Wonder of It.

Little Clarence—Pa!

His Father—Well, my son?

Little Clarence—I took a walk through the cemetery to-day and read the inscriptions on the tombstones.

His Father—And what where your thoughts after you had done so?

Little Clarence—Why, pa, I wondered where all the wicked people were buried.

Dandelion Vegetable Butter Color

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

Manufactured by Wells & Richardson Co. Burlington, Vt.

PRINTING AND ENGRAVING.

Grand Rapids Exceptional in the Graphic Arts.

Written for the Tradesman.

Probably there is no other line of local industry so greatly affected by the furniture manufacture of this city as the crafts concerned with the publicity portion of selling. The most salient among these, of course, are the printing and engraving branches. Of these, printing takes a long lead in the volume of business.

The reason for the unusual stimulus given in this field lies in the quantity of furniture patterns and in the constant change of styles. It is safe to say that the only line exceeding this in the demands on graphic representation is that of clothing. Naturally, the demand in representations of apparel is peculiar to the largest cities. In machinery, automobiles, carriages, etc., there is a strong demand for high quality in product, but the relative quantity, as compared to lines of furniture, is small.

It is a distinction for Grand Rapids that she should be able to set the pace in the various means of furniture representation, as well as in styles and quality of the goods themselves. The beginning of the use of photographs was so early in the development of photography that it could hardly be said there was such a thing as commercial photographing. With the crudest apparatus and materials the portrait makers called to the task made such representations of varying sizes and styles as could be best substituted for the actual samples of models tried at first. As dry plate photograph negatives were perfected and uniform qualities of photograph printing paper came into use, it was not long before uniform sizes and styles were adopted by the early operators in the commercial field. Most of the large factories were provided with photograph galleries and at one time several undertook to keep their own photographers, but it was soon found that there was economy in having commercial operators make the negatives in the factory galleries and then make the prints in separate plants. The requirements soon developed a school of specialists, established in a number of plants, who not only make the negatives and photographs for our own manufacturers, but travel with their apparatus to all localities in this country where furniture is produced.

The great bulk of the furniture, however, is sold from catalogues. These require the same careful work in photographing and preparing the copy for the engraver. The earliest engravings made in Grand Rapids, or elsewhere, as to that matter, were made on wood. Before the halftone was invented the industry here employed into the hundreds and it was impossible to meet the demands. It was a welcome change when the new methods were perfected and Grand Rapids was not slow to adopt them. It was not long before we were making better engravings for less cost and the catalogues of most of the furniture manufacturers over the country were added to the local demand. This soon built up an industry in both engraving and printing several times the average for a city of this size.

For various reasons the growth of both printing and engraving has gone far in advance of what would have resulted from furniture alone. Thus the changing styles have confined the actual work on furniture to a portion of the automobiles, machinery, etc., that is now being put out by the Grand Rapids printers and engravers would surprise those not fully informed. There are half a dozen large concerns in the city carrying on both en-

est presses built and these are kept running, many of them day and night, during the busiest seasons.

In addition to these there are five or six other printing concerns which do catalogue work, most of them quite extensively, being provided with several presses each, but not doing engraving themselves. Some of these employ artists to prepare copy for engraving, while most depend on having all the engraving done elsewhere, mostly in the local shops.

In addition, the city is provided with the usual number of job and general printing concerns, largely for the ordinary city demand. Some of these are specialty printers, depending on outside trade. Then for a good many years the city has had an extensive plant engaged in general lithographing which has long been doing a great variety of work in a rapidly increasing volume of business.

A review of this kind would not be complete without mention of another division of the graphic field that has long been more of a factor in the general success than would be thought from the fact that it is only represented by one concern. Of course, the extent and variety of printing and engraving work must make heavy demand on the duplicating processes of electrotyping and it is rather remarkable that one enterprise in this line, the Grand Rapids Electrotype Co., has been able to monopolize the field so long. The first attempt to establish an electrotype foundry here was very early in the wood engraving days, over thirty years ago. This was an offshoot from a Detroit foundry, which did not prove successful and after a few months was taken back. A few years later the promise of the field tempted the old electrotyping firm Jurgens Bros., Chicago, to put a plant here which was the beginning of the present enterprise. After one or two changes, the plant was purchased by our well-known banker, A. T. Slaght, who sold an interest some nineteen years ago, to Henry L. Adzit, one of our locally educated business boys. Nine years ago Mr. Adzit bought the entire business and since has more than maintained the ratio of growth, until now it is unquestionably the largest and most complete foundry in the State. In this connection, as bearing on the general volume of business, it should be mentioned that the same company bought out the type supply department of the Harris Paper Co., a branch of a Detroit concern, and this has grown into the largest printing supply business in the State. We have referred to this concern personally, as it seemed necessary to give an idea of its influence as a factor in the general field.

W. N. Fuller.

NOTHING TO DO BUT WORK

Parody on the Famous Poem of Ben King.

Nothing to do but work
How thankful for that we should be
For many a poor fellow is out of a job—
He's usually the fellow who's tempted to rob—even you and me.

Nothing to eat but food
I'm glad that at least I am able
When the next meal time comes
To pick up the crumbs from around the edge of the table.

Nothing to wear but clothes
But there's not one amongst us
I do not believe
Would revert to the time of Adam and Eve,
When the style of the time for little and big
Was nought but the leaf from the tree of the fig.

Nowhere to fall but off
But why should you fall at all?
Just stiffen your legs, stand on your pegs
Then you can take care of them all.

Nothing to sing but songs.
Be glad of a spirit like that.
For alas and alack, the grumbler's clack
Is obnoxious, now ain't that a fact?

Nothing to read but words
But the man who wrote the first book
Conferred a favor on the right thinking man
Which is equalled by none except 'tis the clan
Who taught our wives how to cook.

Nothing to comb but hair.
Be glad you've a little left
For many a man that I know
Of hairs on his head is bereft.

Nowhere to sleep but in bed.
Yes, you can sleep in the park,
But lots of strange bedfellows, so it is said
Will find you soon as it's dark.

Nothing to weep but tears.
But the good of it never was shown
For this jolly old earth must borrow its mirth
And has troubles enough of its own.

Nothing to bury but dead.
On that subject our thoughts we'll not cast
For that is our ultimate end,
So why not leave that 'till the last?

Nothing to see but sights
But how glad we should be for the seeing,
For there's many a one who can't
And we should aid such an unfortunate being.

Nothing * * * * but what we've got.
While you're getting, get all that you can.
If you're down on your luck, just stir up your pluck
And go after it just like a man.

Nothing but common sense;
Some of us have not even that,
For there's many a man that we see every day
Has no grey matter beneath his hat.

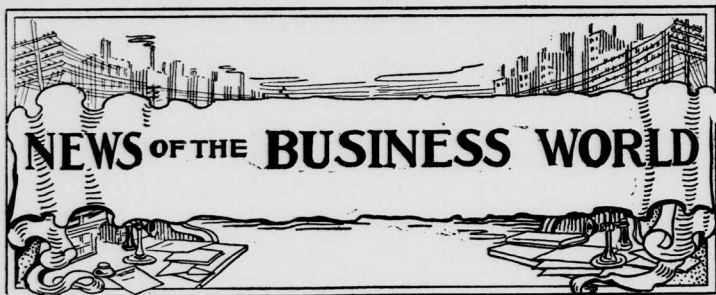
Chas. H. Spencer.

year, making it necessary to carry idle workmen or reach out into other fields. As the artistic requirements of furniture are high, it was found easy to do this. Thus the quantity of carriages, engraving and printing. These mostly depend on outside work for the bulk of their business, keeping out traveling men or doing wide advertising. These are equipped with large batteries of the fin-

“Say, look here. You say he isn't doing anything, that he hasn't any money and that nobody is supporting him. Why, man, under those circumstances, he couldn't live.”
“He isn't living.”

Explained.

“What's Patrick doing for a living?”
“Nothing.”
“Got money?”
“No.”
“Family support him?”
“No.”
“County support him?”
“No.”



Movements of Merchants.

Galesburg—Hayes & Son succeed J. H. Epley in the drug business.

Galesburg—Goodell & Co. have removed their drug stock to Battle Creek.

Freeport—Miss Hattie Seger has engaged in the millinery business here.

Grand Ledge—W. Ellsworth Davis, druggist, died at his home here Oct. 3.

Allegan—George Schaaff & Sons, of Brooklyn, have opened a fish and oyster market here.

Hastings—A. B. Hum, formerly employed by Goodyear Bros., has engaged in the plumbing business here.

Charlotte—Elisha Shepherd, pioneer merchant and banker, died at his home Oct. 6, aged 82 years.

Carson City—The State Bank of Carson City has increased its capital stock from \$25,000 to \$50,000.

Clio—F. M. Houghton & Co., dealer in grains, has increased its capital stock from \$6,000 to \$20,000.

Sandusky—George Bisbee has purchased the stock of the Seeberg variety store and will continue the business.

Dowagiac—Frank Warren has opened a women's furnishing and ready-to-wear clothing store on South Front street.

Jackson—Watts-Morehouse Co., dealer in flour, building materials, etc., has increased its capital stock from \$35,000 to \$160,000.

Zeeland—F. J. Titus has sold his jewelry stock to George H. Huizenga & Co., of Holland, who will conduct it as a branch store.

Owosso—George and Charles Capitan have formed a copartnership and engaged in the confectionery business on North Washington street.

Kalamazoo—William E. Mershon, grain dealer, is erecting a feed mill, grain elevator and warehouse to cost in the neighborhood of \$25,000.

Owosso—The Brown Clothing Co. has been incorporated with an authorized capitalization of \$5,000, of which \$3,000 has been subscribed and paid in in cash.

Chatham—C. C. Brown is erecting a two-story cement block building, which he will occupy with his stock of general merchandise, about Dec. 1.

Detroit—John J. Gorman, senior member of the J. J. Gorman Co., dealers in men's furnishings, died at his home Oct. 9, after an illness of nearly two years.

Owosso—Anton Greilick and Ferdinand Preise have formed a copartnership and purchased the Micheal Burkhardt meat stock and will continue the business.

Vicksburg—D. J. Corey, recently of Bryan, Ohio, has leased a store building on Prairie street which he will oc-

cupy with a stock of fruit, confectionery and cigars.

Hart—Garrett VanAllsburg has sold a half interest in his meat and grocery stock to William Leicht and the business will be continued under the style of VanAllsburg & Leicht.

Springport—F. A. Hardt has purchased the interest of his partner, Fred Houseman, in the hardware stock of Hardt & Houseman, and will continue the business under his own name.

Gladwin—The Gladwin Elevator Co. has been organized with an authorized capital stock of \$15,000, which has been subscribed, \$1,000 being paid in in cash and \$14,000 in property.

Standish—The Standish Elevator Co. has been incorporated with an authorized capitalization of \$12,000, which has been subscribed, \$800 being paid in in cash and \$11,200 in property.

Port Huron—Nicholas Drummey, who conducts a cigar and tobacco store on Huron avenue, has sold his stock to Philip Cohen, recently of Detroit, who will continue the business.

Orleans—The Orleans Elevator Co. has merged its business into a stock company under the same style, with an authorized capital stock of \$6,000, all of which has been subscribed and paid in in property.

Traverse City—W. H. Pardee and S. R. Hunt, formerly engaged in the poultry and produce business at Freeport, have engaged in a similar business here under the style of Pardee & Hunt Produce Co.

Detroit—Kaiser-Blair Co. clothier, has merged its business into a stock company under the style of Kaiser Sons Co., with an authorized capital stock of \$5,000, all of which has been subscribed and paid in in cash.

Mesick—The report that L. J. Tripp recently died at Sidnaw is now pronounced untrue. Mr. Tripp is not only not dead, but is in good health and does not enjoy the unpleasant notoriety the death announcement gives him.

Perry—L. C. Watkins has sold his stock of general merchandise to A. G. Watkins and Sterns Cobb, who have formed a copartnership under the style of Watkins & Cobb and will continue the business at the same location.

Battle Creek—Examination of the books of Willard Brown, a bankrupt, dealer in groceries, meats and dairy products, showed that he paid out \$1,000 more a month than he took in. The case is the worst tangle that a bankruptcy court has ever had to unravel in this county.

Holland—Mr. Welcher, formerly engaged in trade at Berrien Springs, has leased a store building at 50 East Eighth street, which he will occupy Nov. 1, with a stock of shoes and clothing under the style of the Welcher Shoe & Clothing Store.

Detroit—Reinohl, Anderson & Harrison have engaged in business for the purpose of purchasing and selling carbureters speedometers and automobile accessories, with an authorized capital stock of \$15,000, of which \$13,000 has been subscribed and paid in in property.

Detroit—L. Lundy & Co., dealer in women's suits and millinery, has merged its business into a stock company under the same style, with an authorized capital stock of \$50,000, which has been subscribed, \$5,300 being paid in in cash and \$44,700 in property.

Battle Creek—Jasper A. Little & Co., dealer in post cards, has merged its business into a stock company under the style of Little-Barnes-White Co. to manufacture and deal in photographs, lithographs, post cards at wholesale and retail and do a general photograph business. The company has an authorized capital stock of \$3,750, all of which has been subscribed and paid in in property.

Reed City—The suits at law started in the Circuit Court by the officers and stockholders of the Callaghan Hardware Co. have been discontinued by stipulation, and all differences between the parties have been settled out of court. By the terms of the agreement Wm. Curtis made settlement with the other stockholders, M. M. Callaghan, W. E. Carrow and Fred Hemund, Jr., who retire from business, and Mr. Curtis is now the sole owner of the corporation assets and will continue the business at the old stand.

Manufacturing Matters.

Mendon—Mr. Brittain has engaged in the manufacture of brooms here.

Detroit—The Consumers Paper Co. has increased its capital stock from \$7,500 to \$20,000.

Mt. Pleasant—Loncor & Ferris are erecting a building which they will use as a planing mill and general repair shop.

Cheboygan—Asa Cronk has leased the store building at 119 Main street and will occupy it with a cigar factory Nov. 1.

Lakeview—Leroy Stebbins and F. E. Moore have formed a copartnership and will engage in the manufacturing of chairs here.

Saginaw—The Bancroft Coal Co. has engaged in business with an authorized capital stock of \$25,000, of which \$13,000 has been paid in in property.

Detroit—The Aluminum Products Co. has engaged in business with an authorized capital stock of \$15,000, of which \$10,000 has been paid in in cash.

Gladstone—The Cloverland Milling & Supply Co. has engaged in business with an authorized capital stock of \$50,000, of which \$34,800 has been subscribed and \$5,000 paid in in cash.

Menominee—The D. F. Poyer Co. has been incorporated with an authorized capital stock of \$75,000, all of which has been paid in, for the manufacturing of motor trucks.

Plainwell—John Eesley, president and manager of the J. F. Eesley Milling Co., has sold his stock in the plant to I. R. Bullock, who will act as manager of the business.

Bay City—The Amonica Knitting Works has been incorporated with an authorized capitalization of \$5,000, of which \$2,500 has been subscribed, \$290 paid in in cash and \$1,530 in property.

Detroit—The Spring Carburetter & Clutch Co. has been organized with an authorized capital stock of \$45,000, of which \$22,500 has been subscribed, \$1,000 paid in in cash and \$21,500 in property.

Munising—Emil Weiss, who conducts a cigar factory at the corner of Maple and Superior streets, lost his entire stock and manufacturing equipment by fire Oct. 5. Loss between \$5,000 and \$6,000.

Cadillac—The Board of Trade has pledged itself to subscribe for \$15,000 worth of stock in the Swanson Roller Screen Co., providing the present owners subscribe a like amount and locate the factory here.

Jackson—The United Sales Co. has been organized to manufacture and deal in stock foods and a varied line of specialties, with an authorized capital stock of \$60,000, which has been subscribed and \$32,500 paid in in cash.

Detroit—The Tyro Manufacturing Co. has been organized to manufacture and sell automobile and vehicle accessories at wholesale and retail, with an authorized capital stock of \$5,000, which has been subscribed and \$1,000 paid in in cash.

Montague—The Montague Milling Co. has merged its business into a stock company under the style of the Montague Milling and Supply Co., with an authorized capital stock of \$15,000, of which \$7,550 has been subscribed and \$1,500 paid in in cash.

Gladstone—The Cloverland Milling & Supply Co. has been organized, with an authorized capital stock of \$50,000, of which \$40,000 has been subscribed. The company takes over the grist mill of John T. Whybrew and will do a general milling and supply business and also deal in coal, cement, brick and lime.

Lunatics Do Not Have Appendicitis.

Even the crazy man may find consolation in his infirmity, for it is now stated that lunatics, at least those confined in asylums, do not have appendicitis.

This surprising announcement was made by Dr. Briscoe at the psychological conference at Gloucester, and the physicians present confirmed it from their own experience. The inference, however, was that insane in institutions have special care taken with their diet. They have their food regularly, in rational quantity and quality, and without the mad haste of so many individuals.

Natural Mistake.

"That young lady is angry with me. The episode happened at a reception. I couldn't see her face under her big hat."

"And you mistook her for another young lady, eh? Nothing in that to get angry about."

"I mistook her for a piano lamp."



The Produce Market.

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

Bananas—\$375 per 100 lbs

Beets—60c per bu

Butter—The consumptive demand for butter is only fair, and the market is steady and unchanged. The receipts of butter are normal for the season and the quality is exceptionally good. An increase in the production is expected in the near future, possibly accompanied by some slight fluctuations in the price. Creamery extras are now held at 31c in tubs and 32c in prints. Local dealers pay 25c for No. 1 dairy grades and 20c for packing stock.

Cabbage—\$150 per bbl.

Carrots—60c per bu.

Cauliflower—\$2 per doz.

Celery—18c per bunch for home grown.

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

Cranberries—\$7 per bbl. for early Blacks.

Eggs—The consumptive demand for fresh eggs has fallen off some during the week, as is usual when the sausage season opens. No material increase in the consumption can be looked for in less than two weeks, when a better demand may be expected. Local dealers pay 25c for fresh, loss off.

Egg Plant—\$1.50 per doz.

Grapes—Wordens and Concord, 12c per 8 lb. basket; Niagaras, 12c per 8 lb. basket; Delawares, \$2.25 per crate of 12 4 lb. baskets; Wordens, \$1.25 per crate of 12 4 lb. baskets; bulk stock (Concord and Wordens), 55c per ½ bu. and \$1 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 \$6 per box on California.

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 60c per bu.

Oranges—\$4.25@5 for Valencias.

Peaches—Salaways and Smocks bring \$1.25@1.50 per bu.

Pears—Kiefers, \$1.25 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 ¼ bu. box.

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

Potatoes—60c per bushel.

Poultry—Local dealers pay 10c for broilers and fowls; 6c for old roosters;

8c for geese; 10c for ducks; 10c for turkeys. These prices are for live-weight. Dressed are 2c higher.

Squash—\$1.50 per bbl. for Hubbard.

Sweet Potatoes—\$2.50 for Virginias and \$4 for Jerseys.

Tomatoes—85c per bu. for ripe and 60c for green.

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

William Frederick Blake, the affable and energetic manager of the tea department of the Judson Grocer Co., writes the Tradesman as follows: "Your reference to the house party at Byron Davenport's summer cottage at White Fish Lake in last week's issue was incomplete in one respect, in that it did not describe one feature of the affair which was the cause of much merriment. It so happened that M. L. Elgin, Ed. Winchester and Dick Prendergast could not go on the afternoon train because of an engagement they had to play golf at the Highlands Golf Club, so they went up on the evening train instead. As they neared the depot Mr. Elgin suggested that the others hand him the money to buy their tickets, which they very cheerfully did. Mr. Elgin purchased the tickets all right and deposited them in his vest pocket, but when he came to hand them over to the conductor they were not to be found. Then he remembered that he had felt in his vest pocket just before train time and, discovering what he supposed to be the stub ends of theater tickets he had used the night before, threw them under the train. Mr. Elgin, being unable to produce the tickets, very cheerfully paid the fares of the three passengers a second time, much to the merriment of his associates and somewhat to the discomfiture of himself. The subject was the occasion of considerable chaffing during the entire trip and this explains why Mr. Elgin only dropped a dollar bill when the plate was passed in the Sunday school next day instead of \$2, as the rest of us did."

Non-essentials crowd in upon us, take up our time, sap our energy, distract our thought, amuse us, interest us, pretend they are important, deceive us, and mightily rob us of time, money, peace and progress. Yet it is possible to have our purpose so clearly fixed in mind that we readily detect that which is non-essential, and so are able to avoid the waste. Herein is seen the value of an ideal. Fixed in the distance, it enables us to see where falls the straight line leading to it, and thus shows how far out of our proper path any given object may lie, as well as the stepping stones over which we must go to reach it.

The Grocery Market.

Sugar—All the New York refiners are firm at 4.90. A local jobber made an offer of 4.85 to-day, but was turned down. Michigan sugar factories are taking orders at 4.75 for shipment the last week in October. The demand is hardly as large as it was three or four weeks ago and, with supplies of beet increasing, there is hardly any possibility of prices advancing. According to reports from all beet growing sections there will be an immense beet sugar yield.

Tea—The market is fairly active. New Japan teas have been late in arriving, but the stocks on hand have been sufficient for immediate wants at fair prices. Supplies are now low and the loss of two tea steamers makes the delay in arrivals noticeable. The damage to the Formosa crop by the recent typhoon was not so great as reported. The better grades are about 2c higher than last year. Low grades are about the same. No change in Ceylons, Indias or Chinas.

Coffee—All grades of Rio and Santos are maintained on last week's basis. Most retailers are taking supplies only for immediate use. The market is really firm and continued reports from Brazil are to the effect that the Santos crop will be 25 per cent short on account of the August frosts. Java and Mocha unchanged and quiet.

Canned Goods—Tomatoes are unchanged in price, and the feeling is strong. Tomatoes at present prices would seem to be a reasonably safe purchase, although it is by no means clear that they will be the gold mine that some authorities predict. The pack is almost closed, and is expected to be in the neighborhood of 12,000,000 cases, which while 2,000,000 cases more than last year, is only just about the estimated consumption. Corn is unchanged for the week. Maine and New York will both be short, Maine from 25 to 40 per cent. Prices show no change. Peas unchanged and quiet. Apples show no change, but the feeling is weak. The demand is quiet. California canned goods dull and unchanged. Small staple Eastern canned goods are quiet at ruling prices.

Dried Fruits—Apricots are dull and unchanged. Raisins are almost at the lowest point on record, choice two crowns ruling at 3½c in a large way coast, or 5c delivered at Atlantic points. This because the crop is running largely to small raisins. Currants are unchanged and quiet. Prunes are at present in buyers' favor. From a 5c basis, ruling several months ago, the market has declined until it is now 3½c, with however, a premium for 40s. The demand is more interested now than it was at the higher prices. Peaches are wanted to some extent, at prices that show as much as ½c concessions from prices ruling some time ago.

Fish—Cod, hake and haddock are unchanged. They are ruling, in spite of the light demand, on too high a basis, and unless the demand improves, undoubtedly prices will be lower. Domestic sardines are still demoralized and quotations on quarter oils have been made as low as \$2 f. o. b. in a large way. Imported sardines are scarce and firm without change. Salmon shows no

change for the week. There has been no change in any grade of mackerel during the week, and the market is steady on Norways, Irish and shores. The supply of Norways particularly is light and Irish are not abundant. The demand for mackerel has been fair during the week.

Cheese—The consumptive demand is normal for the season, but the make is lighter. Stocks in storage are very light and the market is firm and is likely to remain so.

Rice—The crop movement continues slow for this time of year and high prices are obtained at primary points on rough rice. Jobbers state that the demand is some better than it was a few weeks ago. Both Honduras and Japan sorts are firm at present quotations.

Spices—Pepper and cloves are exceptionally strong. During the past year prices on a great many varieties have advanced from 25 to 40 per cent. There has been a heavy demand during the past six weeks, but with the close of the pickling season there is sure to be a falling off in consumption.

Provisions—Smoked meats are firm and unchanged. Pure lard is firm at ¼c advance and good consumptive demand. Compound lard is steady and unchanged, with fair consumptive demand. Dried beef, barreled pork and canned meats are all steady and unchanged.

Smith & Lake, the Petoskey grocers, were in town last Saturday en route for Lansing. They left Petoskey the Tuesday before and traveled altogether by automobile, coming via Traverse City, Manistee, Ludington, Pentwater, Whitehall and Muskegon. They were accompanied by their wives, who apparently enjoyed the experience as much as their husbands did. Punctures, blowouts and broken axles had no terrors for them.

Louis Morris, the Kingsley merchant, was in town Monday and Tuesday picking up bargains and pointers for his annual special sale which starts Saturday. Mr. Morris was, as usual, accompanied by his wife.

Lee M. Hutchins is in Milwaukee to-day attending the annual convention of the National Wholesale Druggists Association. During the day he will read the paper on Credits and Collections, which appears in full elsewhere in this week's paper.

The Plank Flexible Shaft Machine Co. is now being organized. It will be capitalized at \$50,000. J. R. Plank will have full charge of the business.

W. A. Slawson, formerly engaged in the drug business at Galesburg, is now on the road for the Upjohn Co., of Kalamazoo. His territory is in the South.

C. E. Cook, of Gustin Cook & Buckley, wholesale grocers of Bay City, who has been very sick, is slightly improved.

Even at a society ball clothes do not make the man, nor the lack of them the woman.

When a photographer tells you to look pleasant it is up to you to change your face.



Campaign Document To Catch the Farmer Vote.

In a letter sent to the governors of all the states, last week, President Taft outlined a nation wide plan to assist in the financing of the American farmers, that the cost of production for the farmer and the cost of living for those who dwell in the cities may be reduced. "We must establish a credit system of, for and by the farmers of the United States," he declares, "that the farmer may be provided with money at the same rate of interest as other lines of business." The plan suggested is based on the principles of agricultural co-operative credit, such as now exists in practically every country in Europe, and uniform state legislation, it is stated, is essential to the success of this plan. The first step should be the organization under state laws of land mortgage banks and the formation of co-operative mortgage societies, such as the Landschaften societies of Germany. A later development of the plan would be the organization of similar banks and associations under federal laws and supervision and national in their scope.

This plan may be excellent as a campaign document, designed to catch the farmer vote, but so far as Michigan is concerned, it is not apparent that the plan proposed would fill any need not already fairly well supplied. The state banks can and do loan money on farm mortgages. State and national banks alike loan money to farmers on commercial paper, just as they loan to business men and manufacturers, and on much the same conditions. The farmer who is a demonstrated success in his business, who has shown himself forthcoming, progressive, industrious and thrifty, and deserving of credit has no great difficulty in getting money when he needs it and the banks do not discriminate against such farmers. The lazy, shiftless and always unlucky farmer, the one whose wheat is always spoiled, whose hay is always rained on and whose potatoes are always suffering from the blight, such a farmer may have trouble in making a loan and when the loan is granted the interest rate may be higher than normal to cover the risk. Michigan has not the European land bank system, but nearly every little town has its state bank and in these banks the largest stockholders are often the prosperous farmers of the neighborhood, and often the farmers constitute the majority of the directorate. These farmer bankers know farmer needs and are prepared to meet them, but the farmer bankers are also hardheaded in

money matters and they do not make loans, either commercial or on mortgage, either to farmers or to the business men in town, unless the chances for repayment are reasonably good. They certainly do not discriminate against farmers in the matter of rates unless the hazard demands it. Conditions in other states may be different, but in Michigan the farmer is fairly well taken care of. Those who are deserving of credit have little trouble in borrowing money when they need it. Those to whom a loan would be in the nature of a "permanent investment" should not be welcomed in any bank that wants to remain solvent.

The bankers of Grand Traverse and ten adjoining counties met at Traverse City last week and organized a permanent district association. At the last meeting of the State association the State was divided into districts and the bankers in each were urged to get together, and it is in accordance with this plan that the new association was organized. The district plan insures a concentration of attention upon those interests that are of the greatest importance in comparatively small territory. In the Grand Traverse district farming and fruit growing are the most important interests and how to promote better agriculture and more of it has been taken up as the live topic for consideration. Both the general and the state governments are giving aid to the farmers in teaching them better methods, what crops to grow, and how to grow them and the Grand Traverse bankers will be important factors in making this aid available.

The Western Michigan League of Building and Loan Association held its first dinner meeting of the season last Friday evening, and the election of officers resulted as follows:

President—Wm. C. Sheppard.

Vice-President—J. George Lehman.

Secretary-Treasurer—Leon T. Closshouse.

Meetings will be held quarterly for the discussion of topics of interest to the building and loan associations, relating chiefly to methods of doing business, policies and promotion. The building and loan associations have had great success in Grand Rapids, but it is realized that what has been accomplished represents only a small part of the possibilities. Mutual aid will tend to strengthen all the association and promote their growth. Since the last meeting of the League in June new associations have been organized in Muskegon and Ionia. One of the suggestions for the coming year is a system of reports show-

ing the condition of the associations. As a matter of fact, in the matter of reports as to condition, the associations should be put on the same footing as the state and national banks. The associations in this city have assets to the amount of about \$3,500,000, most of it the savings of wage earners, and in the interest of greater security statements should be called for by the state authorities and their publication required. The league is not advocating this but as good public policy it ought to do so. With closer state supervision and more publicity the growth of the associations might be easier to promote.

During the nine months ending with September 19 new state banks were organized in Michigan with a

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

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YOUR FAMILY IS IN NEED

of adequate protection in the event that you should be taken away. Have you provided sufficient Life Insurance to care for them as YOU CAN? If not we can supply your needs.

The Preferred Life Insurance Co. of America
Grand Rapids, Michigan Wm. A. Watts, Secretary

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.

The Old National Bank

GRAND RAPIDS, MICH.

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

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.

total capitalization of \$532,500. Saginaw has one new bank, with a capital of \$100,000, the German State; the Gladstone State of Gladstone and the Miners State of Iron River have \$50,000 capital each, Trenton and Bessemer have \$25,000 banks and the new bank at Sunfield is capitalized at \$22,500. All the others, thirteen in number, are \$20,000 each. The significant feature is the number of small towns that have banks. Conklin, Port Hope, McBain, Birch Run, Leetsville, Empire, Chassell and Applegate are on the list—towns which a few years ago would not have thought of having banks and would probably not have known what to do with them if they had. That the small towns are having their banks, and that it is getting so that the town must be very small indeed and unambitious not to have one, is a tolerably good indication that the rural districts are prosperous. The small town merchants, of course, are usually the leading patrons of these banks, but the real strength back of them is the farmer community, and it is the farmers even more than the merchants who make them possible. The up-to-date farmer in these times is a business man fully as much as the merchant or the manufacturer. He keeps his books as carefully as the store keeper and at the end of the year knows where he is at to the last dollar. The old fashioned farmer who trusts to luck and guesses as to how he is coming out is still in the majority but the business man farmer is every year becoming more in evidence and it is an excellent sign of progress.

According to the Sept 4 statements there are 429 State banks and five trust companies in Michigan and they carry deposits to a total of \$310,051,058.69, of which \$204,941,062.32, or nearly two-thirds is in savings deposits. They are capitalized at \$28,348,321.67 and have surplus and undivided profits of nearly \$21,000,000, or approximately 75 per cent. of the capital. The deposits increased \$34,092,718 for the year. These figures speak eloquently of prosperity in Michigan and they do not include the National bank figures, either.

Quotations on Local Stocks and Bonds.	
	Bid. Asked.
Am. Gas & Elec. Co., Com.	91 93
Am. Gas & Elec. Co., Pfd.	48½ 50
Am. Light & Trac. Co., Com.	44½ 45
Am. Light & Trac. Co., Pfd.	110 112
Am. Public Utilities, Com.	57 58½
Am. Public Utilities, Pfd.	80 81
Can. Puget Sound Lbr.	3¾ 3
Cities Service Co., Com.	118 121
Cities Service Co., Pfd.	89 91
Citizens' Telephone	95 96
Comw'th Pr. Ry. & Lt. Com.	69 70
Comw'th Pr. Ry. & Lt. Pfd.	91 91½
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 112½
Globe Knitting Works, Pfd.	100 101
G. R. Brewing Co.	180 200
G. R. Nat'l City Bank	180
G. R. Savings Bank	185
Holland-St. Louis Sugar Com.	10 10¾
Kent State Bank	266
Macey Co., Com.	200
Lincoln Gas & Elec. Co.	40 41
Macey Company, Pfd.	95 98
Michigan Sugar Co., Com.	83½ 90½
Michigan State Tele. Co., Pfd.	100 101½
National Grocer Co., Pfd.	90 92
Pacific Gas & Elec. Co., Com.	65 65½
Pacific Gas & Elec. Co., Pfd.	93 95
Peoples Savings Bank	250
Tennessee Ry. Lt. & Pr., Com.	24 26
Tennessee Ry. Lt. & Pr., Pfd.	79¼ 80
United Light & Railway, Com.	78 82
United Lt. & Ry., 1st Pfd.	85½ 86½
United Lt. & Ry., 2nd Pfd., (old)	79 80

United Lt. & Ry., 2nd Pfd., (new)	74¾	76
Bonds.		
Chattanooga Gas Co.	1927 95	97
Denver Gas & Elec. Co.	1949 95½	96½
Flint Gas Co.	1924 96	97½
G. R. Edison Co.	1916 97	99
G. R. Gas Light Co.	1915 100¼	100½
G. R. Railway Co.	1916 100	101
Kalamazoo Gas Co.	1920 95	100
Saginaw City Gas Co.	1916	99

*Ex-dividend.
October 15, 1912.

Don't Look For an Opening—Make One.

Don't look for an opening. Make one. Its size is unimportant. If you are "built for the job" you'll quickly enough enlarge your opportunity. An edge in is a wedge-in. The "big chance" is up to you. It exists everywhere and ever. It lies between the stars and the unmined dirt. It does not matter where you are, but what you are. True ambition will prosper with room for a foothold. Real determination simply demands something to grip.

You cannot wish yourself ahead. Hope is a goal seeker—not a path finder. Dreams travel by airline, but when you get down to earth, roads must be built step by step and day by day.

Success requires patience coupled with intelligence.

You must be persistent and consistent, concentrate your energies, and stick to your last to the last.

You can't do more than one thing at a time and do anything best. Professions, pursuits and business share this common characteristic—singlehearted as well as wholeheaded attention.

Standards of perfection are never permanent—they alter with progress.

You can always raise yesterday's mark of efficiency.

Believe in yourself, but believe the truth. You are unbalanced. You have flaws—you have bad habits. Strip before battle. Once in the fight you must move fast. Your advancement will be impeded if indulgence and desire are constantly tugging you backward.

Until you have conquered caprice you are neither fit nor fitted to master hardship.

Triumph is the sole right of the competent. Only a few may lead, and none of us prefer inferiority. Competition is the sieve that establishes grades.

You cannot be helped even if influence does lift you above your proper status. The moment you assume responsibility heavier than your capability you will be crushed down to your real place. You won't maintain what you don't sustain.

Even in the ages of special privilege extraordinary men asserted their power and by force of individuality shouldered through obscure beginnings and stood revealed.

Granted that society is a bigot—incredulous, harsh and uncharitable—still in the end humanity has always paid due tribute to indubitable worth.

The hour is always ripe for a Bonaparte, a Wellington, a Marlborough.

No barriers can thwart a Galileo, a Watts, a Harvey or a Lister.

A. T. Stewart would have been a merchant prince in any century and in any country.

Accident has played the least part in the history of achievement.

Every forehead which has been bathed in glory was first bathed in sweat.

We will always give you a show, but

not "the whole show"—you must earn that and you can—nothing can resist human will at full tilt.—Herbert Kaufman in N. C. R. Weekley.

And many a man gets so mean that he actually doesn't care what people think of him.

The man who understands the true philosophy of living is glad he's alive.

The man who stops to argue seldom accomplishes anything worth while.

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

GRAND RAPIDS SAVINGS BANK

Only bank on North side of Monroe street.

Kent State Bank

Main Office Fountain St.
Facing Monroe

Grand Rapids, Mich.

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

Deposits
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.

GRAND RAPIDS NATIONAL CITY BANK

Resources \$8,500,000

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

**Merchants, Treasurers, Trustees,
Administrators and Individuals**

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

CORRESPONDENCE PROMPTLY REPLIED TO

Fourth National Bank

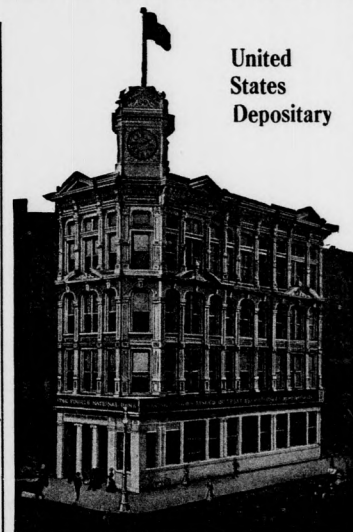
Savings Deposits

3

Per Cent Interest Paid on Savings Deposits

Compounded Semi-Annually

Capital Stock
\$300,000



United States Depository

Commercial Deposits

3½

Per Cent Interest Paid on Certificates of Deposit Left One Year

Surplus and Undivided Profits
\$250,000



DEVOTED TO THE BEST INTERESTS
OF BUSINESS MEN.

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E. A. STOWE, Editor.

October 16, 1912

ENEMIES OF THE CITY.

Alderman Geib seems to be under the impression that the Commonwealth Power, Railway and Light Co. is a gigantic goblin and that unless the people look out they are sure to be gobbled up. He appears to have taken it upon himself to do the watching out for the entire community. Scarcely a session of the council but Alderman Geib is on his feet to sound some sort of warning against the danger he is sure is impending and, it may be added, he acts just as though he meant it. If the statesman from the Second ward would only get better acquainted with the State constitution and the State laws and also with the Commonwealth company, it is possible some of his dire apprehensions would disappear. Under the constitution, neither the Commonwealth nor any other utility corporation can do business in any city, village or even rural township without the express consent given at the polls of the people in the district to be invaded, and this consent is not a mere majority of the votes cast, but a 60 per cent, majority. Assuming that the people have reasonable intelligence, this provision ought to be a fair safeguard against being devoured. The State law gives the State Railroad Commission authority over the capitalization of any company doing business in this State and neither bonds nor stocks can be issued without the Commission's consent. This is a safeguard against the exploitation of franchises or the gulling of investors by the methods of high finance. The State law also gives the Commission jurisdiction over the rates to be charged for service, and this ought to be a safeguard against corporation greed. The Commonwealth Power Railway and Light, it is true, is a Maine corporation and Maine law may permit some practices which Michigan law does not sanction, but every one of the big corporation's constituents is organized under the Michigan law and through its constituents the big corporation can easily be controlled. The State and local authorities also possess the power of taxation, which alone should be considerable of a weapon against aggressions. With all these safeguards Alderman Geib is still timid. Perhaps it is constitutional with him and he cannot prevent it.

Thus far the Commonwealth company has not asked a single favor of Grand Rapids, nor is it showing signs that it intends to ask for anything. In the last

three years the company has expended about \$10,000,000 in the State in development work and construction to make the latent powers of the rivers available for the people of the State. Kalamazoo, Jackson, Flint, Battle Creek, Lansing and Saginaw have welcomed what the company has been doing and have given it their encouragement—and they are getting the benefit of what the company has been doing. And see how these towns are growing, industrially, in a business way and in population. With Mayor Ellis at the head of the city administration and with Alderman Geib and his fire alarm constantly going in the Council, this city's attitude is hostile and, instead of being encouraged to do something for the benefit of the city, the company is warned to keep away. Is this a good thing for Grand Rapids? Is it a policy that will help the city's growth or industries? Isn't it about time the Association of Commerce took a hand in the proceedings, that Grand Rapids may have some share of the benefits from the development which the Commonwealth company is spending its millions to bring about, instead of letting Kalamazoo, Battle Creek, Jackson and the other towns get them all?

STARTING RIGHT.

The Grand Rapids Credit Men's Association is one of the civic organizations which has a good excuse for having an existence. It is made up of men who pass upon the credit to be extended to customers, and this applies to the retail merchant, the wholesaler and the manufacturer alike. The purposes of the organization are to study all the problems that enter into the complex methods of modern day business, which in one way or another is based almost entirely upon credit in some form. The Association has accomplished much good in establishing higher and better standards in business and in securing legislation for better regulation of business practices, both State and Federal. The Association will start upon another season's work with a dinner meeting at the Pantlind Friday night. It will be the first meeting under the presidency of Clifford H. Walker. The topic for discussion will be the employer's liability and workingmen's compensation law and its application and the chief speakers will be State Insurance Commissioner C. A. Palmer and Francis D. Campau. This law is far reaching in its effects, involving everybody who employs labor, except the farmer and domestic employment. The merchant is liable for injuries that those in his employ may sustain, whether clerks or laborers. The manufacturer is liable and so is the carpenter who hires a helper, the painter who has an assistant, and so on down the list. This law adds a fresh hazard or liability in business and must directly effect credit and how to meet it is worthy of the sober consideration of every business man. It is better to know and understand this liability before a claim has been incurred than to look it up afterward.

Few people have will power enough to stop talking when they have said enough.

RIGHT ABOUT FACE.

One of the serious problems for the State to solve is the disposition to be made of the money received in taxes from the railroads, telephone and telegraph companies, express companies and similar sources. Under the present constitution—and, for that matter, under the old constitution as well—all the money received from such sources goes into the primary school fund. The primary school fund is distributed among the counties on a basis of their school population and can be used only for the payment of the salaries of teachers in the public schools. In recent years, since changes were made in the methods of taxation, the primary school fund has grown out of all proportions to the needs of the schools and if it has not already it is easy for it to become a source of corruption and fraud in the State. According to a report just compiled the receipts of the State last year for the primary school fund amounted to \$5,515,155.40, while the total tax levy for all other purposes paid into the State treasury was \$5,452,308.15. In other words, the receipts from the various corporations were larger than from the property owning tax payers. Of the eighty-four counties in the State fifty-five received back in primary school money more than they paid into the State for taxes. Bay county, for instance, paid \$76,256.06 in taxes and received in primary money \$121,524.40 and fifty-four other counties showed a balance on the same side in varying proportions. Under the present system the tax payer receives no relief from the money paid in by the corporations and the only satisfaction that comes from increasing the revenues from such sources is that which comes from "hitting 'em again," and in making more serious the problem of what to do with the money after it was collected. A very sane disposition of at least a portion of the fund would be to provide for the support of the State normal schools from primary money. The normal schools are for the training of teachers for service in the schools and to pay for this training out of the primary fund would be very proper. At present the four normal schools are maintained by direct taxation. The Agricultural College and the University of Michigan might also derive some of their revenues from the corporations, instead of making the taxpayers meet all the bills. Unless some different disposition is made of the fund it would be better for the State to let up some what on the corporations and especially the railroads. In the last ten years the railroad mileage in the State has increased only 10 per cent, and the reason for this is said to be excessive taxation. The State needs more railroads more than it needs an over fed primary school fund and if overtaxation is the cause for the slow growth, there is a chance for real statesmanship to find a remedy for the conditions that exist and to apply it. The present laws were enacted during the administration of Governor Pingree and at a time when there was much bitterness of feeling against certain of the railroads. It

is a question worthy of serious consideration if the anti-railroad feeling fomented by Governor Pingree, largely for his own political purposes, did not produce legislation that has retarded the State's growth and development. It is certain that legislation produced a primary fund far greater than the needs of the State require.

QUIET CAMPAIGN.

Three weeks from to-day all will be over, even to the shouting. Those of us who find ourselves on the winning side will be telling our neighbors that we told them so, and the losers will be allowing that it is all right, and then we will all settle back to business as though nothing had happened, in the full confidence that whoever may be elected the country will still be safe. That is one of the glorious things about this country. No matter how bitter may be the contest, no matter how heated the campaign, when the returns are in we are all ready to hurrah for the winner and the old flag and to do our part to make the country the greatest and best on earth. It is different down in Mexico and in Cuba and in some other countries that could be named. In those countries those who are defeated at the polls get out their shot guns and try to work a recall before the new administration is fairly started. Because we are easily reconciled to the election results is no sign that we are lacking in the honesty of our pre-election convictions. It is merely the evidence of our training in good citizenship and self government. We may be dead certain the country will go straight to the bow wows should the other fellow be elected and still come up smiling the next day and willing to take pot luck with the victors should the battle go against us, but this does not indicate levity of character or quickly changed views, but is merely the expression of what has been ground into the English speaking race for a thousand years—a respect for the will of the majority.

The campaign now in progress and soon to end has been one of the most remarkable that any of us can remember. It has been remarkable because of its almost total lack of interest and excitement. Even the stock market, that most sensitive organism, has been bullish instead of in the usual dumps and, as for business, nobody has seemed to notice that the country was in the process of its quadrennial salvation. The steel business has been booming to entirely new records, the railroads have had all the freight they could carry and more, and all down the line the disposition has been not to let politics interfere with the happy pursuit of the dollar. Perhaps it may be that none of the political parties has campaign funds enough to throw a scare into the country, and if this be the reason let us hope that all campaigns in the future will be conducted on the hard times basis. Not to have money with which to work up popular excitement may be tough on the professional politician but the business man, the manufacturer and those who work for wages find it agreeable rather than otherwise.

A kicker seldom makes good in a business of his own.

CREDITS AND COLLECTIONS.

Progressive Trend of the Wholesale Drug Trade.*

There has never been a time in the history of the pursuits of banking, manufacturing, wholesaling and retailing when the questions which arise in regard to the extensions of credit and the proper methods to be employed in making collections were more vital than they are to-day, and while the lines of credit are not as extensive in the drug business as in some other lines yet the principle underlying is identical.

It must be admitted by all wholesale druggists who are at all acquainted with the condition that now prevail that the present Committee upon Credits and Collections have occupied during the last fiscal year a somewhat peculiar position and have faced problems much different in character and magnitude than has been the experience of any of the committees of the past. It is a common practice for experts in the extension of credit to talk or write in well-rounded sentences regarding credit and its scientific basis and, without a large amount of wisdom, recommend the best methods for the collection of accounts. It is well known to men of middle life who have had a reasonable amount of experience in business that during the last twenty-five years general business has not only developed the necessity of credit men, but, on account of the necessity, has produced experts in credit, not only of local but of national reputation.

The magnitude of the financial and commercial operations of the day is such, due to the rapid development of our wonderful and stupendous resources, that the credit man has come to be truly a necessity. When it has been acknowledged that the manufacturing and the selling of merchandise was not synonymous with the extension of credit it forced the men in this field of undertaking to make a study of the question of credit, and this necessarily brought the question of collections under the same consideration.

This man must know how to extend credit without impairing the capital of the company for which he operates. He must study all the methods for the protection of credit. He must be interested in the prosecution of fraud, collection laws, reporting system and the effect of not only bankruptcy law upon the credit of the country, but such acts as the sale in bulk law, the exemption laws and many others. The key note of his work is loyalty to his company and the better protection of the worthy debtor.

Many definitions of credit have been given to the public. We may call it confidence or whatever we may see fit to call it, but that man has the best credit who capitalizes all of his possibilities. By this is meant that he must capitalize himself financially, mentally, morally and physically. When he has done this and done this honestly, he is worthy of credit. In the majority of cases the man to whom the collection laws must apply is the man who has failed in either one respect or more to capitalize his possibilities. We often hear it stated that the extension of credit is a cold blooded proposition and must depend

entirely upon a man's financial responsibility, and over against this we often hear the statement that extension of credit can safely be based upon the personal knowledge of the credit seeker.

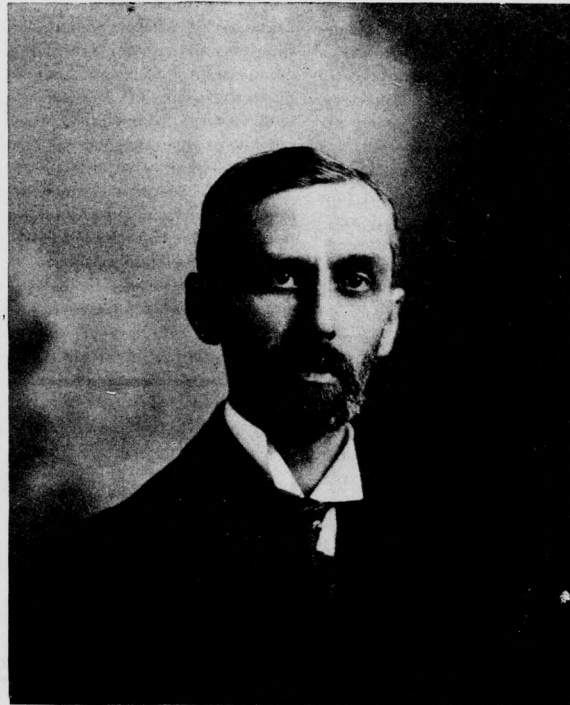
When we state that a man must capitalize his possibilities, he may be able to capitalize himself from the point of ability and character to a greater extent than from a standpoint of capital and be entirely worthy of credit. If, however, he capitalizes himself financially and physically and cannot capitalize himself morally or mentally, his worthiness for credit is fast traveling toward the vanishing point.

The credit system of our country may truly be called the currency of our country. We find that upon examining the records that even in banking, their operations through the clearing house stand about 90% credit and 10% currency. In merchandising at retail, 60% credit and 40% currency. In merchand-

We may differ as to the methods of collections based upon the territories in which we operate, but it is not possible to differ upon the science of credit granting and the effect that the abuse of credit will bring to our business.

Our national credit system is practically the currency of our country, because less than 10% of the transactions that take place daily are upon an actual cash basis. It matters not whether it is a milk ticket or a New York draft, the principle is the same. It is a common saying that life is cheap, and it is with regret that we can state that credit is cheaper in face of the fact that there is nothing so subtle and nothing so freighted with danger. Yet we proceed in our daily operations to abuse it by extending credit where it should not be extended and by violating terms, the result of which we know to be disastrous in the final result.

Your committee in approaching the



Lee M. Hutchins.

ing at wholesale, 95% credit and 5% currency. The circulation of the United States, January 1, 1912, was three billion, three hundred sixty seven million, and the bank clearings on December 31, 1911, were one hundred sixty billion. It can at once be seen that the credit system of our country is 90% of all our undertakings. Therefore, when the credit of the banks or of any of the mercantile lines of the country are disturbed panic occurs.

These facts as stated are probably common knowledge to the greater number of the men present, but they are stated at this time simply to emphasize the importance of the credit system, and to give an idea of the sensitive nature of the machinery of the same in order to put special stress in this report upon the credit systems of the drug business, and the danger of their impairment along lines that we all must admit will bring injury to the general credit system, as well as our own lines of business.

wholesale druggists of the country previous to the writing of this report proceeded along a different line than one year ago. At that time a stated list of questions was sent out which practically forced certain forms of replies. This year the replies were solicited in a general way and have been more or less voluntary. The majority imply and state clearly that our recognized terms upon drugs of thirty days less one per cent. for cash in ten days have been generally observed as far as the actual terms stated upon the invoice are concerned, and in the majority of instances that the only abuse that has occurred has been that the discount has been allowed at the expiration of the thirty days or later, and that the one per cent. has not been held as a premium for cash within ten days from the date of the invoice.

The truth of this admission is clearly illustrated when in the replies it is stated that the average number of days busi-

ness carried upon the books is all the way from forty-five days to seventy-five days, and in the same replies dealers have stated that 60% to 75% of their customers discount their bills. Now, gentlemen, if goods are sold upon thirty days less one per cent. for cash within ten days, and 60% to 75% of the wholesaler's customers discount, it is not possible to have anywhere from forty-five days to seventy-five days business upon the ledger unless the cash discount is allowed long after the ten days, or it is certain that customers who do not discount are being carried by the wholesaler for large balances long past due. When drug merchandise is priced on a basis of selling upon thirty days, and when it is clearly demonstrated that one per cent. is as large a cash discount as should be allowed, then it is absolutely true that as soon as the bill becomes due any extension without interest or any allowance of cash discount on the net due date operates against the net profit upon the transaction at a rate of six or seven per cent. interest. You may call the wholesaler a banker at that point, or whatever you please, but he becomes a money loaner in a sense exactly at the moment when cash discount is allowed beyond the time limit or when large balances are carried without interest.

Your committee had been in hopes to get a better consensus of opinion in regard to the terms covering druggists sundries, but the matter stands now just about as it did one year ago. The principal reason why nothing in particular has been accomplished along these lines is that there have been other things affecting the larger volume of the wholesaler's business to entirely absorb the attention and the time at the disposal of the committee. The majority of replies signify that sundries are being billed upon sixty days less two per cent. for cash in ten days when billed separate. They also signify that where an ordinary percentage of sundries are packed with drug orders that they are billed upon drug terms. As stated in our report of one year ago, there are a few drug houses who are billing druggists sundries upon sixty days less six per cent. in ten days, claiming that this is the practice in markets where stationery and general sundry houses are making such terms. The surprising fact, however, yet remains that other houses in the same territory, who are well aware that they have a good business in sundries, yet adhere to the terms of sixty days less two per cent. for cash in ten days.

As to the practice of settling accounts past due by time notes, your committee is of the opinion by the replies received that this practice is losing ground. The principal reason is that it generally results in both note and a new open account, both of which are difficult to manage, because within a short time in the majority of cases, the customer owes more to the jobber than he did before the notes were taken. If the custom continues and should prevail by time notes of small denomination scattered over months or years, the notes should be so arranged that the non-payment of one should make the balance of the unpaid notes all due and payable. If this is not done in the case of a failure or the death of the dealer and the probating of his business matters, the notes not

*Report of Lee M. Hutchins, Chairman Committee on Credits and Collections, at annual convention National Wholesale Drug Association at Milwaukee, Oct. 16.

due are liable to be a hindrance or an embarrassment.

There is no question in the minds of the committee, and we think there is really no question in the minds of the wholesalers at large that interest should be charged on past due accounts. The truth, however, develops from the correspondence received that in a sense this is a mockery, because the confessions are frequent that the interest is charged and collected wherever possible. This is only an admission that the plan is not a success. We, however, believe that it should be a common practice and that interest should be collected.

We are pleased to note that the average loss upon sales through failure is being kept by the wholesalers well within the usual limit, and it is not only an indication of quite a thorough administration of credit, but also that the times in which we are doing business are reasonably good. One or two instances, however, might interest us. In a few replies from parts of the country where drought has affected the crops or long time credits are a common practice, your committee are informed that losses this year have been somewhat greater than the previous fiscal year. In another instance or two we are interested in replies to the effect that in two or three of the newer states where retail drug stores as well as other classes of merchandising have come into existence rapidly, that when the local option laws have taken effect that quite a liberal percentage of the retailers have been obliged to go out of business, and the wholesale druggist has suffered this year an additional loss, and the percentage in some instances has been increased to one half and in a few instances to three quarters of one per cent.

This condition and result has a double significance and need not be explained or enlarged upon at this time. The volume of business according to replies received has been in the majority of instances a little in advance of last year. A portion of the replies indicate satisfactory results at inventory time and others decrease in the net profit, attributing the same to extended credits, unusual discounts, quantity buying and many other reasons.

We imagine we hear someone say, "Why not talk to us about something new," and the query would be perfectly in order. The only answer which the committee has to offer at the present time is when the drug trade has corrected some of the old customs, which all acknowledge are radically wrong, then it will be absolutely in order to take up the question of woman's suffrage or something of that kind.

In one communication, the answer as to over-solicitation of business was as follows: "Stop quotations of jobbing houses out of their territory." This is certainly something new as far as the actual expression is concerned, but it is not new as far as the practice is concerned, and if the gentleman is right in his statement your committee is bold enough to say that such things do occur and that the ultimate effect upon the houses so doing will simply be an increase of volume on a diminishing percentage of profit and demoralization of local markets. This practice based upon the tenets of our long established

and valued association can, we think, safely be termed piratical. If we can re-establish or make firmer our confidence in each other and be sure that we are sweeping well and thoroughly around our own lamp posts, we can safely leave the lamp posts in our neighboring cities to the care of our brother wholesalers.

In the continued correspondence we are quite firmly of the opinion that drug travelers employed upon salary and commission or upon commission entirely are employed upon a wrong basis. It would not be difficult to find many places where the practice is common among the travelers to divide a percentage of their commissions with certain retailers in order to promote the volume of the business. This gains to the traveler an increase in fixed salary which he expects will overcome the loss he sustains in the division of his percentage. When this is done it has a tendency to afford the retailer with the right to intimate to a competitive traveler that he gets something special from the wholesaler in a neighboring city. This mole hill becomes a mountain by the time the other traveler reaches his home city and headquarters. Suspicion is aroused and in many instances concessions are made that are wholly without foundation in their inception.

There is no doubt but that the commercial traveler is one of the greatest promoters of business that this country has ever known, but he should be paid a salary based upon the volume of goods that he can sell at prices governed and fixed by the house for which he travels. This would relieve a large amount of price cutting and would take away from the travelers and from the houses themselves, the tendency to sharp practice which has its effect upon the net profit.

There is a custom among the manufacturers of special preparations to give future datings upon their preparations sold to the retailers, orders for which are turned over to the jobber, and this has been discussed thoroughly in the past. The effect upon regular terms is bad, and yet upon the other hand there are many who not only claim but admit that something of this kind must be done with certain preparations and a few of those long established, in order to promote the sale of the same and to insure the wholesaler a profit upon the sales.

One scheme, in many instances that is wrong and your committee has sought many times to correct, is the false statement in the advertising by the manufacturer as to the percentage of profit which the wholesaler and the retailer can make upon the preparation when sold. In almost all instances this is due to the fact that the manufacturer figures the percentage upon the cost of the article, and not upon the selling price in its proportion to the cost. The article may be stated to cost 100 per cent., but the percentage of profit is never established and can never be computed until the selling price has not only been established but has been obtained.

Many manufacturers and jobbers as well have figured themselves out of business in the kingdom of percentages by making the computation upon the

cost. No money has been made in any transaction until the net amount of returns have been received for the article sold, and percentages at inventory or upon a year's business must necessarily be computed upon the sales in order to be accurate.

We are always favored with splendid instructions at our annual meetings upon fire insurance, and this question is so closely akin to credits that your committee cannot pass it by without mention. Any property worthy of possession in the general course of business is not only entitled to insurance but should be insured to the utmost limit. All classes of assets are subject to destruction by fire. A dealer may be in possession of almost any amount of property, and in the commercial world have what might be called unlimited credit, but that credit is not well sustained unless the assets are thoroughly insured. The time is now here and will arrive with much increased strength in the near future, when our commercial agencies by whatever name or nature they may contribute information to the credit granter, will not only be called upon, but will be obliged to furnish with every commercial report, the amount of insurance carried by the party from whom the report is solicited. This must become a component part of the assets of every business man. When this is well enforced it will contribute as one of the sources of instruction to the general business world, and the time must arrive when the insurer will realize that it is a part of his credit and that the conduct and care of his prop-

erty fixes the rate that he is obliged to pay for that insurance.

There is another thing that the wholesalers should be more persistent about, and that is signed statements as to financial worth of retailers, especially in the country districts. The value of these statements is ascertained very often in courts of law, and signed statements are not only a splendid record for the wholesaler, but will have a tendency when required of the retailer, to educate him to be more careful in the seeking of credit and in the payment of his bills. Someone has stated that we are going over and over these things and nothing is definitely finished. The statement is true, but all this is the school in which we are educated, and if there was no recital of these matters and there was no discussion, there would be no education and progress would be an unknown thing.

This is an era in which the life of the jobber and the wholesaler seems to be somewhat at stake, and his existence is somewhat questioned. This is disturbing only to those who are not thoroughly acquainted with the exact positions that the jobber and the wholesaler occupy now and have occupied for a long time in the business world. The wholesale druggist is an assembler and a distributor of merchandise. The business has been carried on through all the years by men of education and of general business ability, as well as financial strength. There is probably no mercantile business in our country that has been studied more closely or that from its peculiar nature being both ethical and scientific, has had as close

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CERESOTA Flour for many years has been firmly established in the homes of Michigan, as a high grade family flour—made from hard Spring Wheat. It will continue to meet the favor of the housekeepers. Retail Food Merchants will find a sure and growing demand for it.

We stand for CERESOTA Flour.



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JUDSON GROCER COMPANY, Distributors

attention as regards the percentage of profit that should attend it through all its stages and under all its conditions.

The cost of the assembling and distribution of drugs and sundries has been arrived at by wholesalers within the fraction of one per cent. so that at the present time there is but little variance among them all. Every effort has been put forth to establish a gross percentage of profit that would exceed the cost of assembling and distributing only in a very modest degree. During the last ten years it would seem that the business has assumed more or less a general merchandising aspect. There has been a strong tendency toward clubs and quantity buying, and with all these the cost of assembling and distributing has approached the gross percentage of profit to an extent that attracts our attention.

The fact yet remains that the wholesale druggist carries in stock continually all the way from twenty-five thousand to forty thousand distinct items, and he has reduced to a science the assembling and the distribution of this multitude, and the day is surely coming when any man in the retail drug business shall seek or undertake to assemble his entire wants for distribution at retail, that he will establish a department at that moment that will incur the same expense that the wholesaler now incurs. Beyond all this the wholesalers have so arranged their capital that in a large percentage of instances by virtue of the large stocks which they carry and the extension of credit when necessary, they operate as bankers for the drug line.

A calm and comprehensive view of the important conditions that may not only influence but give actual promise of trade, if taken at the time this report was written, must produce a distinct condition of optimism in the minds of manufacturers, merchants and general producers throughout the United States. The outlook is for not only good business but better business. The commercial world in our country has wisely learned within the last decade to discount political years, and it can be confidently stated that whatever political party is successful in the coming November, that the commercial world will undoubtedly meet the decision without any disturbance and proceed to do business with but very little calculation as to what the administration will do in the way of legislation more than a year from the time of the general election.

Let us look for a moment at general conditions. At the present writing wheat will produce about seven hundred million bushels. While the winter wheat was killed to quite an extent by the severe winter, yet the spring wheat was in excess of nearly two hundred million of what it usually has been in the past. At the present writing, the corn crop is supposed to be much less than last year, but oats and hay are far in excess of any crop except two in the last decade, and by virtue of these taking the place of corn for feeding of stock, a large amount of our corn crop although short, can be released for export.

At the present moment the cotton crop will be short of the yield of

1911, and therefore, the price is firm at about the same figure as last year. If the average date for killing frost is postponed the cotton crop, quantity and prices considered, will be worthy of the locality in which it is produced. The railroads of the country at the present moment have more business than they can handle and do so properly. Exports are moving in very large quantities rapidly to the east, and the railroads are up to their limit to provide rolling stock sufficient to carry these products without unusual delay. If this was all there was to the condition there might be a surplus of rolling stock found in the east and at the seaports, but we are told that imports of this country as well as exports are far in excess of 1911, and this rolling stock that accumulates in the far east can be all used by the industrials and the large merchandising institutions in shipments immediately to the middle and western states.

Labor is in demand and this signifies that industrial institutions are busy. The railroads have large orders placed with steel mills for rails, and manufacturers of locomotives have immense orders for future delivery. The principal difficulty with the transportation companies seems to be lack of trackage, and at certain seasons of the year, insufficient rolling stock. It is possible that the business of the country has outstripped the facilities for taking care of the same. We hear it stated that 95 per cent. of bank clearings is credit, that 90 per cent. of all wholesaling is credit, and that 60 per cent. of all retailing is credit, and we are led to believe that business has outstripped the financial ability of the country, and therefore, our credit is very sensitive.

The conditions of the money market, however, at the present writing can be summed up in the words, "high rate for call money and time notes." This usually occurs at this particular season of the year, but there is a tone and firmness to money rates at present which indicates that money is in much demand, and being freely used for the activities of industries and the commercial world. We sometimes hear men boast of their ability to loan money on six months at a low rate only to be obliged to admit that a low rate for money does not indicate good business conditions.

All in all, from the letters received from wholesale druggists and the general conditions of the drug trade, and the prospects based upon the figures as given above, we are optimistic as regards the volume and the reasonable profit in our lines of undertaking. Our business may have assumed the nature of general merchandising more or less, the science and the ethics may have in a way taken wings to themselves, nevertheless our drug philosophy is yet good, and as philosophy only treats of fundamentals, it cannot become a real part of any particular undertaking, yet we will continually hold to the truth of our philosophy and rely upon the fact that the future has a reasonable amount of satisfaction in store for the wholesale drug trade.

LAMSON



Lamson "Air Line" Cash Carriers

A simple, inexpensive, rapid, efficient and noiseless carrier.

Enables the clerks to make two sales where they made one before.

Turns suspicion and guessing as to whether every cent paid by customers is received by you, into absolute certainty.

Speeds up business, eliminates lost motion and waiting, catches errors, places responsibility immediately where it belongs and—

Numbers you in your customers' estimation as among the progressive up-to-date merchants.

The Lamson Company

(Dept. No. 3) BOSTON, U. S. A.

Representatives in all Principal Cities.

SERVICE



Window Display Suitable For Halloween Season.

Here is what you will need, in merchandise and equipment, to build the Halloween window:

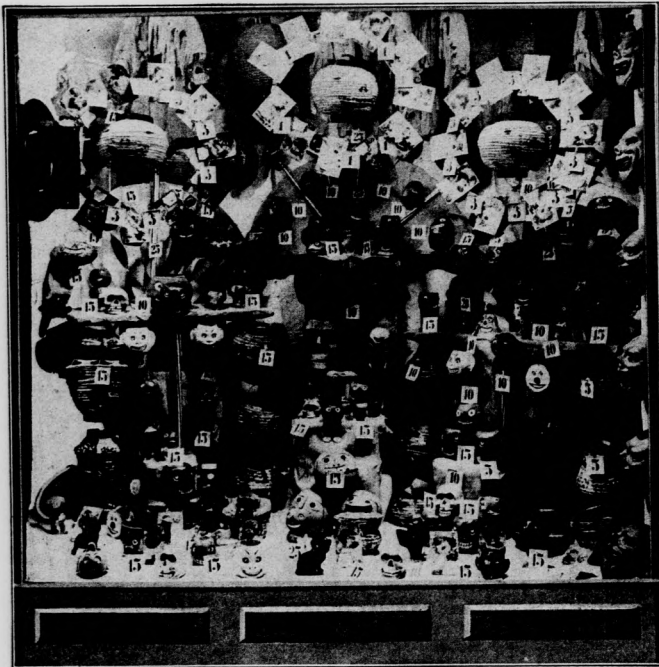
Merchandise.

About \$10 worth of miscellaneous Halloween articles. This includes a papier mache assortment, which takes

tomers. Special windows have a strong pulling power.

Many New Things On Display.

There are many Halloween novelties on the market this year. They range from the exceedingly grotesque to the fairly modest. People can buy more things than ever before were offered to celebrate that eve when the fairies, elves and hobgoblins are



Photograph of Window.

in various kinds of heads, pumpkins and figures.

Fixtures.

- Four wooden boxes.
- Two small cardboard boxes.
- Two 6-inch boards, 30 inches long.
- Five halves of candy pail hoops.
- Three barrel hoops.
- Three half-circle wooden fixtures.
- Five rolls yellow crepe paper.
- Two rolls white crepe paper.
- A paper of pins.
- A few nails.
- Plenty of price tickets.

Novelties for special days offer many opportunities to the merchant.

They pay a good profit and afford chances for out of the ordinary window trims.

While every day merchandise can be worked into countless beautiful window combinations, every trimmer welcomes an occasion now and then when he can build a display of holiday novelties. It is a break in the monotony both for him and his cus-

supposed to be free to work their will without the interference of ordinary mortals. It will pay you to have a sufficient assortment.

Do you remember how you used to celebrate Halloween? Your plan was about like ours, we imagine. Get a big pumpkin from the field or grocery store, slice off the top, gouge out the seeds and then cut a hideous, grinning face in the thing. Put in a candle, and you had a jack-o-lantern. This, with a "false face," as they used to be called, would just about make up your Halloween outfit—all but the tick-tack, the corn, and any other device you could think of that would annoy people.

Don't you remember how old "Pap" Blaine chased you one night after he caught you working a tick-tack on his window—chased you so long you thought you surely would die if you had to run a minute longer?

Well, they celebrate Halloween largely on the same lines now. Only they have a lot more things to do the celebrating with. Ready made jack-o-

lanterns, candle holders, candle lamps, masks of varying degrees of hideousness, a lot of miscellaneous figures representing unearthly things in papier mache—these are the things the boys and girls can purchase these days all the way from a nickel to a quarter.

These new things we have featured in this Halloween window.

The window is arranged in units. So, if you do not care to use the whole display you can use any part you want—the center unit, for instance.

It is best in a Halloween window to have the background yellow. Cover it with yellow crepe paper.

How Barrel Hoops Will Help.

To the top of the window hang four or five halves of candy pail hoops, and hang on each some white crepe paper cut into streamers about 18 inches long.

Next, cover three barrel hoops with white crepe paper and cover them with Halloween postcards. Suspend in the center of each of these a Japanese paper jack-o-lantern. Hang one of these units in the center of the window at the top. Drop the others down about a foot on either side, using black thread for that purpose. All three of the hoops should hang close to the glass. On each side of the center hoop hang a big paper lantern.

Now, cover the floor with crepe

circular affair should be held in place with a couple of strips nailed to the back of the box.

The arrangement of the merchandise on the center unit is plainly shown by the photograph. On the top the articles are small papier mache figures. Hold them in place with pins. Pin four large masks to the box in front. Pile up a dozen small papier mache figures on the small box.

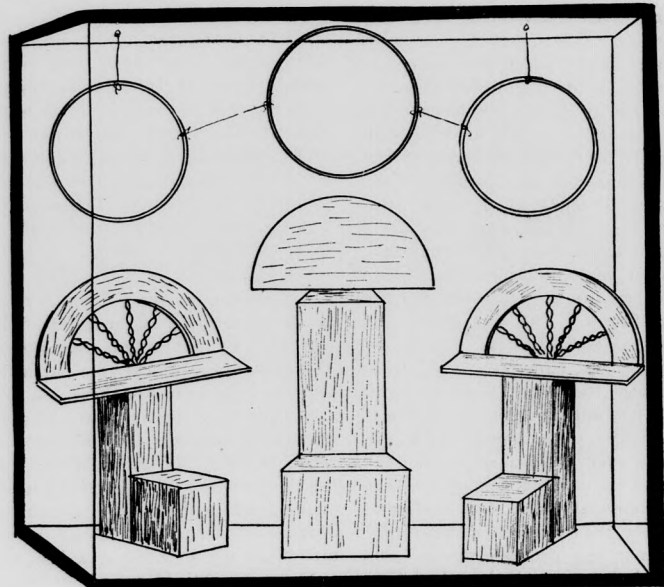
The left unit is made with a half-circular piece, a 6-inch board 30 inches high. Cover these with yellow crepe paper and arrange the merchandise as shown in the photograph. Note that two of the figures are on long flag sticks. Three Japanese lanterns should be pinned together and hung at each end of the board. These should just clear the floor.

Making the Right Unit.

The right unit is made the same way, with substantially the same merchandise. The articles need not necessarily be the same as on the left unit, but the size and general appearance should be similar.

At the outside corner of the window next to the glass pin a row of masks—the more hideous the better.

There is not much to the floor plan. Make a pyramid in front of each unit



Drawing of Fixtures.

paper and begin putting in the center unit. This is made of a box about 40 inches high, another about a foot high and a semi-circular wooden fixture about 18 inches in diameter. You may have to vary the size of these a little, according to the dimensions of your window.

The boxes will be easy to get. The semi-circular fixtures are easy to make. Get your carpenter to fix up a few for you. They are among the best friends in the way of fixtures the window trimmer has. Halves of big hoops with strips of wood nailed across the end will do if you don't want to go to the trouble of having the half circular fixtures prepared. Cover the fixtures with yellow crepe paper and arrange them the way you see them in the drawing. The half-

on the floor by piling three large articles to be handled. Three large papier mache jack-o-lanterns will show up very effectively in the center. Cover the rest of the floor with various Halloween articles, including postcards. The postcards and other light articles can be pinned to the floor. Be very sparing with your merchandise in the floor plan. Don't put in too much, or the display will look mussy.

On account of the number of small articles to be handled this display will take you slightly longer than usual to build. However, if you follow our plan closely you will have no trouble. The greatest difficulty in displays such as this is laying out the window right. This our trimmer has done for you.—Butler Way.

YELLOW AND WHITE.

Will the New Labeling System Delay Shipments?

Bitely, Oct. 14—I have your valued paper of Oct. 9 on my desk. I notice that you seem to think that the new ruling of the Interstate Commerce Commission, relative to labeling shipments with yellow or white slips, is a great improvement. No doubt it is in some instances, but it is a great hindrance, also, in many ways. Every package has to have a label on it, either white or yellow. As we both understand that part, it will be unnecessary to explain it. Now then, here comes the point. That part would not matter if anyone had only one or two packages to send out, but what are you going to do in the busy fruit season? I myself have seventy-five to 100 cases of blueberries to go out on the evening train and the bulk of them come in after supper and a good many get here about a half hour before train time and, of course, you understand the express agent is ticket and freight agent also. There might be a dozen people wanting tickets about that time, baby carriages and baggage checked. Another man has a veal calf to ship by express and another a crate of eggs to send to his friends in the city or a jar of butter. Half a dozen other people have a few cases of blueberries to send. All these goods have to have a bill made for them. Every package has to have a label on it. Now, how would one man handle all this business in the space of one-half hour? The agent, of course, might not get around to stick the labels on them. You say the express company has to take them, whether it is a prepaid label or a collect label. But will the express messenger take them if there has been no bill made? Of course not. If he did, he would get things all mixed up. If he undertook to make a bill, how could he tell how many packages he took in that were billed collect or how many prepaid packages? I, as a shipper, wouldn't want my goods to go unless they were properly billed and labeled and the reason we ship goods by express is to make quick delivery, so everyone hurries, in order to get the shipments ready to go. The agent has too many shipments to lick and cannot get the stuff ready to go, so, of course, the goods are left standing on the express carts or on the depot platforms—and here at Bitely on the ground. This being the case, what will you do next? There is no express or baggage room. The room for freight is all taken up by local merchandise and last week one man who was moving into this section of the country had his household goods piled up on the platform out of doors altogether. So, I say, where would anyone put express packages over night? The fruit and veal or any dressed meat, which would be nice and fresh for the next morning's market, is delayed one whole day and two nights, which would make a great difference in perishable goods, which you will agree makes a big difference in the sale of it, as the profit is none too great on such com-

modities anyway. Last year there were many evenings when there was half a carload of peaches to load at one time and the express company did not hire any extra help at such times and the agents along the line don't want them to, because they are handling express on a 10 per cent. commission and they want to make hay while the sun shines also.

I fail to see where we are getting much benefit out of the new ruling of the Interstate Commerce Commission. Do you? Of course, you have looked at only one side of the question, as is plainly seen by your article on the subject. I had a talk with one of the traveling auditors or adjusters of the express company covering some of the above problems and he told me if goods were not delivered in time to get them ready for shipment, the agent would accept them only on condition that they would go at such time as the agent could make bills and labels in order to get them ready for shipment on the next train, and I do not blame them for that. If they did accept them, they become responsible for the goods and during fruit season the loss would be greater, providing they paid the claims, than the earnings would be. Study this letter, and then get some more information on the movements of the express and the workings of the Interstate Commerce Commission and tell me all you know about it and what you think of it, through the columns of the Michigan Tradesman, the best and only thoroughly reliable trade paper in Michigan. J. H. Koopman.

There may be some merit in the contention of Mr. Koopman to the effect that the affixing of white or yellow stickers to express shipments requires the expenditure of time at a critical period in the day, but after an exhaustive investigation by the Interstate Commerce Commission, it was found that it was absolutely necessary to promulgate this order to prevent the express companies from robbing the people. It was ascertained that in fully 60 per cent. of the cases the express companies were collecting a second time on prepaid express shipments. Such a thing as honor and integrity and fair dealing seems to be entirely foreign to the express companies. They are conducted on the theory of the plunderbund and maintain their business along the lines of exacting the greatest amount of revenue for the least possible service. People who ship perishable goods must accommodate themselves to the requirements of the Commission, because it is in the interest of the great mass of shippers and, while it may work a hardship in individual cases, it will result in the saving of millions of dollars to the people as a whole.

The statement of the official that the company will not accept shipments unless they are received in ample time is little less than ridiculous, in view of the experience of Grand Rapids shippers with the express companies, particularly the United States Express Co. The Tradesman recently delivered to the U. S. Express office here a package

for Lansing. It was receipted for at the head office at 10 o'clock in the morning. It did not go on the train that evening nor the 7 o'clock train the next morning, after which the shipment was of no value to the customer. It was learned that on account of lack of help or lack of competent service, about 100 packages were left behind on the evening train and about 150 packages were left behind on the morning train the next morning. This shows that, even when the express companies have ample time to get out their shipments, they frequently delay them on account of inability or indisposition to employ sufficient help to perform the office work properly. It is absolutely impossible to obtain any satisfaction from the express companies or any decent treatment or any adequate explanation in the case of delays and losses. In this particular case the Tradesman notified the local agent of the U. S. Express Co. that the shipment was of no value to the customer, on account of its being held 18 hours in the Grand Rapids office, and that if the loss was not made good by noon of that day suit would be entered. Five minutes before the noon hour, a clerk called and paid over the money. In several cases where claims of this character were filed in the regular way with the U. S. Express Co., it required from two to ten years to obtain a satisfactory settlement. The clerk in the office of the Cleveland official who has charge of this branch of the work once made a statement to the Tradesman that it was the policy of his office to delay the payment of claims from month to month and year to year, in the hope that the claimant would forget all about the circumstances and the company would not have to bother to consider the claim at all. Shippers must remember that, in dealing with express companies, they are dealing with men who are schooled in crime: that if they are honest they cannot hold their jobs; that the officials over them are more dishonest than they are, because they insist upon their representatives plundering the public by false weights, illegal charges and double collections on prepaid packages.

Any judge of human nature ought to be suspicious of the fellow who advertises money to loan.

Make the man believe in himself not in you.

OFFICE OUTFITTERS
LOOSE LEAF SPECIALISTS

The Tisch-Hine Co.

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



Just as Sure as the Sun Rises



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.

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



The Importance of Good Looking Shoes.

"Shoes, hats, neckfixings, gloves and perfumes are my hobbies and I really do not care whether my gown is the latest Paris style or not. I am happy and quite satisfied when I know that my shoes are in perfect condition and that their style is correct, and that my other favorite accessories are in harmony!" This was the utterance of a woman when asked for the secret of her always smart and perfectly-groomed appearance.

I am glad that she attached the most importance to shoes, for they are undoubtedly the greatest (that is, most important) of all the accessories, although some women are blind enough not to appreciate that fact.

"No, she did not look nice, even though her gown was beautiful, for her shoes were disgraceful!" How often do we hear that remark? Thousands of times more than we should in this advanced period of dress.

I do wish that women would vitalize the importance of good footwear, for it surely would help to perfect the standard of the American woman's dressing. We have better opportunity to do so, because American shoes, as a whole, are the best in the world. Of course, there are superb shoes in London—the works of bootmakers by appointment to their Majesties the King and the Queen—and by the specialists in Paris who create many of the fashions in footwear. But, as you can imagine, these fine imported shoes are very expensive.

As to the contour of the new shoes for autumn, the long, narrow lines of French and English shoes have been adopted. This will be a pleasant innovation after our absurd short-vamp shoes. Personally, I think these new shoes are the essence of grace and the most appropriate for the gowns of to-day.

Boots with colored tops may be considered the leading mode for autumn. This will be a surprise to some women who thought that the excessive wearing of white-top shoes last spring signified the downfall of colored top shoes. But nay! Fashion could not make her afternoon toilette of charmeuse and other rich silks, or dressiest tailored suits, complete without them. These shoes for wear with cloth suits are of black gun-metal calf, with tops of gray, brown or tan kidskin; some tops also of suede. And silk gowns demand patent leather boots, with tops of whipcord or very fine kidskin to match. These dressy boots generally have thin turned soles and moderately high French heels. However, if you should prefer these

afternoon shoes to have welted soles, be sure that the heels are of the Cuban design.

Boots have a still more dainty role to fill during the winter—for dancing! Think of it! These boots which are merely a fad and the means of giving a woman something different, are generally of satin, to match the gown, and are elaborated with openwork designs formed of narrow strap fasteners. The heels of the most fanciful are studded with rhinestones or diamonds.

I have just been wondering whether the women who went stockingless to Paris races this summer will go to the extreme and wear these boots this winter. When asked why they only wore slippers to the races, they calmly replied "to be different!"

Do not take the evening boot mode too seriously and eliminate dainty slippers from your wardrobe. That would be impossible, as well as absurd, because you cannot get along without them. Footwear specialists tell me that slippers are to be prettier and more fanciful than ever—and, from those that I have already seen, I can second their statement. Satin slippers, of course, are the favorite! And rhinestone buckles the most favorably indorsed adornment. Whether the slippers are black, a rich shade of gold, a dainty Nile green, a delicate pink, or most any color—probably because they give such a twinkling touch when Milady is dancing.

Fine black kidskin slippers, with openwork designs outlined with jet heads are not new, but yet they never grow old. Hundreds, really tens of thousands, of women are never without these slippers, which are so comfortable and perfectly appropriate for informal evening wear.

For morning wear—shopping and general utility use—smart black calfskin boots are the best style. But if you are one of those women who always prefer patent leather, you may have your desire fulfilled, providing the boots have dull-finished kidskin tops.

If you are a lover of the strenuous life and indulge in many long walks in town and country, there are no boots quite so satisfactory as those of moisture resisting tan calfskin. It is obvious that their style should be mannish, but for the sake of chic be careful not to get them too extreme.

When winter storms make heavy shoes essential then you will want (and should have), dull black calfskin boots, in a decidedly mannish style, with fancy perforated trimming. Low broad heels are quite necessary when pavements are slippery. I presume that I should advise rubber over-shoes

for such weather, but I think "stout" calfskin shoes (without rubbers), more hygienic and comfortable.

Whether the boots are for dress, general utility or rough weather wear, they should button—"lace" boots are passe. Marion Morris.

Look Your Business Over; Does It Suit You?

Now that the fall season is open in all lines of retail apparel trade which, of course, includes footwear in all of its branches, it is well for the enterprising dealer in shoes to take stock, as it were, with himself and his store and began to figure on what the new fall and winter season will mean to him.

Of course, he has had it in his mind all along to work hard, push his business and plan to make it larger and more productive, but the energy, initiative and talent of the average live hustling dealer

in any line of retail merchandise does not stop at this point. Increased business does not always mean increased profits, and more satisfaction in the success of the business nor does a fair normal gain over the previous season always indicate that the business of a

What Have You to Sell?

a SHOE STORE or an odd lot of SHOES?
a DRY GOODS stock; or part of it?
a CLOTHING STORE; or part of it?
a GENTS' FURNISHING STORE; or part of it?
We Buy anything and everything For Cash and do it Quick. Write Today and we'll be there Tomorrow.
PAUL L. FEYREISEN & COMPANY
Mid-City Bank Bldg., Halsted & Madison Sts., Chicago



Rubber Boots For Your Fall Trade

Let us ship you a case or two of famous
WOONSOCKET BRAND "ELEPHANT
HEAD" BOOTS.



Bear Brand
Wales Goodyear
Connecticut
Woonsocket

THE MAUMEE RUBBER CO.

224-226 Superior St., TOLEDO, OHIO

Absolutely the Last Word in Rubber Boots

Hood's Bullseye Boot



The Purest of Stock with
White Rubber Soles

Every dealer who has tried
this boot is tickled

\$3.25. Net 30 days.

Grand Rapids Shoe & Rubber Co.

The Michigan People

Grand Rapids

store in making progress. Changing conditions from one season to another may make the volume of sales fluctuate either way, and yet not make for the success or failure of the enterprise.

Weather conditions, general business conditions or a number of things might work for or against the improvement of a business and especially in the case where the trade of a store is on the increase it is not always the fact that the store is having as much of a success as that might indicate. True, the main object of being in business, is to make money, but the wise shoe dealer who expects to be in the game when many more are broke or forced out of it, does well to plan his business with an eye to the future as well as an eye to the present income with which to maintain the store and his family.

Is the Business Moving Right.

So the opening of a new season is a good time for the thoughtful dealer in footwear to cogitate over his business. Figure what is lacking to make it more of a success. Consider what there is lacking in it to make it move more rapidly or more smoothly. Determine in what respect changes can be made to make the sales greater and keep the stock moving. Plan ways and means of taking care of the things that could be handled in a better way and made to bring in a profit where before, possibly they were disposed of at a loss.

With an old season behind you and a new one ahead, it is now time to consider all of these things as a means of making your shoe business a success and smoothing out any of the rough places that you may have encountered in the past. Experience is said to be a dear teacher, but there is no reason why it should be so dear as to be a burden on your resources. If one does not learn by the light of past experiences he is, indeed, blind to his opportunity, and such a one is destined to be a failure sooner or later.

No shoe dealer any more than any other ordinary man can be expected to be all wise and omniscient and many rise on the mistakes of others. It is the thinking dealer who considers all of these phases of his business who is most likely to succeed, but there is no reason why so many should fail if they have the grit and determination to tackle the hard problems and apply to their solution the experience that they have gained in other matters pertaining to their business in the past. After all, things run along in an average way in the average line of business and the shoe game does not differ in that respect from many others, and on that account the law of averages can be said to apply.

Become a Specialist In Your Line.

Each line has its variable moods, so to speak, in that it generates certain problems and creates certain situations that may not obtain in another line of business. The retail shoe business is no different on this respect from dozens of other retail lines. On this account the shoe dealer should make it his business to become a specialist in his line of business. That is the trend of all modern business and professional life to-day.

This does not mean that he carries a specialty line of footwear specially,

but that he specializes in the selling of footwear, and is working along the line of knowing all there is to know about the business and to gather as each season goes by, not only dollars but knowledge and experience. It ought to be a poor season, indeed, in which a wise progressive dealer did not get something out of his business besides the living and the surplus money that a good year might bring to him.

Accordingly, at this time in the opening weeks of a new season what have you done to make this coming fall and winter season the best you have ever had since you have been in business, Mr. Shoe Dealer? What plans have you made during the quiet mid-season for putting a "punch" into your business and giving it the snap and ginger that will make it better than ever during the new season? What did last season teach you that can be of use to you this one? Is your business growing in a proportion commensurate with the amount of capital and time that you have invested in it? And are you growing with your business into a broader, brainier, more progressive merchandiser?

If you are not, now is the time to be taking stock with yourself. Stock-taking is over in your store, your new fall lines of shoes are in. In fact, some of them have been sold and are now being worn on the streets of your city. Before you go any further in the season, why not devote some of your leisure time to taking stock of yourself? Is your business growing? If not, why isn't it? And how can you change it so that it will be a growing thing? Are you giving some attention to studying your trade, and are you working along the line of developing a better class of trade in your store?

Folks buy better shoes to-day than they did ten years ago, and they pay more money for them. Here is a chance to change the atmosphere of your store by a judicious attention to developing a constantly improving class of trade. If in time you have progressed to selling the higher priced trade it need not mean that you will lose the lower priced trade, as witness the various shoe departments of a big city store or the sections of a large retail shoe store where lower priced shoes are sold in the basement than are sold on its main floors.

Why does your competitor up the street succeed faster than you? In what respect does his store excel yours? Are you a close figurer of your cost of doing business and do you plan to take the discounts on your bills? All of these may seem to be minor matters but they are essential to the highest success. Don't overlook them.

So with the new season practically opening, think these matters over and resolve to get down to the root of the matter and not overlook any chance to improve your business and its profit, but do it now.

Send Goods on Approval.

The average store is disinclined to send goods on approval unless specially requested by the customer to do so. On the other hand there are a few stores that make a specialty of sending goods on approval and advertise the fact extensively, which seems a broader, better spirit. To be willing

to send the goods out to be looked over at leisure in the home implies a confidence in the merchandise that should carry weight with the possible customer.

Car Lines Designated by Numbers.

A consular report from Amsterdam states that in that city the convenient plan has been adopted of giving each car line a number instead of a

name. This number is suspended between the arms of the trolley pole on each car and is visible several hundred yards away. The numbers are always referred to in directing enquirers. Most German cities have a similar system, which works very successfully.

If you would strike a man favorably don't aim at his pocket book.



**Blizzards Sandals Arctics
Leather Tops Rubber Boots**

HOW COMPLETE IS YOUR STOCK?

Remember the season is here when most any morning you will find yourself cleaned out of the few sizes you had left from last year and not be able to meet the demands of a slushy-sloppy morning.

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How a Hat Merchant Saved a Salesman.

Morton Goodrich watched his sample trunks tumbled onto the baggage car with an air of dejected preoccupation, shrugged his shoulders, picked up his grip, and climbed the steps into the parlor car, where he sprawled on a chair in a posture of recumbency.

He had been on the road with his line of hats for a week, and had turned in just three orders; this was the fourth consecutive day on which he had been licked, and he was almost ready to quit. It had all seemed easy enough to him, this selling goods on the road, until he tried it. Working in the office, he had come into close contact with the firm's salesmen; had seen them start out with their samples; had handled their orders and relevant correspondence; had talked with them when they returned, conquering heroes, from their expeditions into the field of battle. Like many young men, he had conceived ideas and theories concerning salesmanship that totally eclipsed the knowledge of that art which the others had acquired by crude experience, and he had longed to go forth and show the world what a man might do.

At last his chance came. Increase of business had obliged the firm to divide the territory covered by one of their salesmen, and Morton Goodrich was assigned a part of it, with a strip of new territory added. He started out in high assurance. The first day he took two fair orders, one of them from a new customer, on which he tremendously plumed himself. Success seemed certain; seemed already achieved. That night he dined on duck, with a pint of wine as a suitable expression of his frame of mind. "A rub of the road" deprived him of a sale the next day, but he remembered that such a calamity was likely to befall the oldest hand in the business and comforted himself. Landing a customer on the third day, he felt that his feet were firmly planted in the pathway of success and adjusted himself to his rosy future with a sense of high exultation.

Four Days Without an Order.

Then came the four days in succession, with an intervening Sunday on which to contemplate life and himself. One man was overstocked, another had just purchased from another house, a third was out of town, a fourth had a quarrel with the house, a fifth was surly and would not go to look at his samples, a sixth, with pride in his knowledge of hats, had picked his arguments to pieces and made him ridiculous, and so it had gone through the four heavy days.

Morton Goodrich was sufficiently depressed in contemplation of the effects of his failure on his purse and his stand-

ing with the house, but he suffered most heavily from shattered illusions. The world was colder and harder than he had believed it to be; hatters, as a class, were inhuman. He detected them in a conspiracy to discourage and suppress his young genius. Very well, he told himself as he sat in the chair, staring with fixed eyes into the blur of scenery that whirled past the windows, if the business world was so obstinately blind or perverse that it wanted to keep him down, he would let it. He would not thrust himself where he was not wanted. Some day the world would find out the opportunity it had missed and be sorry. That was enough for him; he was satisfied in contemplation of the pungent revenge.

He made up his mind, sitting there, staring into the night gathering among the trees by the side of the right of way—he made up his mind what he would do. He would finish the trip, and then he would go back into the office. Salesmanship was only a step, anyway, on the ladder to rise to general management or a vice-presidency. It would not be necessary, in his case, to subject himself to a lot of lunkheads and be insulted and abused. It wasn't a thing that a young fellow with good breeding and self-respect could do, anyway, this selling of goods on the road. He was a little too good for the job, that was all.

A Dining Car Incident.

Morton Goodrich's ruminations were running this lugubrious course when the dining car waiter passed through announcing the second call for dinner. Goodrich pulled himself together and followed into the dining car, eying the passengers askance as he walked down the car aisles with the furtively defiant air of one who believe his apparent defeat is a matter of common knowledge and impudent interest.

The dining car conductor seated him at one of the tables for two, opposite an elderly man of gentle and benign appearance. Goodrich, stealing a glance at him over the top of the menu which he was searching in a vain attempt to find something that piqued his appetite, met the man's eyes fixed on him in general interest. There was a general flavor of affability about the stranger that affronted Goodrich in his present mood; he unconsciously resented good spirits in any one.

The man held silence until Goodrich handed his order slip to the waiter. "What line are you handling?" he asked, then, pleasantly.

The young man was sensible of another impulse to impudence in resentment of his question as a curious impertinence, but again lacked the courage to comply. "Hats," he said laconically. "Ah, indeed!" rejoined the stranger,

nodding his head and arching his brow as though it was strange and unusual that Goodrich was selling hats. "You find the market pretty dull now, don't you?" he went on.

"O, I don't know," Goodrich answered, trying to impart a hint that he had no desire to discuss the condition of the hat trade with any one.

Apparently the man detected the hint. His attempts at conversation became casual and desultory until Goodrich was half through his dinner, and obviously in better humor, when the stranger returned to the subject of hats. "And how do you like selling hats?" he inquired affably. "Don't you find the business rather difficult? There seem to be so many more hats to be sold than there are heads to put them on"

Told Him His Troubles.

Goodrich looked up into the man's eyes and saw sympathy there. That was enough to precipitate him upon a narration of his grievances; sympathy was precisely what he craved. "That isn't the trouble," he began. "The trouble is that hat merchants are a lot of fossilized rummies. If a man has a line of hats like the one I carry it ought to be easy enough to sell them, and would be if the merchants were not a lot of obstinate dead ones. They don't know a good thing when they see it, and they don't want to be shown. I'm sick and tired of the whole bunch. They won't listen to my arguments. They treat a man like a dog."

"Indeed!" interpolated the stranger with genuine incredulity. "I am surprised to hear you say that."

His astonishment piqued Goodrich to an elaboration of his assertions that degenerated into whining reprobation of hat merchants in general, and a number with whom he had had dealings in particular. He made himself out to be a much abused and unappreciated young man engaged in a thankless labor. The conversation, adjourned from the diner to the smoking compartment, continued until the train reached the city next on Goodrich's itinerary, where they both got off.

"I am sorry you find your work so unsatisfactory and disagreeable," said the stranger in taking leave of him on the station platform. "I am indeed."

There was one man in the city that Goodrich felt he had to sell. That man was Ezra N. Congdon, proprietor of the most important gentlemen's furnishing store in the place. He was an occasional customer of the house Goodrich represented, but he had not bought of them for more than a year. It was part of the young man's specific instructions to "land him," and he set out after breakfast the next morning to do it.

Proved to Be Proprietor.

The first man his eyes fell upon when he entered the haberdashery was the stranger of the night before. He was standing in the store aisles talking to another man. Both men were without their hats and had the appearance of belonging in the store. Goodrich catching the eye of his casual acquaintance approached him with definite misgivings. "I am looking for Mr. Congdon," he said.

The one with whom he had traveled bowed and smiled. "I am Mr. Congdon," he said.

Goodrich's perturbation inhibited speech for a moment. Then he formed a decision. "Mr. Congdon," he said, earnestly, "I want to sell you a line of hats. I'm up against it. You heard my troubles last night. I am glad you did. I would have talked that way even if I had known who you were. I've got to sell you some hats or lose my job." He threw appeal into his voice, hanging hope on the sympathy the man had exhibited the night before.

Congdon gradually congealed, "I am sorry, but I have all the hats I shall want for six months," he said.

"That's the old story," Goodrich rejoined. "You'll be buying hats inside of six months, and probably inside of a month. You'll be buying hats like ours, except that they will not be as good. Can't you give me the order, Mr. Congdon?"

The merchant's congelation was complete. "You must excuse me," he said, with cold civility. "I am very busy today." He turned and walked to the back of the store.

Goodrich stood gazing after him for a moment in chagrin. Presently his chagrin began to give place to resentment which grew to indignation and culminated in wrath. He passed out of the store calling down amateur anathemas on the venerable head of the hat merchant, and emerged raging into the

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GRAND RAPIDS, MICH.

street. He would serve a turn on the old hypocrite! He would make him sorry that he had played with him like that, leading him out into an intimate revelation and then throwing him down! He wouldn't stand for that sort of treatment.

Sold Competitor for Revenge.

Just how he should revenge himself did not occur to him at the moment. He walked along the street revolving projects in his mind. Presently he hit upon the idea of reaching him through his business. He would get somebody in that town to feature his hats and make the old fellow squirm through competition. It would be hard work, and would require lots of enthusiastic talk, but he would do it or break his neck in the attempt. He would let Congdon know that he was not one to be ignored and snubbed like that! He would have him eating out of his hand in a year.

In the first enthusiasm of his anger and determination he reached the store of Congdon's principal competitor. He talked to the man with a fiery zest he had never felt before. He was wise enough to leave every hint of his animus out of the proposition he submitted to the merchant. He urged it upon him merely as a device of sheer business competition. He convinced him of the merits of the hats he carried before the man had seen them, and satisfied him concerning prospective profits. He gave him an assurance of consistent co-operation, and offered him the exclusive handling of the line in that town as one of the conditions of sale, agreeing that if his firm would not indorse the compact the sale would not be effective. And he went away from that town with an order larger than all the orders combined that he had previously written. The house subscribed to his arrangement, got behind the merchant, and Goodrich's hats were on the heads of a fair proportion of the young men of the town before a year was over.

On the impetus of that sale, further accelerated by the thought of the sufficient vengeance he had laid in train for the discomfiture of the hypocritical Ezra Congdon, Morton Goodrich began to sell hats in earnest, and within a few months was making steady progress toward importance as one of the firm's salesmen.

It was more than a year before he saw Congdon again. He met him one day passing down the main street of the town on his way to see his steady customer. Congdon greeted him cordially. "I am very glad to see you again, Mr. Goodrich," said Mr. Congdon, extending his hand. It was difficult to believe that he did not mean it.

Learned Secret of Success.

Goodrich felt that he could afford to be magnanimous and took the proffered hand in a perfunctory grip. Expecting that Congdon was maneuvering to broach the subject of buying some of his hats, which were becoming more and more popular in the city, he wondered in the back of his head how the other would bring it about, and framed a retort with which he would crush him.

"And how do you like selling hats now?" Congdon inquired.

Goodrich grinned spontaneously as he replied that he liked it immensely.

"I am glad!" Congdon rejoined, heart-

ily. "I am very glad. I thought you would." A pause fell between them. "You don't come to see me any more?" Congdon went on, with a lift of the voice, and the brows.

Goodrich saw it coming. "No," he said, "I have no occasion to come to see you. I am just about selling a hat for every head in town now."

Congdon expressed himself as delighted by the fact. "But that isn't what I mean," he resumed. "You and I ought to be pretty good friends."

"Is that so?" Goodrich retorted. He was beginning to wonder what the man was after.

Congdon smiled quizzically at him. "You seemed to resent it a little when I did not give you an order that time," he submitted.

"Well, you weren't very civil, were you?" the young man retorted.

"I was more than that," Congdon returned, earnestly. "Do you know what would have happened to you if I had bought of you that day? You would have gone out my store whipped. You would have gone out of there like a beggar that receives alms. You would have lost your self-respect and your fighting spirit would have been destroyed. You would have gone from me to the next man with your tail between your legs, so to speak, whining for an order. And you would have lasted about two months on the road. Am I right?"

Goodrich did some quick thinking. The incident had never presented itself to him in that light. He felt conscious and ashamed. He opened his mouth to speak. "I guess I haven't—haven't seen it squarely before," he faltered.

Congdon, smiling once more, held out his hand a second time. "Come and see me," he invited. "We'll have some good talks. And I'll promise not to try to buy any of your hats," he added, whimsically. "I guess there will be a few heads left for me to cover. There's a chance for all of us if we fight for it. Good-by."

Goodrich gazed after him as he disappeared down the street, thinking many wholesome things. Frank Johnson.

Popular Hat Styles for Fall.

An acknowledged authority of men's hats, in an interview about the best sellers this season, says:

"A year ago there was a tremendous and spontaneous demand for rough hats with the scratchup and Angora finish. Most all other styles for the time being were side-tracked, so to speak. The factories were rushed to their full capacities to supply the demand. Rough hats were followed by the silk finish and this ran very strong through the spring season. Velours and smooth mixtures being a close second.

"In anticipating the future it would seem that there will be no specialized style, but rather a diversified distribution of styles and finishes. One of the most popular hats to-day is the peacock finish in a variety of brilliant colors, such as brown mixed, black mixed, etc. This hat is made in a shape to be worn, either with a crown creased or telescoped and is silk lined.

"Another extreme style for fall is the stitched crown hat in light weight and unlined, the stitching contrasting

with the color of the hat, such as combinations of black, brown and steel with white stitching and belly with brown stitching. This hat is to be worn dentured, creased or as a telescope.

"The regular blocked telescope has temporarily taken a back seat, the retailer preferring a hat that can be easily hand telescoped. One probably sees as many telescopes worn on the street as ever, but upon investigation it will be found that 75 per cent. of them were telescoped by hand either by the wearer or by the merchant who sold the hat. Therefore we strongly recommend to the up-to-date merchant for the early fall trade a nobby line of mixed hats that can be worn either creased or telescoped, these being followed by a silk finish in a short nap with as much lustre as possible.

"For the late fall and winter trade the velour in its many colors will be very popular. This hat has become a staple novelty and should have a prominent place in every up-to-date hat department during the coming fall and winter season.

"We believe English cloth hats have nearly run their course, although a few will, no doubt, sell for fall wear. For the past two or three seasons stiff hats have been somewhat neglected by reason of the craze (if it may be called such) for freak hats, such as cloth and scratch-ups, but it can safely be predicted that stiff hats are again coming into their own. We believe there is a big business to be done the coming season in black derbies in the low crowned shapes. The best selling proportions are 4½x2 inches and 4¼x2¼ inches. In the more staple shapes the best dimensions are 4¾x1½, 5x2 and 5x2½."

Hat Pictures on the Floor.

A hatter in a central Western city was quick to observe every little thing about his store and customers that would improve his shop or stimulate trade. One thing that struck him as peculiar was the tendency of customers to look down at the floor when turning over their minds what kind of a hat they wanted, or probably a cap instead of a hat.

"Smith," he said to his head salesman, "we'll use the floor space for those who look down rather than up or to one side. We have everything that will attract them on the walls, such as fine cases and decorations, in addition to our display, so we will

try to have something on the floor. I don't think it will hurt.

"Take two hats, our best, one a wide brim and the other a flat brim; go over to a stencil manufacturer and have stencils made that will exactly show those hats; take some caps also. We will imprint them on the floor."

In a few days this hat shop had its floor adorned with outlines of hats and caps, all the different styles arranged in neat order over the floor, about two feet apart—to catch the eye no matter where the customer stood.

In a short time the proprietor began to hear customers say, as they pointed downward: "Let me see a hat like that." He said that this novel floor scheme paid him big in a few months. Each season he makes new imprints.

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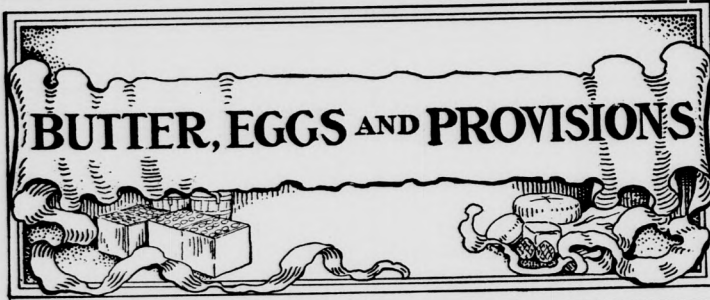
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Success of Candling Schools in Kansas.

Manhattan, Kansas, Oct. 14—I am very glad to answer your enquiry with regard to the egg candling schools which were held in this State during the summer. Our plan was to hold a week's school in four different parts of the State. The cities of Wichita, Salina, Manhattan and Atchinson were selected. Circulars were sent out from this college to 3,500 of the 4,500 grocerymen and general merchants in the State. It was assumed that the merchants in the larger towns either knew how to candle eggs or had at hand opportunities to learn. One hundred twenty merchants enrolled at the four towns. Of these about thirty failed to put in an appearance, but between thirty and forty who were not registered came to take the work. In all there were just about 125 who took from a couple of hours' to a couple of days' practice work in egg candling.

The actual candling instructions was given by the head candlers or some of the largest egg houses in the State, who very kindly allowed the college to employ the men for the time at considerable inconvenience to themselves. The instruction was given free of charge. The plan was to have the merchant watch a candler at work for a while, ask all the questions he cared to, and have any eggs he was in doubt about broken out for him. We were interested to note that the men who had made some attempt at candling before stayed for all the time that was allotted them, which was half a day, and then asked for more time. Men who had not candled at all were likely to come in and stay an hour or so, feel that they had it all learned, and then quit.

Some of the men shipped in eggs that they had candled before they left home and then re-candled them after arriving at the school. We felt that this was an excellent practice because it gave the men not only a chance to check up on their own candling, but also to realize that a merchant should candle even closer than a carlot shipper because of the shrinking and deteriorating, which results from shipping to the carlot shipper.

Some three or four of the men who came in seemed to have the idea that they were likely to be arrested if they did not do everything the state suggested. Their idea was that if they were likely to be arrested for not candling eggs they had better come to the school and learn how. I am of the opinion that in order to educate a state thoroughly and quickly in the matter of candling eggs there should

be specific legislation giving someone authority. With a big stick to hold over the heads of the farmers and merchants, they will be much more willing to be educated.

By far the largest number of merchants who came to the schools expressed themselves as being in favor of buying from the farmers on the quality basis. A few of them were already doing it. Most of them claimed it was impossible to do this unless all competitors did the same. In this connection a great many of them expressed themselves desirous of legislation which will compel every competitor in the state to buy on a graded basis.

This department feels that this venture in the line of an egg candling school was a real success so far as we were able to go. The real way to get at the matter of education in egg candling, however, is to have a car fitted up for the purpose. One could then go out one line of railroad and come back another, stopping at all the small towns, and give instructions to both merchants and farmers alike. I do not think the problem of better prices for the farmer and better eggs for the consumer will ever be solved without a liberal education in candling and care of eggs, backed by specific egg legislation.

I hope to see the day when, in Kansas at least, we shall introduce egg candling into the schools throughout the state as a laboratory exercise. I think this is likely to come about along with the movement for more agriculture in the common schools.

This department is for buying and selling of eggs on a strict quality basis because it means that the farmer who takes pains with his production gets more money for it than the man who has only poor eggs to sell; that the middleman, whether large or small, has a better product to deal with, and so a more stable business; that the consumer will have a better product; and that, because of this, consumption will be stimulated, better prices prevail and production be stimulated. Wm. A. Lippincott.

Will Inaugurate Co-operative Delivery.

Bay City, Oct. 8—At the last meeting of the Bay City Grocers and Butchers' Association, the following officers were elected:

President—William McMorris.
Vice-President—C. C. Schultz.
Secretary—J. H. Primeau.
Treasurer—Edward Funnell.
Corresponding Secretary—George Fuller.
Collector—H. Higgs.
Executive Committee—Messrs.

Downer, Menthen, Funnell, Staudacher and I. K. Schultz.

The new delivery system which has been under discussion for some time was favorably acted upon and will go into immediate effect. According to the President of the Association, the reduction of the delivery expense will greatly reduce the high cost of living. Plans are being made for the pre-

sentation of a playlet entitled, "The Troublesome Customer." In connection with the playlet a banquet will be given.

If a book bores you it's an easy matter to shut it up—but it's different with a human bore.

When it's your turn to face the judge the scales of justice usually go wrong.

SEEDS

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Can fill all orders PROMPTLY
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PEACOCK BRAND



Dainty Breakfast Sausage

Made from choice ham trimmings, the purest spices being used and packed in a dainty carton makes a ready seller.

In bulk or link (casings) 1 lb. cartons—two, three and four doz. in box.

Country Style Pork Sausage

Like mother used to make on the farm. Put up in two pound cloth bags, ten bags to the box.

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, C. N. Cook, 200 E. Maumee St.
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 Selling Stunts for Fall.

An Illinois merchant had a happy thought one day last fall when he conceived the idea of a Harvest Week. He advertised offers of liberal prizes to the farmers who would bring to his store that week the largest pumpkins, fruit, ears of corn, tallest stalks of corn and the like. The advertisement contained some catchy offerings in fall goods at favorable prices.

The farmers were much impressed. During the whole week they took to the store many samples of their crops and bought big bills of goods. The people of the town got interested, too. They visited the store to see the fruit and grain, and of course they bought also.

On Saturday, the day the prizes were awarded, the store was jammed from noon until 4:30 when the list of prize winners was read. Vouchers were given for prizes. These were redeemable in merchandise at their face value. Every visitor in the store that day got a souvenir after leaving his name with the clerk, thus adding to the value of the store's mailing list.

The windows and store were decorated with ears of corn, corn stalks, twigs, vines, etc.

Write Farmers About Paint.

One of our good merchant friends tells of a plan he used to help work up a paint business in the fall. He says he had noticed for some time that the demand for paint slacked off much earlier in the fall than conditions would seem to warrant.

Finally he sent out personal letters to a lot of farmers reminding them that fall was at hand and that their expensive farming machinery would be exposed to the elements for several months. Why not protect this machinery by painting it?

The idea took with the farmers, and they bought liberally of the enterprising merchant's paint. He said the demand for paint reminded him of a regular spring rush.

Wins With One Cent Sale.

An eastern retailer successfully interested the children of the town in his store by conducting what he called a One Cent Sale. He listed about fifty regular items throughout his store at the regular price. Any person buying one of these items at the regular price was entitled to buy another for one cent. He applied the sale to a part of his Halloween goods. So great was the interest that he was able to get a better price for the articles than he would ask under ordinary conditions. This made up for a considerable portion of the loss on the articles he sold at a cent each.

Souvenirs for the Babies.

An eastern variety merchant recently made a hit with the young mothers of the town by offering a souvenir with every 50 cent purchase of babies' goods. His advertisement asked the mothers to bring the babies to the store, if possible, when they came for the goods. Much interest was worked up and there was hardly an hour in the day when a baby carriage was not wheeled into the store. The souvenirs consisted of small items like rattles, dolls and teddy bears.

A Package Mystery Sale.

An Indiana merchant worked up much

business one day by having a "package mystery sale." He advertised that on a certain date he would offer for sale 200 wrapped packages containing articles valued from 10 cents to a dollar. Among the articles he said would be a jardiniere worth 75 cents, a dressed doll worth a dollar, and a number of other articles worth 25 and 50 cents. In no case was the article to be less than a good value at a dime. His store was crowded on the day of the sale. The mystery packages went in a hurry, and a lot of other merchandise beside. The merchant recommends that anybody trying this plan be sure to give extra good values for a dime, thus insuring good nature on the part of everybody.—Butler Way.

Doings in the Buckeye State.

Written for the Tradesman.

All telegraph and telephone poles and wires will be removed from the main streets of Dayton within the next few months. The Western Union and the Bell Telephone Co. have stood out longest in the fight.

Barberton is talking of burning its garbage. Dumping grounds are growing scarce and the present system is unsatisfactory.

Tobacco growers of the Miami valley met at Dayton and reports showed that about 20 per cent. less tobacco than usual was planted this year, also that 2 per cent. of the crop planted was spoiled by the heavy rains. The Miami valley grows about 60,000 acres annually.

Cincinnati has secured expert advice on the problem of rapid transit entrance and terminals for the local interurbans. The proposed terminal building is to be located on the new canal boulevard, between Race and Main streets, and the entire plan involves the expenditure of about \$12,000,000.

Zanesville's proposed new well system filtration plant will cost \$361,900, according to the estimates of New York engineers. It is proposed to build the plant in such a way that if the wells ever fail it may be changed over to a mechanical filter without much trouble.

Fires have been relighted under the tanks of Ohio glass factories which have been idle for some time. The industry will resume operations throughout the State, with a 15 per cent. increase in the wages of operatives.

The State Tax Commission has begun the work of appraising the property of the 700 telephone concerns of Ohio.

The Cincinnati Commercial Association has been merged with the Chamber of Commerce of that city and Superintendent Culkins is manager, with Carl Dehoney, former manager of the Commercial Association, as his assistant. Mr. Dehoney will have charge of the publicity, industrial, conventions and foreign trade departments.

The Ohio Public Service Commission is making every effort to minimize the car shortage problem and to prevent congestion at various transfer and terminal points. The Commission has agreed to allow the railroads to consider loaded cars not billed as empties in making distributions to the mines, the railroads contending that this would be more effective than charges on cars loaded and held.

Ohio crops have yielded better than

was expected. Corn is reported at 96 per cent. of a full crop and the wheat average is ten bushels per acre. The yield of oats is forty-four bushels per acre and potatoes are estimated at 124 per cent. of the 1911 yield.

The White-Bleekman plans for a new union station in Cincinnati have been rejected by the nine steam roads interested and the city is, apparently, where it was four years ago with reference to the new terminal. Almond Griffen.

Do you own a motor delivery wagon? If not, have you ever thought seriously upon the subject? Traveling men say the the number of these cars in use among country merchants is increasing at a marvelous rate. It used to be that the cost of auto trucks was so great as to be prohibitive except to the man of considerable means, but lower prices have put them in reach of many more storekeepers than heretofore thought of owning them. They make possible a much wider range of business over a greatly increased territory. With intelligent care they are not so expensive to maintain as some people think, and certainly they are great economizers of time. With the means of making more and farther deliveries there is an inducement to go after trade. The telephone and the automobile work together in business building. Calling up customers, even at quite a distance, and recommending something for their purchase often leads to sales which are profitable when it takes a short time only to deliver. Then a route out into the farming section may be covered frequently, and the opportunity be taken for drumming up new trade which might otherwise go to the mail order house. There are many sales lost simply because they are not given attention. The automobile brings the dealer into much closer contact with his remote customers, and gives the impression of more efficient service. That is what it really is.

Easily Distinguished.

"You can easily tell a man who has been holding office from one who is looking for it," said Senator Sorghum. "How?"

"The first always points with pride and the other always views with alarm."

After a man has made his mark in the world some other man is apt to come along and discover that it isn't quite perfect.

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

— ESTABLISHED 1876 —
We are in the market to buy or sell **Potatoes, Beans, Onions, Apples** Call or write
MOSELEY BROTHERS
GRAND RAPIDS, MICH.

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

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

 **Not a Substitute**
Mapleine
Is an original flavoring producing a flavor similar to Maple in cakes, candies, puddings, tasties and sugar syrups.
Order a stock from your jobber, or
The Louis Hilfer Co.,
4 Dock St., Chicago, Ill.
Crescent Mfg. Co., Seattle, Wash.

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

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

Hart Brand Canned Goods
Packed by
W. R. Roach & Co., Hart, Mich.
Michigan People Want Michigan Products

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.



Slightest Ridicule of Customers is Unpardonable.

Written for the Tradesman.

"I'll never go to Pulsifer's again as long as I live! I'll never buy so much as a shoestring there. It doesn't matter if they offer goods at half price or even give them away, I'll not darken their doors!" vehemently exclaimed Mrs. Jimmy Jackson to her near neighbor and confidante, Mrs. Crisman.

"What's the matter, Mrs. Jimmy, isn't Pulsifer's the swell place?"

"It is so far as store stock and equipment are concerned. That's the reason I took Uncle Silas and Aunt Molly there—Pulsifer's have the largest stock and offer the best selection, and I wanted Uncle and Aunt to see a really up-to-date store. And I came away from Pulsifer's feeling that every clerk there was trying to poke fun at my old Uncle and Aunt.

"They came to the city Monday afternoon. They live a hundred miles away and don't come very often, so I wanted to show them a good time. Except for our going to Pulsifer's on Wednesday, I think I succeeded. Tuesday we took in the parks and other sights and one or two moving picture shows and had a long street car ride. They enjoyed every moment.

"Wednesday morning we thought we must get at their shopping. Now Uncle and Aunt are a little countrified—I confess that. Uncle Silas' gait shows that he has followed the plow for upwards of fifty years and Aunt Molly is more at home in her own spotless kitchen and dairy than she is in a city store. Her voice is pitched a little higher than is pleasant to ears that are accustomed to the well modulated cadences of polite conversation; but still her appearance and manner are not calculated to attract attention and cause comment any more than those of lots of other people. She makes one think a little of waving fields of grain and fresh green grass—that's all.

"But at Pulsifer's! Well, I never was so mortified in all my life! The sly wink or the significant glance that one salesgirl would give another! While Aunt Molly was busily engaged comparing some pieces of apron gingham, the girl at that counter took occasion to have a merry little conversation with the girl next to her, frequently indicating my good auntie as the object of amusement by a motion of her head.

"Now Aunt Molly had a long want list and she gets very much in earnest and she's one of the kind of people that has to take a long time to think and does all her thinking out loud. Perhaps it is a little funny. But I say a salesperson ought to be perfectly oblivious to all personal peculiarities.

"Uncle Silas is really a little sharper than Aunt Molly and I could see that he knew these ill-mannered salespeople were having fun at their expense. He was getting uneasy. Finally we went to the hosiery counter. There the rudeness and inattention were so obvious that even Aunt Molly began to feel something wrong. She whispered to me, (Yes, I'll give her credit for it, she lowered her voice to a whisper) 'Aren't there some other stores in this town? I don't feel just at home in this place and I believe I'd rather go somewhere else. The girls here don't seem to pay any attention to what I want.'

"Well, I was more than ready to get them away from Pulsifer's. We went over to Hanford's and I must say that they know how to treat just plain common folks there. You should just have seen Uncle Silas and Aunt Molly kind of expand and grow happy in the different atmosphere. And the amount of stuff that Aunt Molly bought! It certainly pays any store in cold hard dollars and cents to treat people right and make them feel at home. All the salesgirls seem to have the same mental attitude toward customers, so to speak. No sly winks or furtive amusement. You would have thought Uncle Silas and Aunt Molly were a king and a queen, or at least persons of wealth and distinction by the courtesy that was shown to them. And Hanford's are winning out on just that line. People seem to have such a friendly feeling toward that store. You hear about it on the street cars, how nice and attentive the clerks are there and how hard they try to please."

"Yes, and you hear the other thing about Pulsifer's from various quarters, although Pulsifer's stock and equipment are acknowledged by all to be in the lead," chimed in Mrs. Crisman, who heretofore had been only an attentive listener to Mrs. Jimmy's ebullition of wrath. "My friend Mrs. Hillman won't go near Pulsifer's. She is poor and has to dress rather shabbily, and she says they simply make fun of her old clothes. Mrs. Watkins, another friend of mine who is deaf and obliged to use an ear trumpet, won't go there either. I could mention others who are kept away simply because they feel the salespeople are having a good time at their expense."

It is a ruinous policy for a store to permit department on the part of its employes that can make any customer feel ill at ease or that he or she is the object of criticism or ridicule.

There is an injunction in the Scriptures to avoid even the appearance of evil. The very sensitive person often may misinterpret a little merriment on the part of salespeople and consider himself or herself the cause when such

is not the case, but there should be nothing of the kind to misinterpret.

Discussion of the peculiarities of customers, even after they are gone, is to be discouraged. It favors the same critical, fun-seeing attitude of mind that in time will indulge in a sly wink or will find time for a little whispered conversation with some near by clerk who is a kindred soul in being on the alert to see every smile-provoking eccentricity. Fabrix.

When a Man Is a Failure.

When he is so burdened by his business that he finds no time for rest and recreation.

When he loves his own plans and interests more than humanity.

When his friends like him for what he has more than what he is.

When he knows that he is in the wrong, but is afraid to admit it.

When he envies others because they have more ability, talent or wealth than he has.

When he does not care what happens to his neighbor or to his friends so long as he is prosperous.

Salesmanship consists in inducing people to buy things that they want or need rather than in selling them something they have no use for.

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

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.

Knitted Table Padding

is unique in service and wear because it is unique in its making. Where ordinary paddings grow hard, the knitted padding proves its worth. This padding is also used a great deal for mattress protectors and bed pads because it is extra heavy, very durable and remains soft.

We carry in stock the following widths put up in 28 yard rolls:

54 inches wide 55c per yard
60 inches wide 60c per yard
72 inches wide 78c per yard

GRAND RAPIDS DRY GOODS CO.

Exclusively Wholesale

Cor. Commerce and Island

Grand Rapids, Mich.

Do You Know That Our Boss of Michigan

Plain overalls at \$4.75 per dozen and bib overalls at \$5.00 per dozen are equal to any and better than most overalls on the market to-day? If you have not seen this garment order a few dozen and be convinced that our assertion is correct.

PAUL STEKETEE & SONS

Wholesale Dry Goods

Grand Rapids, Mich.

HIT HARD.**Much Magazine Advertising Decreases the Retailer's Profit.**

Advertising Law: Two phenomena in publicity are inextricably connected, so that one seldom occurs without the other. They are the increase of magazine advertising and the decrease of profits—for the retailer.

Sounds like heresy, doesn't it, but, like a lot of heresy, it's true. It's also painful truth.

Truth is always painful to some folk. It can't be dodged; falsehood can. That's why a truthful broadside strikes home.

Whenever a maker or distributor breaks through the thin ice of magazine advertising and plumps into the pool of National publicity, someone is sure to get a frigid bath.

And "someone" is usually the retailer.

Suppose for a moment that a certain staple line is being nationally advertised by three producers who have made the field resemble a bill-board bearing the accumulations of a year of bill-posting. In other words, added advertising is merely piled on top of whatever went before, and fills no uncovered spaces.

These advertisers, therefore, are reaching every possible consumer who reads the media used. More ads by them, or by others who are ambitious to enter the field, will mean that several more hunters are shooting at the same game. Since game can be killed but once, many shots will necessarily be wasted.

But suppose that three non-advertising producers begin to have a hankering to share the trade now secured by the aforesaid advertisers.

What will happen?

Will the much-shot-at-customer automatically buy more goods?

Will the demand for the staple automatically increase, because more companies advertise it?

Not at all.

Consumers can eat only so much breakfast food; consumers can wear only so many suits of clothes at once; consumers can cook in only so many stew-pans at a time; and this additional advertising is not going to put an extra suit of clothes on John Jones' back, or swell the area of Mrs. Jones' kitchen stove.

Well then, if these consumers will not be able to buy more, who'll pay for the additional advertising?

And if these can't buy more, what will happen to Messrs. Advertising Producers? Six of them are now seeking trade from the very people that three formerly aimed at. If these people can't buy any more than formerly, one result is sure to happen.

Each producer will sell proportionally less goods than before. Where three once divided the business, six now must have a slice.

Will this satisfy Messrs. A. P.? Do they advertise, that they may make fewer sales and smaller profits? No, indeed.

But they have fewer sales. What then? They must add a little more

profit to counteract the decrease in orders.

And then who pays the piper?

You'll need no more than three guesses to pick the man whose position can be stated as midway between the upper and nether millstone—he's Mr. Retailer.

Here is the situation in a nut-shell:

1. More individual advertisers of individual lines.

2. A constant buying public that can consume only so much merchandise.

a. Fewer orders for the goods of the respective advertisers.

Ex. More advertisers—Fewer orders each.

Same Number Consumers (A simple problem in arithmetic.)

In other words, three advertisers divided by the number of consumers allows so many consumers to each advertiser; six advertisers divided by the same number of consumers means fewer customers for each advertiser.

3. With more advertisers in the field, each one must pay more per order secured. To keep the profit constant, one thing must happen.

The price to the retailer must be boosted.

That is to say, the retailer who specializes in advertised brands is put into competition with the lower-priced non-advertised goods carried by competing merchants, and since trade, like water, always flows down-hill to the lowest price, our friend who handles the trade-marked line must shave his profits to keep in the game.

Thus, national advertising is a serious menace to him, since it forces him to do business on a closer margin than other men who face identical conditions.

The advertiser would say that "consumer-appeal" means everything to this man, and it does.

It means a loss of profits, a harder struggle to meet the inroads of the competitor who has lower-priced ammunition to shoot with, and the necessity of carrying half-a-dozen different advertised brands to satisfy the "consumer-demand" created by six or seven different "Consumer appealers."

And as they say in geometry, the problem has been demonstrated.

National advertising has become a mania; Consumer-appeal is the slogan of most makers; scores of staple lines are needlessly over-advertised; and one can prove these statements by running through the front and back sections of any national magazine.

Conclusion: The increase of magazine advertising (consumer-appeal) is a detriment to the retailer because it boosts his high price and cuts into his profits.

As we said when we began.

The more advertisements, the less profits—for the retailer.

Anderson Pace.

Speaking of the so-called weaker set, you may have noticed that the wife whose word is law never has to call in the police to enforce it.

A grouch is worse than a bull in a china shop.

Handlore.

When a man is not telling the truth he is apt to clench his hands, as few men can lie with their hands open.

A man who holds his thumb tightly within his hands has weak will-power. Strong-willed persons hold their thumbs outside when shutting their hands.

Shaking hands when greeting was originally an evidence that each person was unarmed.

Among savage tribes when a man holds up his hands it is a sign of peace, an evidence that he is unarmed, or does not intend to use weapons. An outlaw says, "Hold up your hands!" meaning thereby to make his victim powerless to resist attack.

When a man kisses the hands of a woman he expresses his submission. This is also the idea when kissing the hands of kings. By this act their superiority is acknowledged.

When an oath is taken it is done by raising the right hand or laying it upon a Bible.

In the consecration of bishops, priests and deacons and also in confirmation the laying on of hands is the essence of the sacramental rite.

A bishop gives his blessing with the thumb and first and second fingers. In this the thumb represents God the Father, the first finger is the emblem of God the Son, and the second finger stands for God the Holy Ghost, the three together symbolizing the Holy Trinity.

The wedding ring is placed upon the third finger of a woman's hand to show that after the Trinity man's

love, honor and duty are given to his wife.

Besides the deaf and dumb, there are many people, notably of Latin and Semitic races, who talk with their hands.

Another Use for Sunlight.

Insects are often susceptible to ultra-violet light (which is, of course, a component of sunlight) as experiments by L. Raybaud have recently shown, this fact perhaps explaining the aversion of some species to strong sunlight. In the rays from a mercury vapor lamp, such creatures as snails, houseflies, and tadpoles soon became torpid, and in the course of a few hours were quite dead. Young grasshoppers perished in about two days. Adult grasshoppers showed no apparent injury after a week's exposure, and spiders and beetles were unaffected.

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

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. 🍷 🍷 🍷 🍷 🍷

WORDEN GROCER COMPANY

The Prompt Shippers

Grand Rapids, Mich.



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.

To Meet in Detroit, Instead of Kalamazoo.

Marine City, Oct. 15—After a number of Executive Committee and special committee meetings, it has been decided to hold the next annual convention and hardware exhibit of the Michigan Retail Hardware Association in Detroit on Tuesday, Wednesday and Thursday, February 11, 12 and 13, 1913.

The exhibit will be held in the Light Guard Armory and its management will be in the hands of a committee composed of Alexander Lemke, chairman; Wm. Moore, James Tyre, J. C. Patterson, O. J. Darling and A. J. Scott.

The first business session of the convention, which will be an open meeting, is to be held in the large new auditorium of the St. Andrews Society on Congress street, one block from the Light Guard Armory, Tuesday afternoon, February 11.

There will be three executive sessions, one each being held on Wednesday and Thursday morning and the other either Tuesday or Wednesday evening. All of the closed sessions will be in the ordinary of the Hotel Cadillac, which will be the official headquarters for the convention.

The arrangement of the program will be in the hands of a committee composed of Chas. H. Miller, Flint; Fred. A. Rechlin, Bay City; Henry Q. Weber, Detroit, and Arthur J. Scott, Marine City.

It was originally intended to hold the 1913 convention in the city of Kalamazoo, but the immense new armory building which is being erected jointly by the State government and the citizens of the Celery City, will not be completed in time for the convention and the hardware men of Kalamazoo are so justifiably proud of this new structure that they preferred to wait until such time as it is completed before entertaining their fellow dealers from other parts of Michigan.

The Exhibit Committee expects to meet within the next few days and select its corresponding secretary. Steps are now being taken to prepare a floor plan and other literature. Already a large number of communications have been received from manufacturers, who are desirous of being represented with an exhibit and it is apparent that the supply of booth

space will all be spoken for long before the date for the opening of the convention. A J. Scott, Sec'y.

A Plan That Won.

Soon after a young man had opened a hardware store in a small town where he depended largely upon the rural trade, he combined a plan to give his store general advertising and, at the same time, make this general advertising pay for itself. The plan had its conception in a large overstock of a combination tool which had caught his fancy, but for some reason would not sell.

When he found the tool did not sell as he expected, he devised a plan by which the people could become acquainted with the merits of the little device. He offered a prize of ten dollars in merchandise to the person, whether an owner of the tool or not, who would suggest the greatest number of uses for it in addition to the nine things it was made to do. This offer was widely advertised, both by means of handbills and the local newspaper; also an attractive window display.

The plan not only brought people to his store to examine the tool, but also sold the tools like hot cakes, so that long before he had to give the due bill for ten dollars he had sold enough of the tools to give him a big net profit. He then advertised all the different ways the tool might be used as suggested by the contestants, and the result was a further sale of this tool as well as much more successful general publicity for his store.

To Keep Hands of Motorist Warm.

Another new comfort has been discovered for the automobile driver. Every motorist knows how uncomfortable his hands are in a biting blizzard, or even on a still but cold day. To make life more agreeable an inventive genius has patented a hollow steering wheel, into which exhaust gases from the motor are conducted by means of a small pipe running parallel to the steering column. In the case of electrics, the hollow rim is filled with electric "heaters."

Powerful Electric Locomotives.

A Swiss railway is building the most powerful single unit electric locomotives that have ever been designed up to the present time. The road will have ten of these engines, each of which will weigh 108 tons. At a speed of fifty miles per hour they are capable of developing 2,500 horse power, with a possible increase of speed to seventy miles an hour for an uninterrupted run of one and one-half hours.

Aeroplane Toys

And High Grade Wheel Goods
 Send for catalogue

MICHIGAN TOY COMPANY
 Grand Rapids

Established in 1873

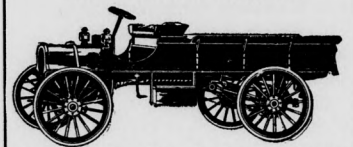
BEST EQUIPPED FIRM IN THE STATE

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.

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

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

Foster, Stevens & Co.

Wholesale Hardware



10 and 12 Monroe St. :: 31-33-35-37 Louis St.

Grand Rapids, Mich.

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.

What Some Michigan Cities Are Doing.

Written for the Tradesman.

South Park, a leading manufacturing section of Pt. Huron, needs more houses for workmen, and an important meeting was held last week under auspices of the Pt. Huron Business Men's Association to consider this and other matters.

The report of Engineer Cooley on control of the Saginaw River, which has recently been furnished Saginaw, affords a glimpse of what this will mean in the way of reclaiming more than 100 square miles of alluvial valley land, now tangled swamps, making garden lands of the richest character.

Experts believe there is oil in paying quantities beneath the beds of coal about to be mined in Genesee County, and Flint is saying, "Here's Hoping."

The Cook Body Co. is a new manufacturing industry at Flint and turns out auto bodies. Fifty men are employed at the start.

The American Corset Co. is preparing to build a four-story factory at Jackson.

Greenville will install public scales and appoint an official weighmaster.

Coopersville hopes to secure a piano factory through the consolidation of Manville & Son, of Grand Rapids, with Rankans Bros., of that village. Stock subscriptions are being received.

Kalamazoo has secured through sleeping car service to New York via Michigan Central to Buffalo and the Lackawanna.

"Owosso, The City of Push," is the slogan adopted by that lively commercial center.

A canvass shows that 185 different articles are manufactured in Lansing and the Chamber of Commerce plans to exhibit these articles in store window during "Made-in-Lansing" week.

The City Engineer of Kalamazoo predicts that the railroads entering that city will elevate their tracks within the next two years. This will call for about eleven miles of track elevation.

More houses have been built in Jackson this year than ever before for a like period, according to the City Plumbing Inspector. It is estimated that at least 1,200 plumbing permits will have been issued by the close of the year.

Charlotte's newest industry, the Charlotte Chair Co., with the Messrs. Smith of Grand Ledge, at the head, will occupy the old Potter plant, near the Michigan Central station.

Kalamazoo has adopted a new health ordinance, which will result in better sanitary conditions at hotels and restaurants and will do away with the stands of "red hots" or "hot dogs" in the city. The Health Board has been working on this measure for the past two years.

Oakland County poultry breeders will introduce a new wrinkle at their poultry show, to be held at Pontiac Dec. 4-8. Premiums will be paid for the best butter, bread, vegetables, fruits and dairy products exhibited, no entry fees being charged, but exhibitors must purchase membership tickets in the Association.

Kalamazoo has adopted a new traffic ordinance and officers will govern traffic by use of whistles. Among the "dont's" in the ordinance are the following:

Vehicles used exclusively for advertising purposes not allowed on the streets except by permit; drunken persons not allowed to drive vehicles of any description; noise uncalled for will be prohibited—no more driving with the "muffer" off; but two persons can ride on one motorcycle at a time; chauffeurs under 16 years not allowed to operate a machine; engines in automobiles left on streets must be stopped when driver is away from car.

Ludington has adopted a traffic ordinance and is endeavoring to break up the practice of promiscuous driving all over the streets.

South Haven has closed arrangements with the Eady Shoe Co., of Otsego, for locating a branch factory in that city where the stitching of the "uppers" of ladies' and misses' shoes will be done.

Albion people are asking the aldermen for an ordinance regulating the billboard nuisance in that city.

The Houghton Council has voted to co-operate with the schools in a campaign against the tussock moth which threatens to destroy the beautiful trees of that village. The children will be offered a reward for cocoons.

Reports from Wayland indicate that progress is being made on the roadbed of the Grand Rapids-Kalamazoo interurban. Three steam shovels are at work between Bradley and Martin. The first shipment of ties will be made about Nov. 1 and the rails are expected Dec. 1.

Negaunee will have playgrounds and Jackson field of six acres is being fitted up for the purpose.

South Haven township has sold \$25,000 worth of bonds to a Detroit house and the money will be used in building stone roads.

Benton Harbor has adopted a new traffic ordinance which becomes operative Nov. 1.

Owosso now has an official sealer of weights and measures.

Over six miles of cement sidewalk were laid in Muskegon during the past year, the city paying 75 per cent. of the cost and residents whose property is benefited paying the remainder.

Owosso for the "umpty umph time" has appointed a special committee to confer with the Board of Health and try to find a suitable dumping ground for the city garbage.

Mayor Mott, of Flint, has been authorized by the Council to appoint five women to act as a municipal housekeeping commission. The mayor believes that in this way some valuable light will be thrown on municipal problems.

Flint has directed the City Engineer to prepare estimates on the cost of improved gravel roads to connect the city and surrounding townships.

Flint has appointed a special commission to study the question of garbage disposal, the present contract with a private party expiring Dec. 31, 1913.

Traverse City has adopted a street traffic ordinance. A new switching ordinance has also been passed, similar to the one in force in Grand Rapids, requiring that every switching train must be properly manned.

Pickle salting stations at Gladwin and Bentley have closed for the season, the Gladwin station receiving 12,000 bushels and Bentley 3,000 bushels.

The question of garbage disposal is still a live issue at Kalamazoo. Inspection was recently made of the plant in use at Ypsilanti.

Big Rapids will hold another special election Oct. 29 to vote on the question of a bond issue of \$50,000 for waterworks.

The Buss Machine Co., of Muskegon, is removing its plant to Pentwater.

Two wagons and four men are employed in municipal garbage collection at Marquette and the new system works well.

Almond Griffen.

Cash in Advance.

After standing on a street corner in New York city for ten minutes the man who had been sized up as an Uncle Rube stepped out and headed off a passing policeman and said:

"I want to square up in advance."

"What do you mean?" was asked.

"I'm in town to have a good time."

"Well."

"I shall be arrested."

"Very likely."

"But I don't want to be clubbed or locked up."

"I see."

The stranger took a handful of

change from his pocket and counted over some coins and continued:

"There's a dime for you."

"Hu!"

"And there's 8 cents for your captain."

"Hu!"

"And there's 6 cents for the lieutenant."

"Say, you—"

"And 4 cents for the sergeant."

"What are you getting at, old man?"

"And 3 for the man higher up. Is that all right?"

"Look here—"

"Take it. Say nothing. Cash in advance, you see. No receipts—no witnesses—no bookkeeping. Just between me and the system and if anyone asks me if the system is as honest as an unborn babe I'll be right on hand to swear to its innocence!"

Absolute Proof.

"What reason have you to think that my campaign contribution was gratefully received?" asked Mr. Dustin Stay.

"The fact," replied his secretary, "that the gentleman immediately came back for more."

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 "B" 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
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PHILADELPHIA



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Wafted Down From Grand Traverse Bay.

Oct. 14—Remember, boys, that assessment No. 113 expires Oct. 25th.

The Meade Hotel at LeRoy has changed management. Mrs. Meade will take charge and try and give the boys their money's worth. Mrs. Meade needs no introduction to the boys.

John M. Shields, of Petoskey, Worden Grocer Co.'s representative, was called to Grand Rapids last week owing to the death of his mother. We all extend sympathy, John.

Bill Everette, for some time connected with a Minnesota milling company has accepted a position with the Knox 5 and 10 cent store of our city.

R. Peterson, Petoskey Grocery Co. salesman, attended a Bull Moose meeting at Mackinaw City last Wednesday.

E. Packard, of the John T. Beadle Harness Co., has severed his connections with this firm and accepted another with a local concern. A. E. Ford will cover the territory relinquished by Mr. Packard.

Bill Scattergood, of Petoskey, now sells baked goods in the southern portion of the State. Bill is still with the same concern.

Ed. McCrea, buyer for the Boyne City Hardware Co., is planning a business trip to Manistee, in the near future, but we do hope that there will be no need of being disguised.

Bill Bennett has taken an interest in one of our northern glass factories. We believe glass eyes for blind pigs will be one of his specialties.

P. J. Behan, of Petoskey, National Biscuit Co. representative, and Thos. J. Bailey, of the Petoskey Grocery Co., will spend a fortnight fishing and hunting in our northern wilds. Mr. Hartwell, of Grand Rapids, will take charge of Pat's territory during his vacation.

Mr. and Mrs. Frank Geiken, of the Pellston Mercantile Co. of Pellston, have been spending three weeks visit-

ing the principal cities of the Middle West. Frank looks very much improved after the much needed rest.

Bill Bennett has not laid in his winter's coal, owing to the fact that our "speed cop" spied Bill riding his bicycle on the side walk after dark, and Bill was obliged to settle with the judge the following morning. Possibly if Dr. Bennett would devote more of his time in Boyne City to the insurance business, instead of giving skating (we are not stating what kind of skates) lessons, there would be no need of the empty coal bin.

W. J. Walker, of Manton, has accepted a position on the road for the Hershey Rice Manufacturing Co., of Columbus, with a full line of working men's clothing. Bill will cover this territory and we sure wish him success.

We are informed that Mrs. Will Godfrey, at one time a residence of our city, but now of Grand Rapids, is confined to her home with illness.

James J. McMahon, of Grand Rapids, Michigan's representative for Clarence Hirschorn & Co., of Chicago, was seen in these parts the past week and, incidentally, booked a few large orders for Tom Moore's and a few other well known brands. Jim is looking fine and we are always glad to see him. Come again.

Grover Mapel, Marshall Field's rep-

resentative, is confined to his home here with a slight run of fever, but expects to be on the job again within a week.

Everybody reports a fine time and good attendance at our second party of our winter's series. Our next one will be held Friday evening, Oct. 25.

The steamer Knob Lock is making the run between Boyne City and Charlevoix since the City of Boyne was destroyed by fire.

Adrian Oole our Senior Counselor, hied away to spend Sunday on the Manitou Islands, so to be in a position to study his U. C. T. ritual and commit his work to memory. Adrian always was a good U. C. T. worker.

Yes, the picture recently displayed in these columns of the writer was a late one taken about eleven years ago at Luther and Mrs. Richter noticed the item and read every word of it and we are still living in the same house with our children. Many thanks to all the Grand Rapids ladies for calling up the Grand Rapids correspondent, for we will be in Grand Rapids next year, providing Mrs. Homer Bradfield will select some nice quiet place for me.

What's the matter with the Grand Rapids U. C. T. Bulletin? A little on the Pere Marquette order, we think.

Jack Gilchrist now confines all his time to the P. M. Jack is feeling fine and eating like a bear.

A. W. Jahraus, our local cigar man, has subscribed for the Michigan Farmer, and next year Al will have a crop of corn he can harvest the same year as planted. You might consult Frank Wilson.

Geo. Fisk, of Central Lake, has been busy the past week displaying portraits in our behalf of our next year's campaign and we heartily endorse your efforts. Thanks. George is also planning on attending the next hardware convention.

Our next U. C. T. meeting will be held on Saturday evening, Oct. 26, and after the general letter which our Senior Counselor sent you, you should have the interest of the order at heart and attend these meetings. He placed some very important facts before you and they should bear fruit. Let's boost for No. 361.

Competition around Grand Rapids in the hardware business must be very keen, since Walter Ryder makes Grant on Saturday afternoon.

Mr. and Mrs. Sam Iles have been spending a few days in Chicago, on a pleasure trip. Well, Sam is entitled to a few days outing, for he is always on the job.

Sam Brown, of Saginaw, Morley Bros. traveler, is confined to his home with illness. Sam covers the territory formerly covered by J. B. Shaughnessy.

David Gingrich, of Cadillac, now sells advertising specialties having severed his connection with the paint house. Dave will be a U. C. T. soon. Dave reports a fine business.

Fred C. Richter.

Richter's Picture Apparently in Great Demand.

Jackson, Oct. 14—A certain Jackson concern has placed an order for twelve gross of photographs of Fred C. Richter, like the one which appeared in a recent edition of the Michigan Tradesman. These pictures will be on sale at 999 Michigan avenue Nov. 1, at which time the annual rummage sale of the First M. E. church will take place. The price will be the same to everyone and no reduction will be made in quantity lots. Those wishing one of these beautiful pictures will please come early and avoid the rush.
 W. E. Sheeler.

A bad citizen is one whose room is preferable to his company.

IF A CUSTOMER

asks for

HAND SAPOLIO

and you can not supply it, will he not consider you behind the times?

HAND SAPOLIO is a special toilet soap—superior to any other in countless ways—delicate enough for the baby's skin, and capable of removing any stain. Costs the dealer the same as regular SAPOLIO, but should be sold at 10 cents per cake.

News and Gossip Around Grand Rapids.

Grand Rapids, Oct. 15—The first of the annual series of U. C. T. dances was held last Saturday evening and it was a success. Close to fifty couples were on hand to join in the festivities. Everyone had a good time and took special pains to mention he would be on hand Saturday, Oct. 26. Bro. Bosman was on the job and helped the committee. He was on hand early. From the reports we are receiving, the next dance will be a record breaker, both in attendance and good time. Do not forget the date, Saturday, Oct. 26.

Walter Nordella, who is making Velvet famous for Liggett & Meyers Tobacco Co., who in the past has traveled in the southern part of the State, is working the local trade only.

Missed Mr. and Mrs. Harry McCall at the dance. What's the matter, Mr. and Mrs.?

Mr. and Mrs. Wm. Burner have announced that they will attend but a few dances this winter. Bill and Anne are two of the best dancers in Michigan. Better change your minds.

Now that Mr. and Mrs. Edward Ryder's baby boy creeps, it keeps them busy chasing him around the house.

Mr. and Mrs. Bert Noblett have returned from their honeymoon, which they spent in Chicago. Bert conducts one of the finest and most up-to-date pool rooms, cigar and sporting goods stores in the city at 756 Division avenue, south, and is well known among the U. C. T. members. Bert is one of the best professional baseball players ever turned out from Grand Rapids sand lots. Mrs. Noblett was formerly Miss Helen Eastman Tietsort, daughter of Mr. and Mrs. R. P. Tietsort, 214 (old) Madison avenue.

The next Finance Committee meeting will be next Saturday, Oct. 19, at 11 o'clock at Association of Commerce rooms.

Bro. Frank Ewing, a member of 131, was down to our city for a week end visit with the boys and to attend the wedding of Miss Mason. Would be glad to have you with us more often, Frank.

Franklin Pierce, as Chief Squirt of 131, has an assistant in Brother Coffee, who sure can deliver the goods.

C. W. Parker, who makes his home in Grand Rapids, is a member of Marquette Council and is thinking of transferring to 131. Do it, C. W. Parker is a hustler and to prove it, he got \$1,000 worth of business out of Jennings, Michigan, for his firm last trip. Some business. If you doubt it, ask him. He says he believes in advertising, as he is going after the job of mayor or policeman in Grand Rapids.

F. S. Lyke, of Detroit, Past Grand Counselor of Columbus Council U. C. T., No. 1, who represents the United Shirt & Collar Co. in Michigan, spent a few days in the city last week. Lyke is very likable.

Who was it said it was impossible to do two things at once? Walter Ryder has blown up the theory. Late one night last week, Walt stepped from a Wealthy car, only to see a much coveted Division avenue car just pulling away from him. Walt started to run and

whistle at the same time. Some runner is Walter. He caught the car.

Don't forget if you have any items for the Tradesman about the boys, to either mail them to 29 Antoine street or phone 32670 Citizens

If a Roosevelt man is a Bull Mooser, would a Wilson man be a Jack Asser?

Bro. William Jenny is confined to his home by illness and will be pleased to see any of the boys. Bro. Jenny represents the Bostwick-Brown Hardware Co. F. C. Mooney.

Honks From Auto City Council.

Lansing, Oct. 14—Considerable sickness in our fraternal family this month.

Brother Elmer Halloway of Howell, has been quite seriously ill for the past week, but is reported to be out of danger now.

Brother D. J. Riordan was taken seriously ill yesterday while attending church. Much improvement in his condition is reported this morning.

Mrs. Lee Stabler has been moved home from the city hospital, where she underwent a serious surgical operation, and we are pleased to announce her decided improvement.

Brother L. L. Colton, with Perry Barker Candy Co., has recovered from his recent illness and is again able to polish his shoes on the Michigan Central cushions.

We are reliably informed that a certain official of high standing in our Council is learning to play rum at 65 cents per lesson.

W. E. Reed has moved to Toledo, and is now nicely settled at 308 Columbus street. Bro. Reed is district sales manager for the Heinz Pickle Co.

At our last regular meeting Bro. T. F. Lyon passed through all the ceremonies of our initiation with that fearlessness and valor which stamps him as worthy of a place among our number.

At our next regular meeting Nov. 2, Grand Counselor John Quincy Adams and District Deputy James T. Hammel will be present. A business session of the Council will be held in the afternoon and in the evening there will be class initiation followed by a banquet. Visiting members of the order welcome.

Our ladies auxiliary held their first meeting of the season last week Thursday at the home of Brother and Mrs. M. E. Sherwood. Mrs. G. C. Kinney will act as President for the balance of the fiscal year in place of Mrs. LaDue, resigned.

A goodly portion of our membership will remember the many enjoyable events of last season, made possible through the efforts of our ladies auxiliary, and we hope they will continue their good work this season.

If you have not already been canvassed by one of the Party Committee, see Brother Harrison at once about your ticket. He has it in his possession and is anxious to turn it over to you. H. D. B.

M. L. Rogan, who represents Solomon Bros. & Lempert, clothing manufacturers of Rochester, in the Middle West, was born Sept. 18, 1860. Likewise Samuel Folz, the Kalamazoo clothing merchant, was born on the same day, and for many years these good friends have exchanged congratulatory telegrams on their natal day.

Chirpings From the Crickets.

Battle Creek, Oct. 14—Wayne Hornbaker, representing the Hershey Chocolate Co., of Hershey, Pa., was a business caller in Jackson and nearby points last week. Mr. Hornbaker makes Grand Rapids his home and is a member of 131 of that city.

B. F. Peckham, Parma, besides doing a large retail general merchandise business, finds time to buy hay, beans potatoes and apples. A salesman to sell Ben has to go right down to the railroad yards and get his order between the cars. Mr. Peckham has connections with commission people in the large cities.

C. L. Dell, tobacconist and pool room proprietor, now of Albion, has recently married. Mr. Dell is a congenial person to call on and we hope he continues to prosper. He moved into Albion from Union City.

S. Trupiano, of Marshall, has added some new show cases and back display cases to his store. This arrangement gives him ample space to display his complete line of confections, cigars, tobaccos, etc. Mr. Trupiano has, by faithful attention to business, built up a big trade and has the respect and good will of his fellow business associates.

Mr. and Mrs. John Moll, Marshall, are spending this week in Detroit. Mr. Moll is in the wholesale and retail cigar business.

Burton & Muck, Marshall, have installed some new Brunswick bowling alleys. They are well patronized.

Battle Creek Council, No. 253, U. C. T., meets Saturday evening, Oct. 19, in Arcade hall at 7:30 p. m. Try and make an effort to be present, as we want to know how many of our councilors intend to go to Kalamazoo with Grand Counselor, John Quincy Adams on the evening of Nov. 9. Make a point to be with us at this meeting. All brothers from out of town who happen to be in Battle Creek Saturday night, Oct. 19, are especially invited to call at our hall. The writer is on the door and will assist any stranger in our midst to connect. He is well supported by Brothers Whipple, Steele and Riste. Don't sit around a hotel or take in a show. Come up and see us.

Chas. R. Foster, the genial and capable representative of Foote & Jenks, Jackson, worked around home last week. Charles has a nice local business and he always looks forward to the week he works at home.

J. J. Potts, of Kalamazoo, paid Battle Creek a call Saturday. Mrs. Potts accompanied her husband.

Chas. W. Moore, representing the United Confectionery Co., called on his Nashville and Vermontville trade Thursday. Vermontville is Charles' old home and every retailer in his line is a patron, as well as an old friend. Mr. Moore had his daughter with him on one week's trip. He reports his daughter as pleased with the trip. She enjoyed meeting people she had heard her father speak of so often.

Leo Crowell, head shipping clerk and stockman for the local branch of the United Confectionery Co., is strong for woman's rights. He has a large pennant flying to his motorcycle, reading "Votes for Women." We do not know

where Leo got this pennant, but are glad the ladies have him for one of their champions, as he is a diligent worker and has a following. We have it. A party by the name of "Ruby" convinced Mr. Crowell he should line up under the colors. Guy Pfander.

Traveler Moved by Poetical Appeal.

C. A. Wheeler, the Marquette traveler, who represents the Geo. Worthington Co., hardware jobbers of Cleveland, in the Upper Peninsula, is frequently away from home for weeks at a time. On such occasions he is importuned by his family to write more frequently. Ordinary appeals having failed to bring him to a realizing sense of his duty, his oldest son, Allan, recently sent him a poetical plea, as follows:

Hello, dad, why don't you write?
Seems to me as though you might
Send a letter every night
Leastwise once a week.

Whether skies are gray or blue,
We should like to hear from you,
Telling of the things you do,
In your way unique.

Tell us of the sights you see,
Tell about your U. C. T.
Make us laugh—Ha! Ha! He! He!
You are such a Geek!

It's so lonesome waiting here
If no news from you we hear.
Write to us, my daddy dear,
Seven times a week.

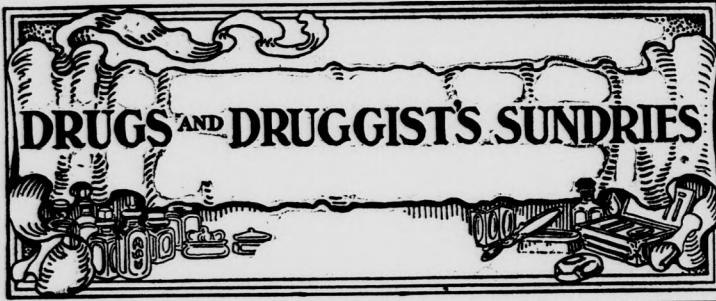
This appeal is understood to have accomplished the desired result.

A very earnest effort is being made in behalf of commercial travelers to get up a petition sufficiently large to attract the attention of Congress and induce that body to make some provisions enabling them to vote in national elections when away from home. The aggregate number of commercial travelers in this country is very large. The fall is a busy time for them, thousands and tens of thousands of them being necessarily far from home. It is desired that some scheme may be adopted whereby they can have their votes forwarded from wherever they are and cast in the home precinct as they desire. A plan of that sort was worked successfully for the soldiers during the Civil War, and the commercial travelers think they as well as other men should have a chance to express their choice for President.

Most of the things that occupy the time and thought of humanity are non-essential to progress toward the ideal life. The great essentials of progressive living are hidden beneath a mass of age-evolved customs, selfish motives, and insincerity of purpose. A few—a very, very few—perceive faintly these essentials and are found working for their universal recognition. The world's great need calls for thinkers and workers. These are coming, not by the way of the schools, but through the awakening of unselfish life motives in the hearts and lives of men and women in every walk of life.

Geo. L. Raymond, formerly with Woodward & Tiernan, of St. Louis, has taken the State agency for the Brenard Manufacturing Co., of Iowa City, Iowa. He will make Grand Rapids his headquarters.

You'll never make friends by going around looking as if you hadn't a friend on earth.



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 Matar.
 Secretary and Treasurer—Wm. H. Tibbs.
 Executive Committee—Wm. Quigley, Chairman; Henry Riechel, Theron Forbes.

Boys Make Big Profits Selling Old Weeds.

During school vacation any boy with any ambition for a bank account can earn a snug sum gathering and curing weeds used in medicine. Nearly every boy outside the larger cities knows by sight most of the weeds used in crude drugs, and after they are collected it is not difficult to cure and prepare them for market.

Only the roots of some weeds are salable, while of other varieties the flowers, leaves, and seeds have a money value. The plants that find a ready sale and constitute a staple commodity in the crude drug market are as follows: Burdock, dandelion, docks, couch grass, pokeweed, foxglove, mullein, 'obelia, tansy, gum plant, scally grindelia, boneset, catnip, horehound, blessed thistle, yarrow, Canada fleabane, jimson weed, poison hemlock, American wormwood, black and white mustard.

The list of plants may be divided into root plants, leaves or flower plants, and seed plants. The principal root drug plants are burdock, dandelion, the docks, couch grass, and pokeweed. Those for which there is a demand for their leaves, flowers, or seeds are foxglove, mullein, lobelia, tansy, gum plant, scally grindelia, boneset, catnip, horehound, yarrow, fleabane, blessed thistle, jimson weed, and poison hemlock. The plants of which only the seeds are marketable are wormwood and black and white mustard.

It must not be taken for granted that the gathering of these plants is all there is to the undertaking. Care must be exercised in curing and preparing the crops so that they reach the market with their drug properties preserved and in attractive condition.

Different plants require different methods of treatment to preserve the properties of most value and much hard work and earnest effort may go unrewarded if they are not properly handled.

The United States Department of Agriculture has issued a bulletin covering in detail the different methods of curing all of the plants mentioned, and a copy may be obtained free by addressing a request to the Secretary. The Department will also furnish free a list of dealers who buy weeds properly prepared for medical use.

The market price quite naturally fluctuates, but the prices quoted below will convey some idea of the rewards for the industrious and painstaking boy. Take, for example, burdock, which is also known by the name of cockle button, cuckold dock, beggars' button, hardock, and barbane. The prices of the roots when properly cured, range from 3 to 8 cents per pound, and that of the seed from 5 to 10 cents.

Dandelions, which are also known by such common names as blowball, cankerwart, doonhead clock, fortune teller, horse gowan, Irish daisy, yellow gowan, and one o'clock. The root only is used in medicine, and the time for digging is from July to September. The price paid for the cured roots ranges from 4 to 6 cents per pound.

Roots of the dock plants should be collected in late summer or autumn after the fruiting tops have ripened. The price ranges from 2 to 8 cents per pound.

In pokeweed both the cured berries and roots have a market value. Both should be collected when the berries are fully matured, which usually occurs about two months after flowering. The roots bring from 2 to 5 cents a pound and the dry berries about 5 cents a pound.

Boneset leaves should be collected from July to September. The market price ranges from 2 to 8 cents per pound.

The flowering tops and leaves of the catnip plant should be harvested when the plant is in flower and carefully dried. The coarse stems and branches should be discarded. The market price ranges from 2 to 8 cents per pound.

The leaves and tops of the horehound plant are a well known remedy for colds also used in dyspepsia and for expelling worms. The market price is from 3 to 8 cents per pound. Every boy knows what jimson weeds are like. Both the leaves and the seeds are medicinal. The leaves should be collected at flowering time and the

entire plant pulled up; the leaves stripped off and dried in the shade. The cured leaves bring from 2½ to 7 cents per pound.

In addition to specific instructions covering the curing of the plant roots, seeds, and leaves the bulletin offers a practical suggestion on the marketing of the products. In this latter connection it says:

"Samples representative of the lot to be sold should be sent to the nearest dealer for inspection and quotation. In no case should the entire lot of collected drugs be sent to dealers without preliminary correspondence."
 F. E. Downing.

Japanese Treatment of Fainting Spell.

This is known as the kuatsu method and consists in laying the patient face downward and striking upon the back of the seventh vertebra of the neck with frequent motion of the closed hand. This vertebra is the one that is prominent at the base of the neck. A reflex nervous action is thus set up, and, although its exact nature is not known, the effect is that the regular action of the heart is restored and the patient comes to his senses. As soon as this happens he is seated, and a rotary movement is given to his arms, which stimulates the circulation and breathing. He is then made to walk about, so as to give a good circulation in the lower members, because if this is neglected there is danger that the syncope may return.

To Bleach Leaves.

Make a solution of 1 ounce of calcium hypochloride (chloride of lime,) a pint of water, and pour into a large flat container. Add sufficient acetic acid, drop by drop, until chlorine begins to be evolved, then drop in the leaves and let them remain from ten to fifteen minutes or until they turn white. If the process of bleaching is slow add a few drops of acetic acid in excess. When the leaf is white, lift it out by slipping a piece of stiff paper under it, and drop it into distilled water. The time required varies according to the thickness, etc. of the leaves. After rinsing in the distilled water lift out in the same way as directed above and place on a blotting pad to dry.

Garlic Oil.

As is well known, garlic oil is one of the few oils which contain sulphur. According to Manindranath Banerjee a ready method of estimating the sulphur-content is to triturate impure mercury containing lead in a mortar with garlic-juice when lead sulphide, together with a minute proportion of mercuric sulphide, is formed. It is even possible by this means to free the mercury entirely from lead.

Foot Bath Tablets.

Boric acid 10 grs.
 Alum 4 grs.
 Potassium permanganate ..1-80 gr.
 Corn flour 2 gr.
 Oil wintergreen ½ gr.

For one tablet.

Copper Found in French Caffeine.

P. Lemaire having observed that a 1:10 aqueous solution of caffeine, dissolved by means of sodium benzoate, had, after several months, deposited a bluish green crystalline mass, the nature of this was investigated. It was found to be a copper compound, and the source of the impurity was traced to the caffeine employed. This was found to contain a minute but very distinct trace of copper. The contamination might, as usual in such cases, be attributed to the use of copper vessels, or might also be due to copper sulphate and lime used by the regulations of the French customs to denature tea intended for the manufacture of caffeine.

Thymol as a Preservative.

Because of disagreeable odor or ineffectiveness there are objections to many of the substances recommended for preserving wools and furs from insects. The use of the powdered thymol is suggested for sprinkling over the garments, and then wrapping them in paper or enclosing them in air-tight containers. This powerful antiseptic has also the advantage of deodorizing the garments and stopping putrid fermentations.

Tooth Wash.

Thymol 30 grs.
 Menthol 30 grs.
 Oil peppermint 30 min.
 Oil birch 2 drs.
 Oil cinnamon 20 min.
 Oil eucalyptus 1 dr.
 Alcohol 1 pt.

Local Option Liquor Records

For Use in
Local Option
Counties

We manufacture complete Liquor Records for use in local option counties, prepared by our attorney to conform to the State law. Each book contains 400 sheets—200 originals and 200 duplicates. Price \$2.50, including 50 blank affidavits.

Send in your orders early to avoid the rush.

TRADESMAN COMPANY
 GRAND RAPIDS, MICH.

WHOLESALE DRUG PRICE CURRENT

Acids	Cubeb	@4 50	Digitalis	@ 60
Acetic	Erigeron	@2 50	Gentian	@ 60
Boric	Eucalyptus	75@ 85	Ginger	@ 60
Carbolic	Hemlock, pure	@1 00	Guaiac	@ 60
Citric	Juniper Berries	@1 25	Guaiac Ammon.	@ 70
Muriatic	Juniper Wood	40@ 50	Iodine	@1 00
Nitric	Lard, extra	85@1 00	Iodine, Colorless	@1 25
Oxalic	Lard, No. 1	75@ 90	Ipecac	@ 75
Sulphuric	Lavender Flowers	@4 00	Iron, clo	@ 60
Tartaric	Lavender Garden	85@1 00	Kino	@ 75
	Lemon	@2 50	Myrrh	@ 60
	Linseed, raw bbls.	@ 63	Nux Vomica	@ 50
	Linseed, raw less	68@ 74	Opium	@2 00
	Linseed, boiled bbl	@ 64	Opium Camph.	@1 00
	Linseed, boiled less	69@ 73	Opium, Deodor'd	@2 25
	Mustard, true	4 50@6 00	Rhubarb	@ 75
	Mustard, artif'l	2 75@3 00		
	Nutsfoot	80@ 85	Paints	
	Olive, pure	2 50@3 50	Lead, red, dry	7 1/2@ 10
	Olive, Malaga,		Lead, white dry	7 1/2@ 10
	yellow	1 50@1 60	Lead, white oil	7 1/2@ 10
	Olive, Malaga,		Ochre, yellow bbl	1 @ 1 1/4
	green	1 50@1 60	Ochre, yellow less	2 @ 5
	Orange, sweet	3 50@4 00	Putty	2 1/2@ 5
	Organum, pure	1 25@1 50	Red Venetian bbl	1 @ 1 1/2
	Organum, com'l	50@ 75	Red Venet'n, less	2 @ 5
	Pennyroyal	2 25@2 50	Shaker Prepared	1 50@1 60
	Peppermint	@3 75	Vermillion, Eng.	90@1 00
	Rose, pure	15 00@18 00	Vermillion, Amer.	15@ 20
	Rosemary Flowers	90@1 00	Whiting, bbl.	1 @ 1 1/2
	Sandalwood, E. I.	@4 50	Whiting	2 @ 5
	Sassafras, true	80@ 90		
	Sassafras, artif'l	45@ 50	Insecticides	
	Spearment	60@6 50	Arsenic	6@ 10
	Sperm	90@1 00	Blue Vitrol, bbl.	@ 6 1/2
	Tansy	50@4 00	Blue Vitrol less	7@ 10
	Tar, USP	25@ 35	Bordeaux Mix Est	8@ 15
	Turpentine, bbls.	@46 1/2	Helbore, white	15@ 20
	Turpentine, less	50@ 55	Insect Powder	20@ 35
	Wintergreen, true	@5 00	Lead Arsenate	8@ 16
	Wintergreen, sweet		Lime & Sulphur	
	birch	2 00@2 25	Solution, gal	15@ 25
	Wintergreen, art'l	50@ 60	Paris Green	15@ 20
	Wormseed	@6 00		
	Wormwood	@8 00	Miscellaneous	
			Acetanalid	30@ 35
	Potassium		Alum	3@ 5
	Bicarbonate	15@ 18	Alum, powdered and	
	Bichromate	13@ 16	ground	5@ 7
	Bromide	40@ 50	Bismuth Subni-	
	Carbonate	12@ 15	trate	2 10@2 25
	Chlorate, xtal and		Borax xtal or	
	powdered	12@ 16	powdered	6@ 12
	Chlorate, granular	16@ 20	Cantharides powd.	6@ 12 1/2
	Cyanide	30@ 40	Calomel	1 25@1 35
	Iodide	2 85@2 90	Capsicum	1 20@1 25
	Permanganate	15@ 30	Carmine	@3 50
	Prussiate yellow	25@ 30	Cassia Buds	@ 40
	Prussiate, red	50@ 60	Cloves	25@ 30
	Sulphate	15@ 20	Chalk Prepared	6@ 8 1/2
			Chalk Precipitated	7@ 10
	Roots		Chloroform	1 25@1 45
	Alkanet	15@ 20	Chloral Hydrate	1 35@1 50
	Flax powdered	20@ 25	Cocaine	3 65@3 90
	Calamus	35@ 40	Cocoa Butter	50@ 60
	Elecampane, powd	25@ 30	Corks, list, less 70%	@ 75
	Gentian, powd...	12@ 15	Copperas bbls cwt	@ 5
	Ginger, African,		Copperas, less	2@ 5
	powdered	15@ 20	Copperas, Powd.	4@ 6
	Ginger, Jamaica	20@ 25	Corrosive Sublm.	1 25@1 40
	Ginger, Jamaica,		Cream Tartar	25@ 35
	powdered	22@ 28	Cutticlebone	25@ 35
	Goldenseal, powd.	@6 50	Dextrine	7@ 10
	Ipecac, powd.	2 75@3 00	Dover's Powder	2 00@2 25
	Licorice	12@ 15	Emery, all Nos.	6@ 10
	Licorice, powd.	12@ 15	Emery, powdered	5@ 8
	Orris, powdered	20@ 25	Epsom Salts, bbls	@ 1 1/2
	Poke, powdered	20@ 25	Epsom Salts, less 2 1/2	@ 5
	Rhubarb	75@ 1 00	Iodine	1 50@1 75
	Rhubarb, powd.	25@ 30	Ergot	1 80@2 00
	Rosinweed, powd.	25@ 30	Ergot, powdered	1 80@2 00
	Sarsaparilla, Hond.		Flake White	12@ 15
	ground	@ 45	Formaldehyde lb.	12@ 15
	Sarsaparilla Mexican,		Gambier	6@ 10
	ground	25@ 30	Gelatine	35@ 45
	Squills	20@ 25	Glassware, full cases	80%
	Squills, powdered	40@ 60	Glassware, less 70	@ 10%
	Tumeric, powd.	12@ 15	Glauber Salts bbl.	@ 1 1/4
	Valerian, powd.	25@ 30	Glauber Salts less	2@ 5
			Glue, brown	11@ 15
	Seeds		Glue, brown grd	10@ 15
	Anise	18@ 22	Glue, white	15@ 25
	Anise, powdered	22@ 25	Glue, white grd	15@ 20
	Bird, ls	7@ 8	Glycerine	23@ 35
	Canary	5@ 7	Hops	50@ 80
	Caraway	12@ 15	Indigo	85@1 00
	Cardamom	1 40@1 50	Iodine	3 75@4 00
	Celery	45@ 50	iodoforn	4 80@5 00
	Coriander	10@ 15	Lead Acetate	12@ 18
	Dill	18@ 20	Lycopodium	60@ 75
	Fennel	25@ 30	Mace	80@ 90
	Flax	5 1/2@ 10	Mace, powdered	90@1 00
	Flax, ground	5@ 10	Menthol	10 00@10 50
	Foenugreek, pow.	6@ 10	Mercury	85@ 90
	Hemp	5@ 7	Morphine, all brd	4 55@4 80
	Lobelia	@ 50	Nux Vomica	@ 10
	Mustard, yellow	9@ 12	Nux Vomica pow	@ 15
	Mustard, black	9@ 12	Pepper, black pow	20@ 25
	Mustard, powd.	20@ 25	Pepper, white	25@ 35
	Poppy	15@ 20	Pitch, Burgundy	10@ 15
	Quince	@1 00	Quassia	10@ 15
	Rape	6@ 10	Quinine, all brds	21 1/2@31 1/2
	Sabadilla	25@ 30	Rochelle Salts	20@ 25
	Sabadilla, powd.	35@ 45	Saccharine	2 00@2 20
	Sunflower	8@ 8	Salt Peter	7@ 12
	Worm American	15@ 20	Seidlitz Mixture	20@ 25
	Worm Levant	30@ 35	Soap, green	15@ 20
			Soap, mott castile	10@ 15
			Soap, white castile	@6 25
	Tinctures		case	
	Aconite	@ 60	Soap, white castile	@ 65
	Aloes	@ 60	Soda Ash	1 1/2@ 5
	Arnica	@ 60	Soda Bicarbonate	1 1/2@ 5
	Asafoetida	@1 00	Soda, Sal	1@ 4
	Belladonna	@ 60	Spirit Camphoe	@ 75
	Benzoin	@ 70	Spirit Cologne	2 80@3 00
	Benzoin Compound	@ 75	Sulphur roll	2 1/2@ 5
	Buchu	@ 90	Sulphur Subl.	2 1/2@ 5
	Cantharides	@ 75	Tamarinds	15@ 15
	Capsicum	@ 60	Tartar Emetic	40@ 50
	Cardamom	@ 75	Turpentine Venice	40@ 50
	Cardamom, Comp.	@ 75	Vanilla Ext. pure	1 00@1 50
	Catechu	@ 60	Witch Hazel	65@1 00
	Cinchona	@ 60	Zinz Sulphate	7@ 10
	Colchicum	@ 60		
	Cubeb	@ 75		



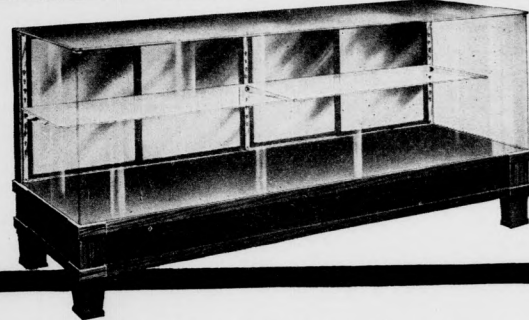
Our Home—Corner Oakes and Commerce

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.



"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

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.

Four Kinds of Coupon Books

are manufactured by us and all sold on the same basis, irrespective of size, shape or denomination. Free samples on application.

TRADESMAN COMPANY, Grand Rapids, Mich.

GROCERY PRICE CURRENT

These quotations are carefully corrected weekly, within six hours of mailing, and are intended to be correct at time of going to press. Prices, however, are liable to change at any time, and country merchants will have their orders filled at market prices at date of purchase.

Table with columns: ADVANCED, DECLINED, Pecan Halves, Beans, Flour, Canned Peas, Corn. Lists various grocery items and their prices.

Index to Markets By Columns

Index to Markets By Columns. A vertical list of categories from A to Y, including Ammonia, Axle Grease, Baked Beans, Bath Brick, Bluing, Breakfast Food, Brooms, Brushes, Butter Color, Candles, Canned Goods, Carbon Oils, Catnip, Cheese, Chewing Gum, Chicory, Chocolate, Cider, Sweet, Clothes Lines, Cocoa, Coconut, Coffee, Confections, Cracked Wheat, Crackers, Cream Tartar, Dried Fruits, Farinaceous Goods, Fishing Tackle, Flavoring Extracts, Flour and Feed, Fruit Jars, Gelatine, Grain Bags, Herbs, Hides and Pelts, Horse Radish, Jelly, Jelly Glasses, Mapleine, Mince Meats, Molasses, Mustard, Nuts, Olives, Pickles, Pipes, Playing Cards, Potash, Provisions, Rice, Rolled Oats, Salad Dressing, Saleratus, Sal Soda, Salt, Salt Fish, Seeds, Shoe Blacking, Soap, Soda, Spices, Starch, Syrups, Table Sauces, Tea, Tobasco, Twine, Vinegar, Wicking, Woodenware, Wrapping Paper, Yeast Cake.

Main price list table. Columns include: 1 (Quantity), 2 (Price/Unit), 3 (Item Name), 4 (Quantity), 5 (Price/Unit), 6 (Item Name). Includes sections for AMMONIA, AXLE GREASE, BAKED BEANS, BATH BRICK, BLUING, BREAKFAST FOODS, BUTTER COLOR, CANDLES, CANNED GOODS, CARBON OILS, CHEESE, CHOCOLATE, CHICORY, CIDER, SWEET, CLOTHES LINE, COCOANUT, COFFEES, ROASTED, CRACKED WHEAT, CRACKERS, and SODA.

Continuation of the main price list table. Columns include: 1 (Quantity), 2 (Price/Unit), 3 (Item Name), 4 (Quantity), 5 (Price/Unit), 6 (Item Name). Includes sections for CHEWING GUM, CONFECTIONS, MIXED CANDY, OYSTER, SWEET GOODS, ANIMALS, ATLANTICS, ATLANTIC ASSORTED, AVENA FRUIT CAKES, BONNIE DOON COOKIES, BONNIE LASSIES, BUNTY SHORTBREAD, BRITTLE, BRITTLE FIGS, BURT WHEELS, CHOCOLATE DROPS, CHOCOLATE DRP CENTERS, CHOC. HONEY FINGERS, CIRC. HONEY COOKIES, COCOANUT TAFFY BAR, COCOANUT DROPS, COCOANUT MACAROONS, COCOANUT HON. FINGERS, COFFEE CAKES, COFFEE CAKES, ICED, CRUMPETS, DIANA MARSHMALLOW CAKES, DINNER BISCUIT, DIXIE SUGAR COOKIES, DOMESTIC CAKES, EVENTIDE FINGERS, FAMILY COOKIES, FIG CAKE ASSORTED, FIG NEWTONS, FLORAL CAKES, FLUBEL COCOANUT BAR, FROSTED CREAMS, FROSTED GINGER COOKIE, GALA SUGAR CAKES, GINGER GEMS, GINGER GEMS, ICED, GRAHAM CRACKERS, GINGER SNAPS FAMILY, GINGER SNAPS N. B. C. ROUND, GINGER SNAPS N. B. C. SQUARES, HIPPODROME BAR, HONEY CAKE, N. B. C., HONEY FINGERS AS. ICE, HONEY JUMBLES, ICED, HONEY JUMBLES, PLAIN, HONEY FLAKE, HOUSEHOLD COOKIES, IMPERIAL, JONNIE, JUBILEE MIXED, KREAM KLIPS, LEAP YEAR JUMBLES, LEMON BISCUIT SQUARE, LEMON THINS, LEMON WAFERS, LEMONA, MACE CAKES, MARY ANN, MARSHMALLOW COFFEE CAKE, MARSHMALLOW WALNUTS, MEDLEY PRETZELS, MOLASSES CAKES, MOLASSES CAKES, ICED, MOLASSES FRUIT COOKIES, MOLASSES SANDWICH, MOTTLED SQUARE, OATMEAL CRACKERS, ORANGE GEMS, ORANGE SPONGE LAYER CAKES, PENNY ASSORTED, PEANUT GEMS, PINEAPPLE MIXED, PRETZELS, HAND MADE, PRETZELETTES, HAND MADE, RAISIN COOKIES, RAISIN GEMS, RASPBERRY CAKES, REVERSE, ASSORTED, RITTENHOUSE FRUIT BISCUIT, ROYAL LUNCH, ROYAL TOAST, RUBE, LORNA DOONE SHORTBREAD, SPICED CURRANT CAKES, SPICED GINGER CAKES, SPICED GINGER CKS ICED, SUGAR FINGERS, SUGAR CAKES, SUGAR CRIMP, SUGAR SQUARES, LARGE OR SMALL, SULTANA FRUIT BISCUIT, SUNNYSIDE JUMBLES, SUPERBA, SPONGE LADY FINGERS, TRIUMPH CAKES, VANILLA WAFERS, WAIVER JUMBLES, WAWERY.

6

Table with 2 columns: Item Name and Price. Includes items like Five O'clock Tea, Protana, Fruit Cake, Ginger Snaps, Graham Crackers, Lemon Snaps, Oatmeal Crackers, Old Time Sugar Cook, Oval Salt Biscuit, Oysterettes, Premium Sodas, Pretzettes, Royal Toast, Rykoal Biscuit, Saltine Biscuit, Saratoga Flakes, Social Tea Biscuit, Sultana Fruit Biscuit, Soda Crackers, etc.

7

Table with 2 columns: Item Name and Price. Includes Cotton Lines (No. 1, 10 feet to No. 9, 15 feet), Linen Lines (Small, Medium, Large), Poles (Bamboo, 14 ft. per doz. to 18 ft. per doz.), Flavoring Extracts (Jennings D C Brand Terpeness Extract Lemon, No. 1 F Box, etc.), FLOUR AND FEED (Grand Rapids Grain & Milling Co. Winter Wheat, Purity Patent, etc.), Valley City Milling Co., Worden Grocer Co., Judson Grocer Co., Wykes & Co., Meats (Boiled, Golden Granulated), Wheat (Red, White), Oats (Michigan carlots), Corn (Carlots), Hay (Carlots), Feed (Street Car Feed), Fruit Jars (Mason, pts. per gro.), Gelatine (Cox's, 1 doz. large), Fishing Tackle (1/2 to 1 in., 1 1/2 to 2 in., etc.).

8

Table with 2 columns: Item Name and Price. Includes GRAIN BAGS (Broad Gauge, Amoskeag), HERBS (Sage, Hops, Laurel Leaves, Senna Leaves), HIDES AND PELTS (Green, No. 1, Cured, No. 1, etc.), Pelts (Old Wool, Lambs, Shearlings), Tallow (No. 1, No. 2), Wool (Unwashed, fine), HORSE RADISH (Per doz.), JELLY (5lb. pails, 15lb. pails, 30lb. pails), JELLY GLASSES (1/2 pt. in bbbs, 8 oz. capped in bbbs), MAPLEINE (2 oz. bottles), MINCE MEAT (Per case), MOLLASSES (New Orleans, Fancy Open Kettle), MUSTARD (1/4 lb. 6 lb. box), OLIVES (Bulk, 1 gal. kegs, 5 gal. kegs), PICKLES (Medium, Small), Gherkins (Barrels, Half barrels), Sweet Small (Barrels, Half barrels), PIPES (Clay, No. 216, etc.), PLAYING CARDS (No. 90, Steamboat, etc.), POTASH (Babbitt's), PROVISIONS (Barreled Pork, Clear Back, etc.), Dry Salt Meats (Pure in tierces, Compound Lard), Lard (80 lb. tubs, 60 lb. tubs, etc.).

9

Table with 2 columns: Item Name and Price. Includes Smoked Meats (Hams, 12 lb. av., 14 lb. av., etc.), Sausages (Bologna, Liver, Frankfort, Pork, Veal, Tongue, Headcheese), Beef (Boneless, Rump), Pig's Feet (1/4 bbbs., 1/2 bbbs.), Tripe (Kits, 15 lbs., 1/4 bbbs.), Casings (Hogs, Beef, middles), Uncolored Butterine (Solid Dairy, Country Rolls), Canned Meats (Corned beef, Roast beef), RICE (Fancy, Japan Style), ROLLED OATS (Rolled Avena, Steel Cut), SALAD DRESSING (Columbia, Durkee's), SALERATUS (Packed 60 lbs. in box), SAL SODA (Granulated), SALT (Common Grades, Blue Karo), Warsaw (56 lb. dairy in drill bags), Solar Rock (56 lb. sacks), Common (Granulated, Fine), SALT FISH (Cod, Large, whole, Small, whole), Halibut (Strips, Chunks), Holland Herring (Y. M. wh. hoops), Trout (No. 1, 100 lbs., etc.), Mackerel (Mess, 100 lbs., etc.), MESS (100 lbs., 50 lbs., 25 lbs.), No. 1, 100 lbs., No. 1, 10 lbs., No. 1, 8 lbs., No. 1, 40 lbs., No. 1, 10 lbs., No. 1, 10 lbs.).

10

Table with 2 columns: Item Name and Price. Includes Whitefish (100 lbs., 50 lbs., 10 lbs.), SEEDS (Anise, Canary, Caraway, Cardomom, Celery, Hemp, Mixed Bird, Mustard, Poppy, Rape), SHOE BLACKING (Handy Box, Bixby's Royal Polish), SNUFF (Scotch, in bladders, Maccaboy, French Rappie), SODA (Boxes, Kegs), SPICES (Whole Spices: Allspice, Cloves, Cassia, Cinnamon, Mace, Nutmegs, etc.; Pure Ground in Bulk: Allspice, Cloves, Cassia, etc.), STARCH (Kingsford, Muzzy), SYRUPS (Barrels, Half barrels, Blue Karo), Pure Cane (Fair, Good), TABLE SAUCES (Halford, large, small), TEA (Sundried, fancy, Basket-fired, Nibs, Siftings, Fannings), Gunpowder (Moyune, choice, Pingsuey), Young Hyson (Choice, Fancy), Oolong (Formosa, fancy, medium), English Breakfast (Medium, Choice, Fancy), India (Ceylon, choice, Fancy), Smoking (All Leaf, BB, BB 3/4, BB 7/8, BB 14 oz., Bagdad, 10c tins, Badger, 7 oz., Banner, 5c, 8 oz., Banner, 16 oz., Belwood Mixture).

11

Table with 2 columns: Item Name and Price. Includes TOBACCO (Blot, Bugle, Dan Patch, Fast Mail, Hiawatha, May Flower, No Limit, Ojibwa, Petoskey Chief, Red Bell, Sterling, Sweet Cuba, Sweet Mist, Telegram, Tiger, Uncle Daniel), Plug (Am. Navy, Apple, Drummond Nat Leaf, Bullion, Climax, Golden Twins, Days' Work, Creme de Menthe, Derby, Four Roses, Gilt Edge, Gold Rope, G. O. P., Granger Twist, G. T. W., Horse Shoe, Honey Dip, Jolly Tar, Kentucky Navy, Keystone Twist, Kismet, Maple Dip, Merry Widow, Nobby Spun, Parrot, Patterson's Nat. Leaf, Peachey, Picnic Twist, Piper Heidsick, Red Lion, Redicut, Scapple, Sherry Cobbler, Spear Head, Star, Standard Navy, Ten Penny, Yankee Girl, Yankee Talk), Scrap (All Red, Am. Union Scrap, Bag Pipe, Cutlax, Globe Scrap, Happy Thought, Honey Comb Scrap, Honest Scrap, Mail Pouch, Old Songs, Polar Bear, Red Band, Red Man Scrap, Scapple, Sure Shot, Yankee Girl, Pan Handle Scrap, Peachy Scrap, Union Workman).

Special Price Current

12

Table listing various goods and prices for column 12, including items like Big Chief, Bull Durham, and various types of cigars and tobacco.

13

Table listing various goods and prices for column 13, including items like Sweet Lotus, Sun Cured, and various types of cigars and tobacco.

14

Table listing various goods and prices for column 14, including items like 3-hoop Standard, Baker's Brazil Shredded, and various types of cigars and tobacco.

15

Panatelas, Bock, Jockey Club, COCOANUT, Baker's Brazil Shredded



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

COFFEE



White House, 1lb., White House, 2lb., Excelsior, Blend, 1lb., Excelsior, Blend, 2lb., Tip Top, Blend, 1lb., Royal Blend, Royal High Grade, Superior Blend, Boston Combination, Distributed by Judson Grocer Co., Grand Rapids; Lee & Cady, Detroit; Symons Bros. & Co., Saginaw; Brown Davis & War-

16

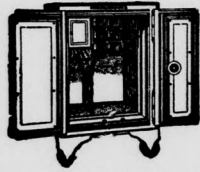
ner, Jackson; Godsmark, Durand & Co., Battle Creek; Fielbach Co., Toledo.



The only 5c Cleanser

Guaranteed to equal the best 10c kinds

SAFES



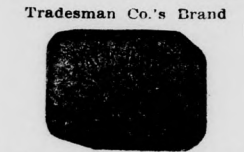
Full line of fire and burglar proof safes kept in stock by the Tradesman Company. Thirty-five sizes and styles on hand at all times—twice as many safes as are carried by any other house in the State. If you are unable to visit Grand Rapids and inspect the line personally, write for quotations.

SOAP

Lautz Bros. & Co. Acme, 30 bars, 75 lbs. 4 00, Acme, 25 bars, 75 lbs. 3 80, Acme, 100 cakes, 3 00, Big Master, 100 blocks 4 00, German Mottled, 3 15, German Mottled, 5 bx 3 15, German Mottled 10 bx 3 10, German Mottled 25 bx 3 05, Marseilles, 100 cakes .60, Marseilles, 100 cks 5c 4 00, Marseilles, 100 ct 1/4 4 00, Marseilles, 1/2 box toil 2 10

17

Proctor & Gamble Co. Lenox, 3 00, Ivory, 6 oz. 4 00, Ivory, 10 oz. 6 75, Star 3 85



Tradesman Co.'s Brand

Black Hawk, one box 2 50, Black Hawk, five bxs 2 40, Black Hawk, ten bxs 2 25

A. B. Wrisley Good Cheer 4 00, Old Country 3 40

Soap Powders Snow Boy, 24s family size 3 75, Snow Boy, 60 5c 2 40, Snow Boy, 100 5c 3 75, Gold Dust, 24 large 4 50, Gold Dust, 100-5c 4 00, Kirkoline, 24 4tb. 3 80, Pearlina 3 75, Soapine 4 00, Baubitt's 1776 3 75, Roseine 3 59, Armour's 3 70, Wisdom 3 80

Soap Compounds Johnson's Fine 5 10, Johnson's XXX 4 25, Rub-No-More 3 85, Nine O'clock 3 30

Scouring Enoch Morgan's Sons Sapollo, gross lots 9 50, Sapollo, half gro. lots 4 85, Sapollo, single boxes 2 40, Sapollo, hand 2 40, Scourine Manufacturing Co Scourine, 50 cakes 1 80, Scourine, 100 cakes 3 50

Are You In Earnest

about wanting to lay your business proposition before the retail merchants of Michigan, Ohio and Indiana? If you really are, here is your opportunity. The

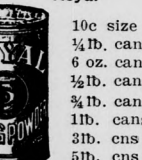
Michigan Tradesman

devotes all its time and efforts to catering to the wants of that class. It doesn't go everywhere, because there are not merchants at every crossroads. It has a bona fide paid circulation—has just what it claims, and claims just what it has. It is a good advertising medium for the general advertiser. Sample and rates on request.

Grand Rapids, Michigan



1 lb. boxes, per gross 9 00, 3 lb. boxes, per gross 24 00



10c size .90, 1/4lb. cans 1 35, 6 oz. cans 1 90, 1/2lb. cans 2 50, 3/4lb. cans 3 75, 1lb. cans 4 80, 3lb. cans 13 00, 5lb. cans 21 50



S. C. W., 1,000 lots 31, El Portana 33, Evening Press 32, Exemplar 32, Worden Grocer Co. Brand Ben Hur Perfection Extras 35, Perfection 35, Londres 35, Londres Grand 35, Standard 35, Puritanos 35, Panatelas, Finas 35

BUSINESS-WANTS DEPARTMENT

Advertisements inserted under this head for two cents a word the first insertion and one cent a word for each subsequent continuous insertion. No charge less than 25 cents. Cash must accompany all orders.

BUSINESS CHANCES.

Wanted To Exchange—\$1,500 stock in good Michigan corporation, toward first-class grocery or shoe business. Will pay cash for difference. Address No. 495, care Tradesman. 495

Drug Store—For sale or exchange. Our drug store, situated on one of the best semi-central corners; old established stand; clean stock; exceptional opportunity; will take part in good real estate; have a good business; can be increased. If interested address Schlosser Bros., 132 W. Chestnut St., Louisville, Ky. 494

Grocery for sale in best manufacturing town Southern Michigan Cash sales Jan. 1st to Oct. 1st, \$11,684.07. Expenses \$1,146.99. Average profits, 23%. Price \$2,700 cash. Address 493, care Tradesman. 493

For Sale—Clean shoe stock, about \$5,500, doing good business in growing Michigan town of 2,500. Only exclusive shoe store, best location, low rent. Good prospects but have other business. Would consider trade for improved farm. Address No. 492, care Tradesman. 492

Wanted—Location in a good live town for a private bank. Must have a good school and churches. If you have such a town and want banker to take care of your banking business with plenty capital, address No. 490, care Tradesman. 490

Wanted—For cash, well located grain and bean elevator on a good railroad in good farming community. If you want to do business for cash and make a clean sale address No. 491, care Tradesman. 491

Trustee's Sale—By order of Bankruptcy Court, on Saturday, October 19, 1912, at 11 a. m. I shall offer for sale at public auction, at No. 222 Huron Ave., Port Huron, Mich., the entire assets of John C. O'Brien, bankrupt, consisting of a stock of dry goods, dresses, notions, etc., costing about \$22,000; fixtures \$3,500. Accounts \$1,300, together with the books of account and the lease of store running three years. These items will be sold separately and then offered in bulk at an up-set price of not less than \$10,500. Each bidder will be required to deposit with trustee \$500 before bidding. James A. Muir, Trustee, Port Huron, Mich. 489

Closing Out and Reduction Sales—Fill your cash drawer every day during a 10 days' sale conducted by me personally on a small commission basis. References—merchants, banks and wholesale houses. Address W. A. Anning, Aurora, Ill. 488

For Sale—Grocery stock and fixtures, inventorying about \$1,500. Good business, factory and railway city Northwestern Ohio. Address No. 487, care Tradesman. 487

For Sale—Clean drug stock, inventorying about \$1,800. Rent, low. Only drug store within seven miles. Surrounding country rich and town lively and growing. Address No. 486, care Hazeltine & Perkins Drug Co., Grand Rapids. 486

For Sale—A first-class and only meat market in town. Established, in 1879 under same ownership. Moneymaking business, with a good surrounding country. Good schools and county high school. Wanting to retire from business. Address J. Chesky, Nickerson, Kansas. 485

Wanted—Second-hand pool table and equipment. Must be cheap. Address No. 484, care Tradesman. 484

For Sale or Trade—163 acre farm near Donovan, Ill., at \$150 per acre. Address D. A. Kloethe, Piper City, Ill. 483

For Sale or Exchange—A nicely located grocery and hardware; will consider a dwelling or small farm. Address J. N. Douglas, Belvidere, Ill. 482

For Sale—Drug stock and fixtures, inventory about \$1,500. Must be sold at once. For particulars write Peoples National Bank, Bronson, Mich. 481

Tea Room or Restaurant—Good opportunity in one of Chicago's best suburbs; 10 miles from city; nothing of the kind in town. Call on or address A. R. Owen & Co., Riverside, Ill. 480

Good general store doing cash business, located at Laingsburg. Must sell at once. J. B. Lockwood, Laingsburg, Mich. 479

Business Wanted—I am looking for a good opening for cash; agents and speculators need not answer; give full particulars in first letter. Address M. Tradesman, Box 1261 Cherry Valley, Illinois. 478

Drug stock for sale in fine farming section, Central Michigan. Owner retiring account of health. Address No. 475, care Tradesman. 475

For Sale—Clean up-to-date grocery stock, with fixtures. Price \$2,000. Reason selling, poor health. H. Miller & Son, Rockford, Mich. 463

Merchants, all lines. Big crowds, quick money. Put on a Mill End Auction Sale of high-grade dress goods of all kinds and other reliable goods. We furnish the merchandise, do the selling, refund money if goods are not satisfactory and give you one half the profits. Give your trade something new. Now is the time. Write for particulars and references. O. M., care Tradesman. 473

For sale, rent or trade for small farm, with buildings, meat market, in West Branch, Michigan. Invoice about \$1,500. Farley Shoemaker, Nichols Hospital, Battle Creek, Mich. 472

For Rent—A first-class store building, 22 x 60, on the best corner of a live country town. Fine opportunity for a drug or general store. Address A. B., care Tradesman. 471

For Sale—General stock, invoicing from \$4,000 to \$5,000. Good established trade, located in town of 1,000 population. Will sell reasonable or trade for Grand Rapids real estate. Good reasons for selling. Address No. 470, care Tradesman. 470

We wish to correspond with someone desiring a first-class general store proposition. Will sell stock, fixtures and building for \$4,500. Good reasons for selling. It will pay you to investigate. Haslett & Hilderbrand, Irons, Mich. 468

For Sale or Rent—\$3,000 news and job plant; new. If sold at once, 50 cents on dollar. Other business compels sale or rent. Everything O. K. Saginaw County Farmer, Hemlock, Mich. 465

New Castle, Pa.—Fine opportunity for any mercantile business, especially dry goods, shoes, ladies' suits, etc., to open a store less than 200 feet from busiest corner in the best manufacturing town in Western Pennsylvania, having a population of 38,000, connected with corner second story 42 x 70, with privileges of other rooms as leases expire. Manufacturing plants running full time and new plants building. Call or address W. M. Knox, 208 Washington St., New Castle, Pa. 467

For Sale—Stock of groceries, etc., in village in Northern Michigan resort district. Good farming country surrounding. For particulars, address J. C. Chase, Norwood, Mich. 464

Outside show cases, electric lighted, 19 and 27 inches wide, \$10 and \$15. Electric sign, will repaint to order, \$10. All real snaps. E. H. Davis, Box 126, Lansing, Michigan. 459

I bring buyers and sellers together. Write me if you want to buy, sell or exchange any kind of business or real estate anywhere. Established 1881. Frank P. Cleveland, 1261 Adams Express Bldg., Chicago, Illinois. 357

For Sale—Grocery, fixtures, clean up-to-date stock, invoices about \$3,000. Business over \$38,000 cash annually. Located in fine R. R. center, with excellent farming community around it. Satisfactory reasons for selling. Address No. 460, care Tradesman. 460

For Sale—New York Racket store in good factory town, 1,100. Good farming country. Clean stock, inventories about \$4,800. Good business for the right man. Address No. 461, care Tradesman. 461

Hotel For Sale—Eighteen rooms, only first-class house in Gladstone, a growing city of 5,000. Will sell for two-thirds value, furnished or unfurnished. Good reasons for selling. Best location. Good transient trade. A moneymaker. Lately remodeled. Send for cut and description. W. L. Marble, Gladstone, Mich. 451

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

For Sale—Only hardware and implement store in small town, near Grand Rapids. Store and fixtures for sale, stock invoices about five thousand dollars. This is a snap and if you are looking for a hardware business better investigate. Address No. 440, care Michigan Tradesman. 440

For Rent—A first-class brick store building 25 x 80 feet and basement, on the best corner of a live town of 1,400 inhabitants. No greater opportunity ever afforded a live merchant with a good general stock. Box 576, Shelby, Mich. 438

Merchandise sale conductors. A. E. Greene Co., 135 Grand River Ave., Detroit. Advertising furnished free. Write for date, terms, etc. 549

Honey For Sale—Fancy Michigan comb and extracted honey, in quantity and packages to suit. Postpaid samples, 10 cents each. A. G. Woodman Co., Grand Rapids, Mich. 443

For Sale—Grocery, fixtures, clean stock. Invoices about \$1,800. Good factory city. Address No. 421, care Michigan Tradesman. 421

I pay cash for stocks or part stocks of merchandise. Must be cheap. H. Kaufer, Milwaukee, Wis. 92

Wanted—For cash, stock of general merchandise, clothing or shoes. Address Box 112, Bardolph, Ill. 315

Salesmen Attention—For a special or sideline, send for a Northey refrigerator catalog No. 12, 170 pages. It has all kinds of refrigerators for every purpose and can be sold anywhere. Write today. Northey Manufacturing Co., Waterloo, Iowa. 258

Will pay cash for stock of shoes and rubbers. Address M. J. O., care Tradesman. 221

Auctioneers—We have been closing out merchandise stocks for years all over this country. If you wish to reduce or close out, write for a date to men who know how. Address Perry & Calkin, 440 South Dearborn St., Chicago, Ill. 134

For Rent—Seven-room house, newly decorated and painted, gas, bath, etc. Dandy location. Good neighbors, quiet, near car line, ten minutes walk from downtown. Rent \$17. Apply 509 N. Prospect Ave., Grand Rapids, Mich. Take Michigan street car. 384

For Sale—Four station air line cash carrier, David Gibbs, Ludington, Michigan. 345

Safes Opened—W. L. Slocum, safe expert and locksmith. 97 Monroe Ave., Grand Rapids, Mich. 104

HELP WANTED.

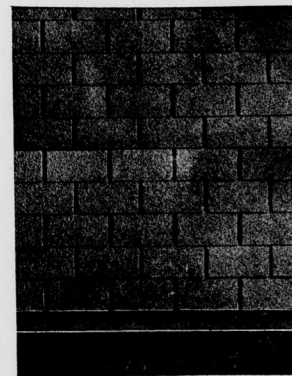
Wanted—Two young men of good character, who understand stenography and typewriting, also general office work. Must have good references. Apply to No. 441, care Michigan Tradesman. 441

Wanted—Clerk for general store. Must be sober and industrious and have some previous experience. References required. Address Store, care Tradesman. 242

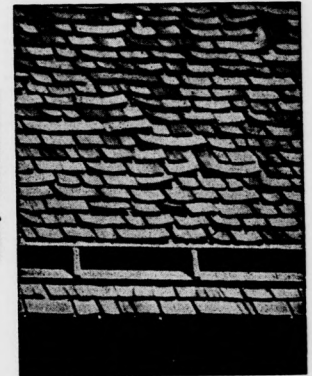
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THE WILLIAMS BROS. CO. of Detroit

(Williams Square)

Pick the Pickle from Michigan

THE GOLDEN CROP.

Much has been said of late through the press about our great corn crop. And well may we be proud. To raise enough to pay the National debt from a single crop is certainly a thing worth talking about. The \$1,750,000,000 which the golden ears represent is a greater wealth than the mineral so eagerly sought. More, there is no dangerous mining connections with the work, but plenty of God's pure air and sunshine are over the workers at all times.

The recent impetus given to corn may be traced primarily to one man, Prof. Holden. To him is due the credit for the realization by the agricultural public of the value of good seed. While the pioneer realized in a general way that he should not plant "nubbins," unless he expected to gather them, he did not know fully what to look for, and how to select to the best advantage. A big ear was saved, perhaps without regard to its form, regular shape or the number of ears on the stalk, and he had no specialists to give him a start in the best of seed.

While the corn yield is still below what it should be, 90,000,000 acres being this year in cultivation, the vast increase in many sections gives hope for the future. There are corn clubs all over the South and West in which boys are showing what they can do, and selling their choice seed, in some instances as high as \$5 a bushel. Yet this is only the beginning. Five years hence the corn crop will, doubtless, be as much in advance of the present yield, as that of to-day is in advance of the yield ten years ago.

Corn is but one of the many things in which we are learning intensive cultivation. The wheel hoe, gas motor plow and dynamite turning of sod mean that it will be put into a more productive shape. Other crops are bound to yield a greater increase. While the high cost of living may not be fully overcome by those who must buy the products of the soil, through this greater efficiency in tillage, more will become interested in being their own producers.

THE WASTE BOX.

Every week the merchant consigns to the flames or junk pile some discarded packages which would help some one in the manufacture of a convenience. To him they are only rubbish which would soon pile up to an extent unendurable. He must get rid of them or see his establishment grow in disorder and confusion. He has no use for more than a limited number, and his problem becomes at once that of elimination.

Before the coming pie social every girl in the High school comes to him for a box of suitable size. He rummages around and finds perhaps half the required number. The remainder of the class must be disappointed unless they meet with success elsewhere. He recalls the fact that just a few days ago he used a number of such boxes for kindling, but this does not help him or them now. Yet one accommodating merchant has learned from the experience, and finds place in a store room in the rear for a few

of the very best boxes of the preferred size.

Again, there are boxes of smooth wood, dove-tailed at the corners and strongly made. The boy who is handy with tools will see in them many possibilities for cabinets and other home-made furniture. On your own shelves are the sandpaper and dressings of various styles which will enable him to transform the packing box into a handsome bookcase. It will render him and his family your firm friends; it will help you to sell the various dressings for finishing wood; it will keep the boy from idleness and mischief making. It will be worth many times more to him than it could possibly have been to you for kindling.

Observe the uses to which your discarded packages might be put. If a patron shows an interest in any particular kind, take pains to save them for him. It will help make friends for you; it will be nothing out of your pocket, and may easily become something in it.

THE IRONY OF POLITICS.

One of the best sellers in recent fiction is a book called *Queed* and a very interesting novel it is and instructive, too, in many ways. One of the interesting and instructive chapters tells how a political boss spent an hour with an ambitious, rising, young man and told him how, if he would do certain dubious things, he could be nominated and elected Mayor of a large city which would be followed by his nomination and election as Governor of a Southern state. A pretty picture was painted and the aspiring young man could see himself walking up the steps, basking in popular favor and enjoying political power. He did the bidding of the boss against his own better judgment and against the wishes of his best friends and then when it was time to make a nomination the boss gave it to another man. The author of that book must have been in politics sometime or another. As a matter of fact he was a newspaper man in the South and had enjoyed admirable opportunities for getting at the inside and learning the real facts. The story told in *Queed* is duplicated and reduplicated every year and somehow or another the moths continue to fly around the candle and the smudge of smoking wings does not sufficiently impress the lesson which the text teaches. That is the irony of practical politics, cruel, indeed absolutely brutal. They say there is honor among thieves but that there is none among professional politicians.

SNAP JUDGMENT.

Offhand decisions are sometimes productive of much mischief. Men who have the authority to say "Go ahead" do not always realize the importance of their decisions. In talking over the plans for a mercantile building the question of locating the central station for the pneumatic tube system came up. One man took a pencil and marked off a space on the plans for it. Nobody offered any objection and the point was considered

as decided in about two minutes. In due time the plans were drawn, the tubes were laid and the station installed. This took about two months and cost thousands of dollars. Later, when the system was in use, it was found that the rise of the central station was such a constant disturbance to the nearby offices that the station had to be removed to another part of the building.

Every business has such experiences. Questions of procedure come up and quick decisions are given on insufficient consideration. Sometimes the decision is understood to be undebatable—it is yes or no and that settles it.

The wise manager, while appreciating quickness, never secures it at the expense of thoroughness when it involves a decision upon which a course of events depends. Usually his decisions are open to argument from his lieutenants to make sure that all sides of the question are carefully considered.

THE PERSONAL ELEMENT.

It is stated on good authority that the great reason why the Parisian woman is better dressed than the American is because she will not sacrifice personal attraction for the vain effort to be fashionable. What if stripes are all the rage just now, if she is tall and willow-like to the extreme, she clings to the plain colors or the plaids, well knowing that the stripes will but accentuate her peculiarity. If a turban is more becoming, she avoids the picture hat, no matter what the fashion may show.

There are personalities in style, custom and need, all of which should be reckoned with by the salesman. In dealing with strangers he has these to learn. Those with whom he associates daily will afford less uncertainty and, by putting little things together, he soon finds out the basis upon which to base ordinary sales to the best advantage. There is the man who is doing rough work and will require the heaviest clothing, while he who exposes it to less strain should take a lighter grade, although of a finer material. The different grades of coffee have each a special inducement for some one—and it is up to you to help solve the individual problem for each.

It may not always be easy to do this fully on the first trial, but stick it out. Persist with the patron. Consult with him regarding the tests made and make a note of the result. Working honestly, you can help him to a definite decision; and the experience gained through this will make it easier for you to give advice to the next purchaser. It will also give the first man confidence in your judgment and in your ability—a great asset in any business. Any one can measure off cloth or weigh sugar, but it takes discretion to drop at the same time hints which will guide the purchaser into the way that will yield to him the best returns for the least money.

In all reform efforts special attention may properly be given to persons who are in their way leaders of thought, and who therefore help to mould the public opinion; every stroke with them is as a hundred strokes elsewhere.

ABILITY IS CAPITAL.

A good way to get a proper view of a salary is to compare it with the interest on money invested. If the average conservative investment be 5 per cent., then a man whose personal efforts warrant a salary of \$1,500 a year has the same income he would have if he had \$30,000 invested. If he gets an increase of \$500 a year, he has increased his capital 33 per cent. and draws an income equal to an invested capital of \$40,000.

Ability without money-capital is better than money without ability. The progressive man is often able to increase his earning capacity more than the man of money without ability could hope to increase his capital in the same length of time. If a man getting \$30 a week improves his ability so as to get \$40, as the result of a year's improvement, he has made a living and virtually cleared \$10,000 to add to his capital. Some business enterprises with \$30,000 invested would be considered prosperous if they could do as well.

The opportunity for self-improvement is in some degree open to every man. The salaried man who has big ideas as to what he would do if he were at the head of a business of his own would do well to consider his ability as his business, with a capital of twenty times his annual salary, and so utilize all his good intentions in the effort to improve his talent by practicing on the business in which he is now engaged.

TIME TO THINK.

It doesn't pay to be too busy. Unless a man has some time to think in a natural way about things in general he loses a great measure of mental growth. It is well to be active—a wholesome thing for every faculty of the mind—but as trees and flowers need both periods of rain and periods of sunshine, so men need to be sometimes busy and sometimes able to stop and think. Quiet thought is refreshing to the busy man.

A great many men in business do not at all appreciate this fact, however commonplace it may seem. They drive themselves or let themselves be driven by their work all day long, day in and day out, year in and year out. What time they have away from their work is often spent in an endless round of social and pleasurable activities, leaving practically no half hour without its impending purpose, no time to stop and think and set their minds in order, no time to reflect or to let the mind act from impulses other than the purposes with which it is being driven continuously. Such a man's mind gets into a whirl, revolving in a very small orbit and making him oblivious to greater themes that lie wholly outside of the limited circle of this own strenuous activity.

On a strictly business basis, this does not pay. It deprives the man of thoughts and ideas that might open up new opportunities of immeasurable value to his work. Whatever clogs up thinking retards progress.

You should put your property in your wife's name before starting out to beat the other fellow at his own game.

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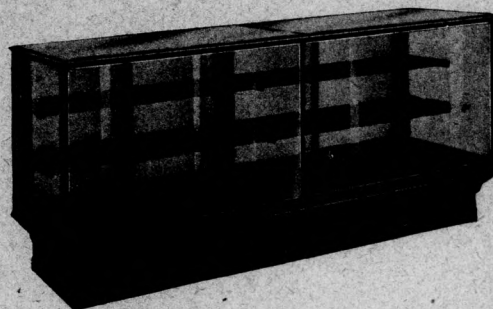
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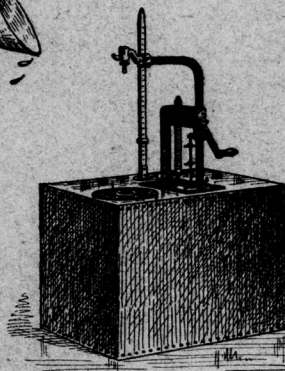
This book shows the most complete line of high grade all plate glass and wood frame show cases and wall fixtures, ever offered the trade. Copy of it should be in the hands of every druggist contemplating the purchase of store equipment.

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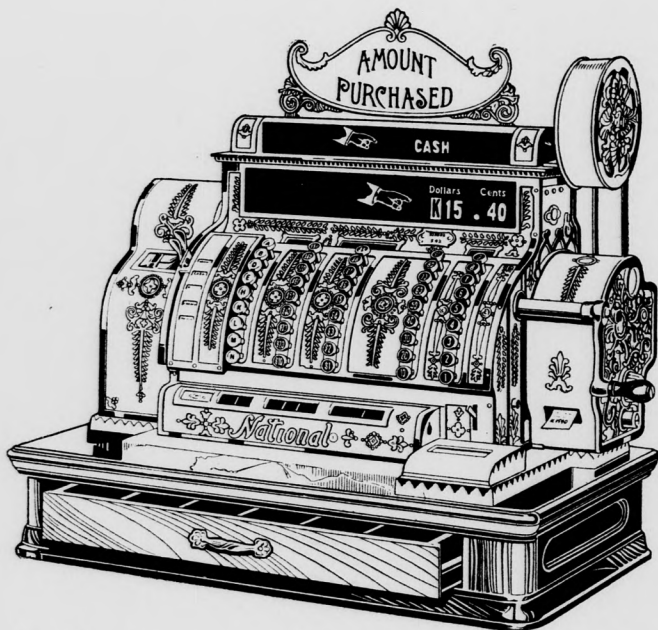
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